



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 40

07 OCTOBER 2022 TO 08 NOVEMBER 2022

THE MANAGER
PANDORADO SERVICES PTY LTD
PO BOX 32
CURTIS RD
MUNNO PARA SA 5115

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

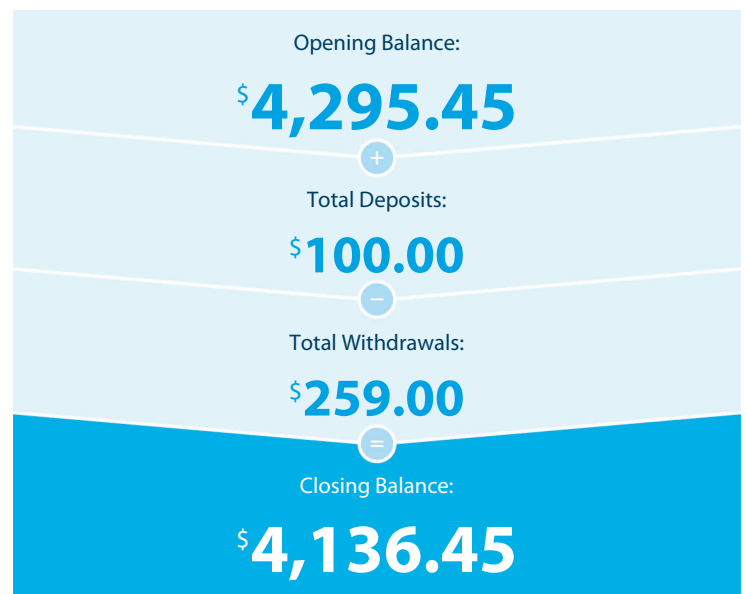
PANDORADO SERVICES PTY LTD

Branch Number (BSB)

015-350

Account Number

4222-10243



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 4222-10243

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
07 OCT	OPENING BALANCE			4,295.45
17 OCT	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {421237} EFFECTIVE DATE 15 OCT 2022	259.00		4,036.45
18 OCT	PAYMENT FROM SONIA CAMILLERI		50.00	4,086.45
01 NOV	PAYMENT FROM SONIA CAMILLERI		50.00	4,136.45
TOTALS AT END OF PAGE		\$259.00	\$100.00	
TOTALS AT END OF PERIOD		\$259.00	\$100.00	\$4,136.45

Fee Summary

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

Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
Transaction Fees					
INTERNET/ONLINE WDL	3.00	3.00		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 08/11/22 and the monthly fee cycle, as appears above, ended on 31/10/22.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit **1.80**

This is made up of:

Value of Free Transactions **1.80**

IMPORTANT INFORMATION

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

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

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.nrscall.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)

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

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

WE'RE REMINDING YOU ABOUT INFORMATION REGARDING YOUR ANZ BUSINESS VISA DEBIT CARD

We wanted to remind you about what to do if you need to dispute a transaction on your ANZ Business Visa Debit card.

WHAT YOU NEED TO KNOW

ANZ has a process in place to help you with any incorrect or unauthorised transactions charged to your card

WHAT YOU CAN DO IF THIS HAPPENS

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant. If you believe you're entitled to have a transaction reversed, you should let us know promptly. The Visa scheme rules impose time limits for raising a dispute. Generally under the scheme rules, ANZ must lodge a fully detailed claim on your behalf within 120 days¹. However, we recommend that you raise your dispute with us as soon as possible.

If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

In some cases, the time limits under the scheme rules may not apply to your disputed transaction. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you're likely to be liable for the transaction.

Therefore, it's important to review your statements carefully.

VISA SECURE AND EFTPOS SECURE

Visa Secure and eftpos Secure provides an extra level of protection for online Visa purchases at participating retailers utilising One Time Password via SMS sent to your mobile phone number held by ANZ. It's only possible to reverse a transaction that's been authenticated using Visa Secure or eftpos Secure where ANZ is liable as provided in the Electronic Banking Conditions of Use contained in your product Terms and Conditions or Conditions of Use.

ANY QUESTIONS?

For more information on disputing a transaction, refer to the relevant Terms and Conditions or Conditions of Use.

If you have any questions, please visit www.anz.com or call us on 1800 801 485 (8am – 8pm Melbourne time, Monday – Friday).

Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

¹ For transactions performed using the eftpos system, longer time limits may apply.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.

Australian Credit Licence Number 234527. Item No. 96878 10.2022 WZ125593

