handy FINANCE

E: info@handyfinance.com.au
T: 1300 990 115

Loan Details

Purpose	**Home Improvement**
Amount of credit	**$22,247.00**
Interest rate	**9.99% p.a.**
Repayment amount	**$85.36**
Repayment frequency	**Weekly**
Loan commenced	**23/04/2026**
Term	**7 years**

matthew skow
1 Cassandra Court,
Ringwood,
VIC, 3134

July 2026

Your personal loan statement

Account Summary

Home Improvement Loan
Account Number: LAI-00161224



Period covered	**01/07/2026 - 31/07/2026**
Opening balance	**-$22,056.81**
Closing balance*	**-$21,883.90**
Monthly account fee	**$0.00**
Interest charged	**$168.53**
Principal paid	**$172.91**

*Closing balance may not equal Payout Figure. You can request a Payout Letter via the Documents section of the Customer Portal, or by emailing us at info@handyfinance.com.au. If a repayment exceeded your balance, the excess amount will not be reflected in your balance and will be refunded automatically.

Transaction Details

Period covered:
01 July 2026 - 31 July 2026

Date	Description	Debit	Credit	Balance
06/07/2026	Interest charge	-$42.25		-$22,099.06
06/07/2026	Loan repayment - Direct Debit		$85.36	-$22,013.70
13/07/2026	Interest charge	-$42.18		-$22,055.88
13/07/2026	Loan repayment - Direct Debit		$85.36	-$21,970.52
20/07/2026	Interest charge	-$42.09		-$22,012.61
20/07/2026	Loan repayment - Direct Debit		$85.36	-$21,927.25
27/07/2026	Interest charge	-$42.01		-$21,969.26
27/07/2026	Loan repayment - Direct Debit		$85.36	-$21,883.90

Additional payment details

To make additional repayments on your loan, please use the BPAY details provided here.

Be sure to check the Biller Code and Ref are correct before proceeding with the payment.

Biller Code:	462044
Ref:	212324658

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au