



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 14

19 FEBRUARY 2020 TO 19 AUGUST 2020

MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Branch number (BSB) 014-298
Account number **3852-77659**
Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE
ANNE
PULFORD
CUSTODIAN PTY LTD

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment[#] \$1,637.22
Payment frequency[#] Monthly
Next scheduled payment[#] 19/09/2020
Amount paid in advance \$2,154.00

Need access to your additional payments?
Visit 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	-\$289,409.79
Total payments	+\$10,984.44
Total withdrawals	\$0.00
Total interest	-\$6,238.62
Total bank/services charges	\$0.00
Closing balance	-\$284,663.97

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
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ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3852-77659

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2020				
19 FEB	BALANCE BROUGHT FORWARD			289,409.79DR
20 FEB	OPENING INT RATE ON BORROWINGS 4.69%			
13 MAR	INT RATE ON BORROWING CHNGD TO 4.44%			
19 MAR	INTEREST	1,066.53		290,476.32DR
19 MAR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	288,645.58DR
27 MAR	INT RATE ON BORROWING CHNGD TO 4.29%			
20 APR	INTEREST EFFECTIVE DATE 19 APR 2020	1,061.19		289,706.77DR
20 APR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	287,876.03DR
19 MAY	INTEREST	1,015.27		288,891.30DR
19 MAY	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	287,060.56DR
19 JUN	INTEREST	1,045.93		288,106.49DR
19 JUN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	286,275.75DR
20 JUL	INTEREST EFFECTIVE DATE 19 JUL 2020	1,009.41		287,285.16DR
20 JUL	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	285,454.42DR
19 AUG	INTEREST	1,040.29		286,494.71DR
19 AUG	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	284,663.97DR
	TOTALS AT END OF PAGE	\$6,238.62	\$10,984.44	
	TOTALS AT END OF PERIOD	\$6,238.62	\$10,984.44	\$284,663.97DR

Yearly summary

Financial year ending 30/06/2020 (\$)

Interest paid on borrowings	13,570.15
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Helpful hint to manage your loan

Why might we perform an interest adjustment

Sometimes we need to backdate a deposit or withdrawal transaction on your loan and/or offset account. This can happen for a number of reasons, including when you've completed a transaction on a weekend or public holiday. When we backdate a transaction, we'll re-calculate the offset amount on your linked ANZ loan and process additional debit or credit interest adjustments to your account. You might see these adjustments on the ANZ App, in Internet Banking or on your statement.

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.

Is your property insured?

While ANZ holds a mortgage over your property as part of your loan arrangements, you must keep that property insured for the duration of that mortgage.

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

You can find more information about property insurance on www.moneysmart.gov.au.

If you have insurance with ANZ and would like to update it, or want to find out more about ANZ's award-winning home insurance, please contact us on 13 16 14, visit your local branch or go to www.anz.com/homeinsurance

Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit www.anz.com.au/ways-to-bank to learn about how you can manage your money, simply and securely.

Daily cash deposit limit at ANZ ATMs

A daily transaction limit now applies for all cash deposits at ANZ ATMs that accept cash deposits, as previously advised by ANZ in the Australian Financial Review on 20 January 2020.

You can find out the current ATM Cash deposit limit on your account, as well as other options which may be available to make cash deposits into your account by contacting ANZ on 13 13 14.

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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.

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WITH THE ANZ APP, INTERNET BANKING, AND SMART ATMS

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TAKE CARE OF THE DAY TO DAY WITH THE ANZ APP, ANZ INTERNET BANKING AND OUR SMART ATMS.

Whether you need to view your account balance or transfer between accounts –
you can do it all online or at an ANZ Smart ATM.

ANZ APP

- ✓ Activate your eligible card and set or change your PIN
- ✓ See more information about your purchases
- ✓ Create a PayID to help you get paid more quickly¹
- ✓ View your statements anytime
- ✓ Call for everyday banking support straight from the app with your identity already confirmed



Download the ANZ App:
anz.com/app

ANZ INTERNET BANKING

- ✓ Manage future and recurring payments
- ✓ Transfer money overseas
- ✓ Change your daily Pay Anyone limit
- ✓ Order a replacement card
- ✓ Download and print your statements for eligible accounts



Register for ANZ Internet Banking:
anz.com/internetbanking

ANZ SMART ATMS

- ✓ View balances
- ✓ Make quick and easy deposits²
- ✓ Deposit without your card using a deposit slip, BSB & account number or credit card number
- ✓ Transfer money between your linked accounts
- ✓ Withdraw money using your digital wallet with a compatible device³

atm Find your local ATM:
anz.com.au/locations

1. PayID is available when the sending and receiving accounts are capable of processing faster payments. Not available on some ANZ accounts. Technical interruptions may occur. 2. Daily cash deposit limits apply. 3. For eligible ANZ credit cards, withdrawals from an Australian ANZ ATM using a digital wallet will attract interest, and you may also have to pay a Cash Advance Fee. For a full list of transactions that are considered to be a 'cash advance', please refer to the ANZ Credit Card Conditions of Use available at anz.com. If you're planning to make a cash advance using an eligible ANZ credit card with a digital wallet, please check the relevant interest rate and fees first. See the full list of eligible ANZ Visa cards available for use with your digital wallet on anz.com. The ANZ App is provided by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Super, Shares and Insurance (if available) are not provided by ANZ but entities which are not banks. ANZ does not guarantee them. This information is general in nature only and does not take into account your personal objectives, financial situation or needs. ANZ recommends that you read the ANZ App Terms and Conditions available at anz.com and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App.