



ANZ HOME LOAN STATEMENT

STATEMENT NUMBER 4

20 DECEMBER 2019 TO 22 JUNE 2020

MRS K E DAY
45 CARRINGTON ST
MAYFIELD NSW 2304Branch number (BSB) 012-780
Account number **6827-52655**
Account name(s) MATTHEW SIMON
DAY
KATE ELIZABETH
DAY

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$487.84
Payment frequency# Monthly
Next scheduled payment# 11/07/2020
Amount paid in advance \$51,457.00Need access to your additional payments?
Visit anz.com or call now.**Offset account savings**Offset interest savings for this
statement period \$481.06

Offset account number 2311-14566

#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	-\$105,158.51
Total payments	+\$46,507.80
Total withdrawals	\$0.00
Total interest	-\$869.18
Total bank/services charges	\$0.00
Closing balance	WP 4 -\$59,519.89

NEED TO GET IN TOUCH?

ANZ Internet Banking
anz.com

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

ANZ HOME LOAN STATEMENT

Account number 6827-52655

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2019				
20 DEC	BALANCE BROUGHT FORWARD			105,158.51DR
21 DEC	OPENING INT RATE ON BORROWINGS 3.32%			
23 DEC	INTEREST EFFECTIVE DATE 22 DEC 2019	290.71		105,449.22DR
24 DEC	TRANSFER FROM DAY KATE TSF		4,500.00	100,949.22DR
27 DEC	TRANSFER FROM CBA REPAYMENT		625.30	100,323.92DR
27 DEC	TRANSFER FROM DAY KATE TSF		4,500.00	95,823.92DR
27 DEC	TRANSFER FROM DAY KATE TSF		4,500.00	91,323.92DR
30 DEC	TRANSFER FROM DAY KATE TSF		4,500.00	86,823.92DR
30 DEC	TRANSFER FROM DAY KATE TSF		4,500.00	82,323.92DR
31 DEC	TRANSFER FROM DAY KATE TSF		4,500.00	77,823.92DR
2020				
02 JAN	TRANSFER FROM CBA REPAYMENT		625.30	77,198.62DR
02 JAN	TRANSFER FROM DAY KATE TSF		3,250.00	73,948.62DR
09 JAN	TRANSFER FROM CBA REPAYMENT		625.30	73,323.32DR
14 JAN	INT RATE ON BORROWING CHNGD TO 3.28% EFFECTIVE DATE 03 JAN 2020			
16 JAN	TRANSFER FROM CBA REPAYMENT		625.30	72,698.02DR
22 JAN	INTEREST	99.13		72,797.15DR
23 JAN	TRANSFER FROM CBA REPAYMENT		625.30	72,171.85DR
30 JAN	TRANSFER FROM CBA REPAYMENT		625.30	71,546.55DR
06 FEB	TRANSFER FROM CBA REPAYMENT		625.30	70,921.25DR
13 FEB	TRANSFER FROM CBA REPAYMENT		625.30	70,295.95DR
20 FEB	TRANSFER FROM CBA REPAYMENT		625.30	69,670.65DR
24 FEB	INTEREST EFFECTIVE DATE 22 FEB 2020	63.02		69,733.67DR
27 FEB	TRANSFER FROM CBA REPAYMENT		625.30	69,108.37DR
05 MAR	TRANSFER FROM CBA REPAYMENT		625.30	68,483.07DR
	TOTALS AT END OF PAGE	\$452.86	\$37,128.30	

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Account number 6827-52655

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
12 MAR	TRANSFER FROM CBA REPAYMENT		625.30	67,857.77DR
13 MAR	INT RATE ON BORROWING CHNGD TO 3.03%			
19 MAR	TRANSFER FROM CBA REPAYMENT		625.30	67,232.47DR
23 MAR	INTEREST EFFECTIVE DATE 22 MAR 2020	111.58		67,344.05DR
26 MAR	TRANSFER FROM CBA REPAYMENT		625.30	66,718.75DR
27 MAR	INT RATE ON BORROWING CHNGD TO 2.88%			
02 APR	TRANSFER FROM CBA REPAYMENT		625.30	66,093.45DR
09 APR	TRANSFER FROM CBA REPAYMENT		625.30	65,468.15DR
16 APR	TRANSFER FROM CBA REPAYMENT		625.30	64,842.85DR
22 APR	INTEREST	109.01		64,951.86DR
23 APR	TRANSFER FROM CBA REPAYMENT		625.30	64,326.56DR
30 APR	TRANSFER FROM CBA REPAYMENT		625.30	63,701.26DR
07 MAY	TRANSFER FROM CBA REPAYMENT		625.30	63,075.96DR
14 MAY	TRANSFER FROM CBA REPAYMENT		625.30	62,450.66DR
21 MAY	TRANSFER FROM CBA REPAYMENT		625.30	61,825.36DR
22 MAY	INTEREST	94.57		61,919.93DR
28 MAY	TRANSFER FROM CBA REPAYMENT		625.30	61,294.63DR
04 JUN	TRANSFER FROM CBA REPAYMENT		625.30	60,669.33DR
11 JUN	TRANSFER FROM CBA REPAYMENT		625.30	60,044.03DR
18 JUN	TRANSFER FROM CBA REPAYMENT		625.30	59,418.73DR
22 JUN	INTEREST	101.16		59,519.89DR
	TOTALS AT END OF PAGE	\$416.32	\$9,379.50	
	TOTALS AT END OF PERIOD	\$869.18	\$46,507.80	\$59,519.89DR

Helpful hint to manage your loan

Consolidate your debts

Many Australians have multiple debts such as credit cards or personal loans to juggle. If so, you may be paying more interest than you need to. Speak to us about the possibility of consolidating your debts into your home loan.

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Account number 6827-52655

Is your property insured?

Please note that under the terms and conditions of your ANZ home loan, it's your obligation to have your property insured.

Please refer the ANZ Consumer Lending Terms and Conditions on www.anz.com/consumerlending for details of your insurance obligations.

You should discuss your insurance cover with your insurer regularly. More information can be found on www.moneysmart.gov.au

You can contact ANZ, if you wish to discuss insurance options on **131 614** or visit your local branch.

New Profile menu in ANZ Internet Banking

The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

Keep your contact information up to date, as these details may be used for security purposes (e.g. to verify transactions), or send you account information.

You can also choose which 'Offers & Promotions' you receive and how. You can select as many as you like and make changes any time.

Visit www.anz.com.au to explore your Profile today.

IMPORTANT INFORMATION

PLEASE CHECK THIS STATEMENT OF ACCOUNT CAREFULLY AND IMMEDIATELY NOTIFY ANZ OF ANY UNAUTHORISED OR DISPUTED TRANSACTIONS.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Brochures detailing ANZ's fees and charges are available at anz.com or any ANZ branch.

This statement shows entries processed by ANZ. Some entries may show an effective date. These entries are posted to your account at the date shown in the left hand column but affect the balance of your account for interest calculations at the effective date.

If your account is linked to a card, and your card or Personal Identification Number (PIN) is lost or stolen, or if your PIN becomes known to someone else, you must notify ANZ immediately.

Please tell us if you change your address or contact details.

Interim Statement of Account

490 KING ST
NEWCASTLE WEST 2302
TELEPHONE NUMBERS
STATEMENT AND ACCOUNT ENQUIRIES 13 13 14
ALL OTHER ENQUIRIES 13 13 14
FAX NUMBER 02 4037 2099

These entries will also appear
on your regular statement.

Account name(s)
MATTHEW SIMON DAY
KATE ELIZABETH DAY

This statement shows entries
processed by ANZ

From 23 JUN 2020

Account type and number
HOME LOAN 6827-52655

To
the close of
business on 07 SEP 2020

2020	Transaction description	Withdrawals	Deposits	Balance
23 JUN	BALANCE BROUGHT FORWARD			59,519.89 DR
	OPENING INTEREST RATE ON BORROWING 2.8800%			
25 JUN	TRANSFER		625.30	58,894.59 DR
	FROM CBA repayment			
02 JUL	TRANSFER		625.30	58,269.29 DR
	FROM CBA repayment			
09 JUL	TRANSFER		625.30	57,643.99 DR
	FROM CBA repayment			
16 JUL	TRANSFER		625.30	57,018.69 DR
	FROM CBA repayment			
22 JUL	INTEREST	94.43		57,113.12 DR
23 JUL	TRANSFER		625.30	56,487.82 DR
	FROM CBA repayment			
30 JUL	TRANSFER		625.30	55,862.52 DR
	FROM CBA repayment			
06 AUG	TRANSFER		625.30	55,237.22 DR
	FROM CBA repayment			
13 AUG	TRANSFER		625.30	54,611.92 DR
	FROM CBA repayment			
20 AUG	TRANSFER		625.30	53,986.62 DR
	FROM CBA repayment			
24 AUG	INTEREST	93.71		54,080.33 DR
	- BACKDATED TO: 22 AUG 2020			
27 AUG	TRANSFER		625.30	53,455.03 DR
	FROM CBA repayment			
03 SEP	TRANSFER		625.30	52,829.73 DR
	FROM CBA repayment			
	TOTALS AT END OF PERIOD	188.14	6,878.30	52,829.73 DR

Name and mailing address

MR M S DAY & MRS K E DAY
PO BOX 60
MAYFIELD EAST NSW 2304

THIS STATEMENT INCLUDES

MORTGAGE OFFSET - INT SAVINGS	85.25
INTEREST PAID ON BORROWINGS	188.14

