



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 15

19 AUGUST 2020 TO 19 FEBRUARY 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[#] 19/03/2021
Amount paid in advance \$3,315.00

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	-\$284,663.97
Total payments	+\$10,984.44
Total withdrawals	\$0.00
Total interest	-\$6,113.16
Total bank/services charges	\$0.00
Closing balance	-\$279,792.69

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 AUG	BALANCE BROUGHT FORWARD			284,663.97DR
20 AUG	OPENING INT RATE ON BORROWINGS 4.29%			
21 SEP	INTEREST EFFECTIVE DATE 19 SEP 2020	1,037.19		285,701.16DR
21 SEP	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	283,870.42DR
19 OCT	INTEREST	1,001.37		284,871.79DR
19 OCT	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	283,041.05DR
19 NOV	INTEREST	1,031.27		284,072.32DR
19 NOV	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	282,241.58DR
21 DEC	INTEREST EFFECTIVE DATE 19 DEC 2020	995.19		283,236.77DR
21 DEC	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	281,406.03DR
2021				
19 JAN	INTEREST	1,025.75		282,431.78DR
19 JAN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	280,601.04DR
19 FEB	INTEREST	1,022.39		281,623.43DR
19 FEB	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	279,792.69DR
TOTALS AT END OF PAGE		\$6,113.16	\$10,984.44	
TOTALS AT END OF PERIOD		\$6,113.16	\$10,984.44	\$279,792.69DR

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.

Read your loan conditions carefully

For Fixed Rate Loans, there's a limit on the amount of additional repayments you can make per year. Additional repayments beyond this amount can trigger an early repayment cost.

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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 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.

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.

ANZ HOME LOAN & PERSONAL LOAN PRODUCTS TERMS AND CONDITIONS AND ATM DEPOSIT LIMITS

CHANGES TO TERMS AND CONDITIONS

Effective from 1 April 2021, we're making changes to the terms and conditions which apply to some of ANZ's home loan and personal loan products.

The effect of these changes is to clarify ANZ's rights to restrict deposits to, and withdrawals from, customer accounts.

We're also making a change in the Portfolio Facility Terms and Conditions to the definition of a 'periodical payment' to expand the types of debits which are periodical payments.

The Consumer Lending Terms and Conditions, which apply to ANZ Home Loan and Personal Loan products, will be changed as outlined below:

Consumer Lending Terms and Conditions

Insert the following at the end of clause 30 of the General Conditions:

In addition, we reserve the right to restrict the amount, or the amount of each denomination, of any deposits that may be made to an account, to block access to an account, and prevent all or specific transactions from being processed to an account, without notice where we consider that it is in our legitimate interests to do so. For example, we may do so where we consider this necessary to protect us or you from suffering financial loss (e.g. as a result of suspected fraudulent activity on an account). Any transaction limits that would otherwise apply are subject to our rights to take these actions. Please ask at the branch or call our Contact Centre for details of any limits that apply.



These terms and conditions for ANZ Home Loan products will be changed as outlined below:

ANZ Home Loan in a Company Name Specific Conditions of Use

Insert the following new clause 9:

9. ACCOUNT ACCESS AND TRANSACTION RESTRICTIONS

We reserve the right to restrict the amount, or the amount of each denomination, of any deposits that may be made to an account, to block access to an account, and prevent all or specific transactions from being processed to an account, without notice where we consider that it is in our legitimate interests to do so. For example, we may do so where we consider this necessary to protect us or you from suffering financial loss (e.g. as a result of suspected fraudulent activity on an account). Any transaction limits that would otherwise apply are subject to our rights to take these actions. Please ask at the branch or call our Contact Centre for details of any limits that apply.

ANZ Residential Investment Loan in a Company Name Specific Conditions of Use

Insert the following new clause 9:

9. ACCOUNT ACCESS AND TRANSACTION RESTRICTIONS

We reserve the right to restrict the amount, or the amount of each denomination, of any deposits that may be made to an account, to block access to an account, and prevent all or specific transactions from being processed to an account, without notice where we consider that it is in our legitimate interests to do so. For example, we may do so where we consider this necessary to protect us or you from suffering financial loss (e.g. as a result of suspected fraudulent activity on an account). Any transaction limits that would otherwise apply are subject to our rights to take these actions. Please ask at the branch or call our Contact Centre for details of any limits that apply.

ANZ Equity Manager in a Company Name & ANZ Home Equity Loan in a Company Name Specific Conditions of Use

Insert the following at the end of clause 1:

Account access and transaction restrictions

We reserve the right to restrict the amount, or the amount of each denomination, of any deposits that may be made to a facility or account, to block access to a facility or account, and prevent all or specific transactions from being processed to a facility or account, without notice where we consider that it is in our legitimate interests to do so. For example, we may do so where we consider this necessary to protect us or you from suffering financial loss (e.g. as a result of suspected fraudulent activity on a facility or account). Any transaction limits that would otherwise apply are subject to our rights to take these actions. Please ask at the branch or call our Contact Centre for details of any limits that apply.

Portfolio Facility Terms and Conditions

In clause 46 of the General Conditions, replace:

A periodical payment is a debit from a Sub-account which the Sub-account holders instruct ANZ to make to the account of another person or business.

with:

A periodical payment is a debit from a Sub-account which the Sub-account holders instruct ANZ to make to another account.

Insert the following at the end of clause 48 of the General Conditions:

In addition, we reserve the right to restrict the amount, or the amount of each denomination, of any deposits that may be made to a Sub-account, to block access to a Sub-account, and prevent all or specific transactions from being processed to a Sub-account, without notice where we consider that it is in our legitimate interests to do so. For example, we may do so where we consider this necessary to protect us or you from suffering financial loss (e.g. as a result of suspected fraudulent activity on a Sub-account). Any transaction limits that would otherwise apply are subject to our rights to take these actions. Please ask at the branch or call our Contact Centre for details of any limits that apply.

The Consumer Lending Terms and Conditions, ANZ Home Loan in a Company Name Specific Conditions of Use, ANZ Residential Investment Loan in a Company Name Specific Conditions of Use, ANZ Equity Manager in a Company Name & ANZ Home Equity Loan in a Company Name Specific Conditions of Use and Portfolio Facility Terms and Conditions are available on www.anz.com.

DAILY CASH DEPOSIT LIMIT AT ANZ ATMS:

Currently, a daily transaction limit of \$10,000 applies for all cash deposits made at ANZ ATMs that accept cash deposits (subject to our rights to impose restrictions within that amount where reasonable). Additionally, each individual deposit at an ANZ ATM is currently limited to 50 notes or cheques (or combination thereof), subject to our rights to impose restrictions within that amount where reasonable.

In addition to current limits, effective 1 April 2021, a daily transaction limit of \$2,500 will apply (subject to our rights to impose restrictions within that amount where reasonable) for all cardless cash deposits for retail accounts at ANZ ATMs that accept cardless cash deposits.

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 or visiting a branch.