



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 12

23 APRIL 2021 TO 22 OCTOBER 2021

MR G C MILLERS
3 GRAVEN ST
MURARRIE QLD 4172

Branch number (BSB) 014-253
Account number **4006-10449**
Account name(s) GELNN MILLERS
CUSTODIAN PTY LTD
MILLERS GLENN
CHRISTOPHER

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment#
Payment frequency# \$1,440.17
Monthly

Next scheduled payment#
23/10/2021
Amount paid in advance \$39.00

Need access to your additional payments?
Visit anz.com or call now.

Offset account savings

Offset interest savings for this
statement period

Offset account number

2906-58459

#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 | -\$292,174.17 |
| Total payments | +\$7,300.36 |
| Total withdrawals | \$0.00 |
| Total interest | -\$4,016.48 |
| Total bank/services charges | \$0.00 |
| Closing balance | -\$288,890.29 |

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ANZ Internet Banking
anz.com



OR Mortgage Customer Service
13 25 99



Visit an ANZ branch near
you, or contact your



OR ANZ Mobile Lender will
come to you

ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 4006-10449

Transaction details

Please retain this statement for taxation purposes

| Date | Transaction description | Debits (\$) | Credits (\$) | Balance (\$) |
|---------------|---|-------------------|-------------------|-----------------------|
| 2021 | | | | |
| 23 APR | BALANCE BROUGHT FORWARD | | | |
| 24 APR | OPENING INT RATE ON BORROWINGS 3.36% | | | 292,174.17DR |
| 24 MAY | INTEREST EFFECTIVE DATE 23 MAY 2021 | 806.88 | | 292,981.05DR |
| 24 MAY | LOAN PAYMENT MILLERS G C | | 1,460.09 | 291,520.96DR |
| 23 JUN | INTEREST | 832.05 | | 292,353.01DR |
| 23 JUN | LOAN PAYMENT MILLERS G C | | 1,460.09 | 290,892.92DR |
| 14 JUL | INT RATE ON BORROWING CHNGD TO 3.23% | | | |
| 23 JUL | INTEREST | 793.47 | | 291,686.39DR |
| 28 JUL | ANZ M-BANKING TRANSFER 329279 FROM 192166469 | 1,460.00 ✓ | | 290,226.39DR |
| 23 AUG | INTEREST | 792.69 | | 291,019.08DR |
| 23 AUG | LOAN PAYMENT MILLERS G C | | 1,460.09 ✓ | 289,558.99DR |
| 23 SEP | INTEREST | 791.39 | | 290,350.38DR |
| 23 SEP | LOAN PAYMENT MILLERS G C | | 1,460.09 ✓ | 288,890.29DR |
| | TOTALS AT END OF PAGE | \$4,016.48 | \$7,300.36 | |
| | TOTALS AT END OF PERIOD | \$4,016.48 | \$7,300.36 | \$288,890.29DR |

Yearly summary

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

| | |
|-----------------------------|-----------|
| Interest paid on borrowings | 10,026.54 |
| Services charges posted | 20.00 |

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.



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 13

22 OCTOBER 2021 TO 22 APRIL 2022

MR G C MILLERS
3 GRAVEN ST
MURARRIE QLD 4172

23/04/2022
27/10/2022
14

Branch number (BSB) 014-253
Account number 4006-10449
Account name(s) GELNN MILLERS

CUSTODIAN PTY LTD
MILLERS GLENN
CHRISTOPHER

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment#
Payment frequency#

Next scheduled payment#

Offset account savings

Offset interest savings for this
statement period

Offset account number

#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.

\$1,440.17
Monthly
23/04/2022

\$12.21

2906-58459

Opening balance

-\$288,890.29

Total payments

+\$8,601.27

Total withdrawals

\$0.00

Total interest

-\$4,593.91

Total bank/services charges

\$0.00

Closing balance

-\$284,882.93

NEED TO GET IN TOUCH?



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ANZ Mobile Lender will
come to you

ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 4006-10449

Transaction details

Please retain this statement for taxation purposes

| Date | Transaction description | Debits (\$) | Credits (\$) | Balance (\$) |
|-------------|---|-------------|--------------|----------------|
| 2021 | | | | |
| 22 OCT | BALANCE BROUGHT FORWARD | | | 288,890.29DR |
| 23 OCT | OPENING INT RATE ON BORROWINGS 3.23% | | | |
| 25 OCT | INTEREST EFFECTIVE DATE 23 OCT 2021 | 764.85 | | 289,655.14DR |
| 25 OCT | LOAN PAYMENT MILLERS G C | | | |
| 23 NOV | INTEREST | | 1,460.09 ✓ | 288,195.05DR |
| 07 DEC | ANZ M-BANKING TRANSFER 613271 FROM 192166469 | 789.44 | | 288,984.49DR |
| 07 DEC | ANZ M-BANKING TRANSFER 612447 FROM 290658459 | | 100.00 | 288,884.49DR |
| 14 DEC | TRANSFER FROM ANZ REFUND RID2002 | | 1,300.00 ✓ | 287,584.49DR |
| 23 DEC | INTEREST | | 20.68 | 287,563.81DR |
| 2022 | | | | |
| 10 JAN | ANZ M-BANKING TRANSFER 976755 FROM 192166469 EFFECTIVE DATE 08 JAN 2022 | | 1,400.00 ✓ | 288,326.99DR |
| 24 JAN | INTEREST EFFECTIVE DATE 23 JAN 2022 | 785.50 | | 287,712.49DR |
| 24 JAN | LOAN PAYMENT MILLERS G C | | | |
| 23 FEB | INTEREST | | 1,460.09 ✓ | 286,252.40DR |
| 02 MAR | ANZ M-BANKING TRANSFER 395975 FROM 290658459 | 783.88 | | 287,036.28DR |
| 09 MAR | ANZ M-BANKING TRANSFER 897436 FROM 192166469 | | 1,300.00 ✓ | 285,736.28DR |
| 23 MAR | INTEREST | | 160.09 | 285,576.19DR |
| 06 APR | PAYMENT TRANSFER FROM ACCOUNT 192166469 | 707.06 | | 286,283.25DR |
| | TOTALS AT END OF PAGE | \$4,593.91 | 1,400.32 ✓ | 284,882.93DR |
| | TOTALS AT END OF PERIOD | \$4,593.91 | \$8,601.27 | \$284,882.93DR |

Helpful hint to manage your loan

Why might we perform an interest adjustment

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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.

7/04/22



Residential Investment Property Loan

014253 400610449

Balance

-\$280,924.49

Funds

\$1,479.92 +

280,924.49
(1,479.92)

Transaction history

| Date | Description | Debit(\$AUD) | Credit(\$AUD) |
|-----------|---------------------|--------------|---------------|
| July 2022 | | | |
| 26 JUL | INTEREST ADJUSTMENT | | |
| 25 JUL | LOAN PAYMENT | \$0.14 | |
| 25 JUL | INTEREST | | \$1,477.43 |
| 15 JUL | Rate Change | \$949.64 | |
| June 2022 | | \$0.00 | |
| 24 JUN | INTEREST ADJUSTMENT | | |
| 23 JUN | LOAN PAYMENT | \$0.12 | |
| 23 JUN | INTEREST | | \$1,477.43 ✓ |
| 17 JUN | Rate Change | \$855.94 | |
| May 2022 | | \$0.00 | |
| 23 MAY | LOAN PAYMENT | | |
| 23 MAY | INTEREST | | \$1,440.17 ✓ |
| 13 MAY | Rate Change | \$769.30 | |
| | | \$0.00 | |

Looking for an older transaction? [Search](#) or [Download](#)

Important information

Transactions displayed reflect completed and pending credit or debit transactions and at times, may include or exclude cleared and uncleared funds (including transactions that have not been processed by ANZ, other ANZ Group companies, other financial institutions, billers, merchants or parties). Your Balance or Funds may be affected by the completion, rejection or reversal of those transactions or other subsequent transactions, or the order in or time at which transactions are processed or posted. If you proceed with a transaction which causes your account to go overdrawn or to exceed its credit limit, fees, charges and interest may apply in accordance with your account terms and conditions.