



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 16

19 FEBRUARY 2021 TO 19 AUGUST 2021

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[#] 19/09/2021
Amount paid in advance \$4,476.00

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	-\$279,792.69
Total payments	+\$10,984.44
Total withdrawals	\$0.00
Total interest	-\$5,906.42
Total bank/services charges	\$0.00
Closing balance	-\$274,714.67

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 (\$)
2021				
19 FEB	BALANCE BROUGHT FORWARD			279,792.69DR
20 FEB	OPENING INT RATE ON BORROWINGS 4.29%			
19 MAR	INTEREST	920.79		280,713.48DR
19 MAR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	278,882.74DR
19 APR	INTEREST	1,016.12		279,898.86DR
19 APR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	278,068.12DR
19 MAY	INTEREST	980.48		279,048.60DR
19 MAY	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	277,217.86DR
21 JUN	INTEREST EFFECTIVE DATE 19 JUN 2021	1,010.06		278,227.92DR
21 JUN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	276,397.18DR
19 JUL	INTEREST	975.02		277,372.20DR
19 JUL	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	275,541.46DR
19 AUG	INTEREST	1,003.95		276,545.41DR
19 AUG	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	274,714.67DR
	TOTALS AT END OF PAGE	\$5,906.42	\$10,984.44	
	TOTALS AT END OF PERIOD	\$5,906.42	\$10,984.44	\$274,714.67DR

Yearly summary

Financial year ending 30/06/2021 (\$)

Interest paid on borrowings	12,090.31
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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.

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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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 <http://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

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.

