



# ANZ HOME LOAN STATEMENT

STATEMENT NUMBER 3

21 JUNE 2019 TO 20 DECEMBER 2019

017/2080



MRS K E DAY  
45 CARRINGTON ST  
MAYFIELD NSW 2304

Branch number (BSB) 012-780  
Account number **6827-52655**  
Account name(s) MATTHEW SIMON  
DAY  
KATE ELIZABETH  
DAY



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682752655\_02474 E:2080 S:4110 I:8219

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$548.12  
Payment frequency# Monthly  
Next scheduled payment# 11/01/2020  
**Amount paid in advance \$14,577.00**

Need access to your additional payments?  
Visit [anz.com](http://anz.com) or call now.

#Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Opening balance	-\$59,715.51
Total payments	+\$16,257.80
Total withdrawals	-\$60,500.00
Total interest	-\$1,200.80
Total bank/services charges	\$0.00
<b>Closing balance</b>	<b>-\$105,158.51</b>

## NEED TO GET IN TOUCH?

	ANZ Internet Banking <a href="http://anz.com">anz.com</a>	OR		Mortgage Customer Service 13 25 99 ANZ General Enquiries 13 13 14	OR		Visit an ANZ branch near you, or contact your dedicated mortgage expert	OR		ANZ Mobile Lender will come to you
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# ANZ HOME LOAN STATEMENT

Account number 6827-52655

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
24 OCT	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	104,360.64DR
31 OCT	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	103,735.34DR
05 NOV	<b>INTERNET BANKING - REDRAW</b> TRANSFER 544139 TO 012780231114566	5,500.00		109,235.34DR
07 NOV	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	108,610.04DR
14 NOV	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	107,984.74DR
21 NOV	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	107,359.44DR
22 NOV	<b>INTEREST</b>	300.27		107,659.71DR
28 NOV	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	107,034.41DR
05 DEC	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	106,409.11DR
12 DEC	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	105,783.81DR
19 DEC	<b>TRANSFER</b> FROM CBA REPAYMENT		625.30	105,158.51DR
<b>TOTALS AT END OF PAGE</b>		<b>\$5,800.27</b>	<b>\$5,627.70</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$61,700.80</b>	<b>\$16,257.80</b>	<b>\$105,158.51DR</b>

## Yearly summary

Financial year ending 30/06/2019 (\$)

Interest paid on borrowings	3,309.33
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## Helpful hint to manage your loan

### Reduce your interest

A number of ANZ loans allow a mortgage offset account to be linked to the loan. An offset account makes the most of your available funds by reducing the interest payable on your ANZ loan. For example, if you have \$100,000 owing on your mortgage and \$10,000 in an offset account, you are effectively paying interest on only \$90,000. The money in an offset account can be accessed in the same way as a savings or transaction account.

The savings you make with an ANZ One account could amount to thousands of dollars, cutting years off your loan term. ANZ One accounts are available on ANZ Standard Variable Rate and ANZ 1 Year Fixed Rate loans.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.



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