



# 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<sup>#</sup> \$1,637.22  
Payment frequency<sup>#</sup> Monthly  
Next scheduled payment<sup>#</sup> 19/09/2021  
**Amount paid in advance \$4,476.00**

Need access to your additional payments?  
Visit [anz.com](http://anz.com) or call now.

<sup>#</sup>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
<b>Closing balance</b>	<b>-\$274,714.67</b>

## NEED TO GET IN TOUCH?

 ANZ Internet Banking <a href="http://anz.com">anz.com</a>	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
--	----	--	----	---	----	--

# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3852-77659

## Transaction details

Please retain this statement for taxation purposes

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

## Yearly summary

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

Interest paid on borrowings	12,090.31
-----------------------------	-----------

## 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.

# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3852-77659

## 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](http://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](http://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](http://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.

