



NAB Offset Home Loan

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



/015679

MR Z AL DABBAG
35 MONTEREY DRIVE
CHELTENHAM VIC 3192

Account Balance Summary

Opening balance	\$813,581.33 Dr
Total credits	\$35,793.10
Total debits	\$23,475.35
Closing balance	\$801,263.58 Dr

Statement starts 5 June 2024

Statement ends 4 December 2024

Available Redraw \$0.00

Outlet Details

330 Collins Street
Ground Level, 330 Collins St
Melbourne VIC 3000

Account Details

ZAID AL DABBAG
SOMOUD AL MASRI
BSB number 083-004
Account number 35-688-7124

Offset Account Details

BSB 083-004
Account number 35-659-8322
Interest saved this financial year \$3,727.58

Transaction Details

Date	Particulars	Debits	Credits	Balance
5 Jun 2024	Brought forward			813,581.33 Dr
5 Jun 2024	Please Note Your Current Debit Interest Rate Is 6.04%			813,581.33 Dr
10 Jun 2024	It's a condition of your loan that you maintain insurance on the mortgaged property at all times for at least the full replacement value of the property. You should check with your insurer that your policy adequately protects your property, including coverage of any specific risks your property may be exposed to. For more information on property insurance go to www.moneysmart.gov.au			813,581.33 Dr
28 Jun 2024	By Depositing Your Savings In A Linked 100% Offset Account You Have Reduced Your Monthly Interest By: \$2,038.70 Debit Interest This Financial Year To Date \$25,149.99 Loan Repayment Al Dabbag From A/C 35-659-8322.....		5,112.50	
	Interest Charged	1,730.96		
	Loan Service Fee	8.00		810,207.79 Dr
9 Jul 2024	Interest Refund Cust Remediation 434165.....		2.80	
	Interest Refund Cust Remediation 434165.....		2.80	810,202.19 Dr
29 Jul 2024	Loan Repayment Al Dabbag From A/C 35-659-8322		5,112.50	805,089.69 Dr
31 Jul 2024	By Depositing Your Savings In A Linked 100% Offset Account You Have Reduced Your Monthly Interest By: \$2,403.46 Debit Interest This Financial Year To Date \$2,019.22 Interest Charged		2,019.22	
	Loan Service Fee	8.00		807,116.91 Dr
28 Aug 2024	Loan Repayment Al Dabbag From A/C 35-659-8322		5,112.50	802,004.41 Dr
	Carried forward			802,004.41 Dr

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			802,004.41 Dr
29 Aug 2024	Loan Repayment Al Dabbag			
	083004Refer To Cust.....	5,112.50		807,116.91 Dr
30 Aug 2024	By Depositing Your Savings In A Linked 100% Offset Account			
	You Have Reduced Your Monthly Interest By: \$1,459.47			
	Debit Interest This Financial Year To Date \$4,565.73			
	Interest Charged	2,546.51		
	Loan Service Fee	8.00		809,671.42 Dr
3 Sep 2024	Online F0488043783 Repayment			
	Al Dabbag Z		5,112.50	804,558.92 Dr
30 Sep 2024	By Depositing Your Savings In A Linked 100% Offset Account			
	You Have Reduced Your Monthly Interest By: \$41.03			
	Debit Interest This Financial Year To Date \$8,655.36			
	Loan Repayment Al Dabbag			
	From A/C 35-659-8322		5,112.50	
	Interest Charged	4,089.63		
	Loan Service Fee	8.00		803,544.05 Dr
28 Oct 2024	Loan Repayment Al Dabbag			
	From A/C 35-659-8322		5,112.50	798,431.55 Dr
31 Oct 2024	By Depositing Your Savings In A Linked 100% Offset Account			
	You Have Reduced Your Monthly Interest By: \$26.46			
	Debit Interest This Financial Year To Date \$12,748.42			
	Interest Charged	4,093.06		
	Loan Service Fee	8.00		802,532.61 Dr
28 Nov 2024	Loan Repayment Al Dabbag			
	From A/C 35-659-8322		5,112.50	797,420.11 Dr
29 Nov 2024	By Depositing Your Savings In A Linked 100% Offset Account			
	You Have Reduced Your Monthly Interest By: \$14.95			
	Debit Interest This Financial Year To Date \$16,583.89			
	Interest Charged	3,835.47		
	Loan Service Fee	8.00		801,263.58 Dr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debts (BAD) Tax or State Debts Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes		

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.