

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3143-09289

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
20 JUN	OPENING BALANCE			1,147.54
21 JUN	ANZ INTERNET BANKING BPAY SA WATER {149457}	142.10		1,005.44
	TOTALS AT END OF PAGE	\$142.10	\$0.00	
	TOTALS AT END OF PERIOD	\$142.10	\$0.00	\$1,005.44

Fee Summary

Fees Charged for period: 01 JUN 2022 to 30 JUN 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/07/22 and the monthly fee cycle, as appears above, ended on 30/06/22.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

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2022				
20 MAY	OPENING BALANCE			1,147.54
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$1,147.54

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
 - If you're overseas **+61 3 9683 9999**
 - ANZ Complaint Resolution Team on **1800 805 154**
 - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrsccall.gov.au/nrs/internetrelay>

Write to us: ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

Visit us: At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Call: **1800 931 678** (free call within Australia), or **+61 1800 931 678** (International)

Write to: **Australian Financial Complaints Authority Limited**
GPO Box 3,
Melbourne VIC 3001

Online: Email: info@afca.org.au
Web: www.afca.org.au

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
20 APR	OPENING BALANCE			1,507.54
26 APR	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {412502}	360.00		1,147.54
	TOTALS AT END OF PAGE	\$360.00	\$0.00	
	TOTALS AT END OF PERIOD	\$360.00	\$0.00	\$1,147.54

Fee Summary

Fees Charged for period: 01 APR 2022 to 29 APR 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/05/22 and the monthly fee cycle, as appears above, ended on 29/04/22.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit 0.60

This is made up of:

Value of Free Transactions 0.60

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
18 MAR	OPENING BALANCE			2,057.54
04 APR	ANZ MOBILE BANKING PAYMENT 003370 TO SGG AND CO CONSULTING	550.00		1,507.54
	TOTALS AT END OF PAGE	\$550.00	\$0.00	
	TOTALS AT END OF PERIOD	\$550.00	\$0.00	\$1,507.54

Fee Summary

Fees Charged for period: 01 MAR 2022 to 31 MAR 2022

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total
	Total	Free Additional	Transaction (\$)	Charge (\$)
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/04/22 and the monthly fee cycle, as appears above, ended on 31/03/22.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
18 FEB	OPENING BALANCE			495.64
24 FEB	ANZ INTERNET BANKING BPAY SA WATER {938517}	142.10		353.54
02 MAR	ANZ M-BANKING FUNDS TFER TRANSFER 980102 FROM 419748464		2,000.00	2,353.54
02 MAR	ANZ INTERNET BANKING BPAY CITY OF WHYALLA {981396}	296.00		2,057.54
	TOTALS AT END OF PAGE	\$438.10	\$2,000.00	
	TOTALS AT END OF PERIOD	\$438.10	\$2,000.00	\$2,057.54

Fee Summary

Fees Charged for period: 01 FEB 2022 to 28 FEB 2022

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total
	Total	Free	Additional	Transaction
				Charge
			(\$)	(\$)
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 18/03/22 and the monthly fee cycle, as appears above, ended on 28/02/22.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	0.60
This is made up of:	
Value of Free Transactions	0.60

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
20 JAN	OPENING BALANCE			791.64
21 JAN	ANZ INTERNET BANKING BPAY CITY OF WHYALLA {889900}	296.00		495.64
	TOTALS AT END OF PAGE	\$296.00	\$0.00	
	TOTALS AT END OF PERIOD	\$296.00	\$0.00	\$495.64

Fee Summary

Fees Charged for period: 01 JAN 2022 to 31 JAN 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per	Total
	Total	Free	Additional	Transaction
				Charge
			(\$)	(\$)
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 18/02/22 and the monthly fee cycle, as appears above, ended on 31/01/22.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

IMPORTANT INFORMATION

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If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
20 DEC	OPENING BALANCE			1,093.54
29 DEC	ANZ INTERNET BANKING BPAY CITY OF WHYALLA {609740}	301.90		791.64
	TOTALS AT END OF PAGE	\$301.90	\$0.00	
	TOTALS AT END OF PERIOD	\$301.90	\$0.00	\$791.64

Fee Summary

Fees Charged for period: 01 DEC 2021 to 31 DEC 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total
	Total	Free Additional	Transaction (\$)	Charge (\$)
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/01/22 and the monthly fee cycle, as appears above, ended on 31/12/21.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.20
This is made up of:	
Value of Free Transactions	1.20

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ANZ BUSINESS ESSENTIALS STATEMENT

31/01/2022 10:00 AM

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ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3143-09289

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
19 NOV	OPENING BALANCE			1,275.11
22 NOV	ANZ INTERNET BANKING BPAY ORIGIN ENERGY {690426}	39.47		1,235.64
08 DEC	ANZ INTERNET BANKING BPAY SA WATER {189362}	142.10		1,093.54
	TOTALS AT END OF PAGE	\$181.57	\$0.00	
	TOTALS AT END OF PERIOD	\$181.57	\$0.00	\$1,093.54

Fee Summary

Fees Charged for period: 30 OCT 2021 to 30 NOV 2021

Summary of ANZ Transaction Fees

	Transactions		Fee Per	Total
	Total	Free	Transaction (\$)	Charge (\$)
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/12/21 and the monthly fee cycle, as appears above, ended on 30/11/21.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit	0.60
This is made up of:	
Value of Free Transactions	0.60

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
20 OCT	OPENING BALANCE			275.11
26 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 787892 FROM 419748464		1,000.00	1,275.11
	TOTALS AT END OF PAGE	\$0.00	\$1,000.00	
	TOTALS AT END OF PERIOD	\$0.00	\$1,000.00	\$1,275.11

Fee Summary

Fees Charged for period: 01 OCT 2021 to 29 OCT 2021

Summary of ANZ Transaction Fees

	Transactions		Fee Per	Total
	Total	Free	Additional	Transaction
				Charge
			(\$)	(\$)
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 19/11/21 and the monthly fee cycle, as appears above, ended on 29/10/21.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions **0.60**

No transaction fees* for ANZ cardholders across the new atmX by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atmX by Armaguard ATM.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atms for further detail and terms and conditions.

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2021				
20 SEP	OPENING BALANCE			275.11
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$275.11

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
20 AUG	OPENING BALANCE			275.11
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$275.11

Fee Summary

Fees Charged for period: 31 JUL 2021 to 31 AUG 2021

Summary of ANZ Transaction Fees

	Transactions		Fee Per	Total
	Total	Free	Transaction (\$)	Charge (\$)
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/09/21 and the monthly fee cycle, as appears above, ended on 31/08/21.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.20
This is made up of:	
Value of Free Transactions	1.20

No transaction fees* for ANZ cardholders across the new atm by Armaguard network

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
20 JUL	OPENING BALANCE			397.46
02 AUG	ANZ INTERNET BANKING BPAY ORIGIN ENERGY {384430} EFFECTIVE DATE 31 JUL 2021	115.16		282.30
10 AUG	ANZ INTERNET BANKING BPAY ORIGIN ENERGY {176269}	7.19		275.11
	TOTALS AT END OF PAGE	\$122.35	\$0.00	
	TOTALS AT END OF PERIOD	\$122.35	\$0.00	\$275.11

No transaction fees* for ANZ cardholders across the new atmX by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atmX by Armaguard ATM.

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
18 JUN	OPENING BALANCE			397.46
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$397.46

Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	1.48
Fees Charged	
ANZ bank account fee	0.60
Total	\$0.60

Fees Charged for period: 01 JUN 2021 to 30 JUN 2021

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/07/21 and the monthly fee cycle, as appears above, ended on 30/06/21.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit 2.40

This is made up of:

Value of Free Transactions 2.40