

Your home loan decoder.

Understanding your home loan transactions.



Looking to get your head around your home loan transactions?
Here's a nifty guide to understanding those mysterious entries in your transaction history.

home
pay & transfer
accounts
cards
messages
my details

account overview.

Select account

Flexible Home Loan 944600 000123456 - Available \$12,698.17
▼

Balance	Available
-\$182,006.78 1	\$12,698.17 2

details **3**

Account number	Account type
944600 - 000123456	Flexible Home Loan

Additional Information:

Interest Rate: 4.93% p.a. **Note:** To change your repayment amount for principle and interest loans, just click 'more details', then select 'change'. (You can't do this in the mobile app).

more details
 rename account

ask a question

transaction history

simple search
advanced search

Time period

The last month
▼

completed transactions.

Date	Description	Debit/credit	Balance
04/12/2016	Transfer into loan 4a	\$1,000.00	\$181,006.78
25/11/2016	Transfer into loan 4b	\$535.85	\$182,006.78 4
25/11/2016	Repayment (Tran ID#AAACT16330812VS8JJ; Total Amount \$ 535.85, from 944600 000123456)	\$368.50	\$182,542.63
25/11/2016	Repayment (Tran ID#AAACT16330812VS8JJ; Total Amount \$ 535.85, from 944600 000123456)	\$167.35	\$182,911.13
25/11/2016	Repayment (Tran ID#AAACT16330812VS8JJ; Total Amount \$ 535.85, from 944600 000123456)	-\$535.85	\$183,078.48
25/11/2016	Loan interest 5	-\$368.50	\$182,542.63
16/11/2016	Redraw FT16321VHBSK To :944300 0131812882 RCPT: FTZF8YVGS2734 Holiday deposit	-\$500.00 6	\$182,174.13

- 1. Balance**
What you currently owe on your mortgage.
- 2. Available**
The cash available for you to redraw (if you have a variable rate loan).
- 3. Details**
Clicking here opens up a summary of your home loan.
- 4. Repayment from BSB - Account Number**
These are any payments you make into your home loan.
 - 4a.** This is an extra voluntary repayment.
 - 4b.** This is your regular repayment amount.
- 5. Loan interest**
This is the regular interest charged on your loan.
- 6. Redraw**
This is a withdrawal from the available balance shown in point 2.