



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 44

18 SEPTEMBER 2020 TO 18 NOVEMBER 2020

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

PULFORD CUSTODIAN PTY LTD

Branch Number (BSB)

014-298

Account Number

1900-91387



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

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Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
18 SEP	OPENING BALANCE			32,634.09
22 SEP	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 21 SEP 2020	1,830.74		30,803.35
22 SEP	ANZ INTERNET BANKING BPAY WEIPA {943035}	1,977.49		28,825.86
30 SEP	CREDIT INTEREST PAID		1.30	28,827.16
01 OCT	TRANSFER FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,178.40	32,005.56
20 OCT	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 OCT 2020	1,830.74		30,174.82
26 OCT	ANZ INTERNET BANKING PAYMENT 778558 TO PEARSON GROUP EFFECTIVE DATE 24 OCT 2020	324.50		29,850.32
30 OCT	CREDIT INTEREST PAID		1.28	29,851.60
02 NOV	TRANSFER FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,178.40	33,030.00
05 NOV	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {779604}	957.45		32,072.55
05 NOV	ANZ INTERNET BANKING PAYMENT 783403 TO PEARSON GROUP	1,375.00		30,697.55
05 NOV	ANZ INTERNET BANKING PAYMENT 784350 TO PEARSON GROUP	2,475.00		28,222.55
18 NOV	ANZ INTERNET BANKING BPAY ASIC {700899}	273.00		27,949.55
	TOTALS AT END OF PAGE	\$11,043.92	\$6,359.38	
	TOTALS AT END OF PERIOD	\$11,043.92	\$6,359.38	\$27,949.55

This Statement Includes

Interest earned on deposits	\$2.58
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Fee Summary

Fees Charged for period: 01 SEP 2020 to 30 SEP 2020

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING 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

Fees Charged for period: 01 OCT 2020 to 30 OCT 2020

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
EFTPOS/PHONE BANKING 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 18/11/20 and the monthly fee cycle, as appears above, ended on 30/10/20.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit 3.00

This is made up of:

Value of Free Transactions 3.00

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.

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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.

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**.

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 (FORMERLY KNOWN AS VERIFIED BY VISA)

Visa Secure (formerly known as Verified by Visa) 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 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 10.2020 WX248841

