



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 15

08 JANUARY 2021 TO 08 JULY 2021

MR G C MILLERS
3 GRAVEN ST
MURARRIE QLD 4172

Branch number (BSB)
Account number
Account name(s)

014-253
3879-04935
GLENN MILLERS
CUSTODIAN P/L
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.

\$1,262.07
Monthly
22/07/2021

\$14.46

2906-58459

Opening balance

Total payments

Total withdrawals

Total interest

Total bank/services charges

-\$242,704.14

+\$7,572.42

\$0.00

-\$3,993.47

\$0.00

Closing balance

-\$239,125.19

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com



OR Mortgage Customer Service
13 25 99



OR Visit an ANZ branch near
you, or contact your



OR ANZ Mobile Lender will
come to you

XPRCAI

ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3879-04935

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2021				
08 JAN	BALANCE BROUGHT FORWARD			242,704.14DR
09 JAN	OPENING INT RATE ON BORROWINGS 3.36%			
22 JAN	LOAN PAYMENT GLENN MILLERS CUST			
08 FEB	INTEREST		1,262.07	241,442.07DR
22 FEB	LOAN PAYMENT GLENN MILLERS CUST	688.82		242,130.89DR
08 MAR	INTEREST		1,262.07	240,868.82DR
22 MAR	LOAN PAYMENT GLENN MILLERS CUST	620.59		241,489.41DR
08 APR	INTEREST		1,262.07	240,227.34DR
22 APR	LOAN PAYMENT GLENN MILLERS CUST	684.42		240,911.76DR
10 MAY	INTEREST EFFECTIVE DATE 08 MAY 2021	659.91	1,262.07	239,649.69DR
24 MAY	LOAN PAYMENT GLENN MILLERS CUST			240,309.60DR
08 JUN	INTEREST		1,262.07	239,047.53DR
22 JUN	LOAN PAYMENT GLENN MILLERS CUST	681.20		239,728.73DR
08 JUL	INTEREST		1,262.07	238,466.66DR
	TOTALS AT END OF PAGE	658.53		239,125.19DR
	TOTALS AT END OF PERIOD	\$3,993.47	\$7,572.42	
		\$3,993.47	\$7,572.42	\$239,125.19DR

Yearly summary

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

Interest paid on borrowings

8,132.76

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.

Pay extra from the start

If you have a variable rate loan, and you add extra money to each loan payment or deposit large amounts (like your tax return, dividend payments and any bonuses), you can shorten the life of the loan considerably, as well as save on interest. You may not notice the difference in your daily spending, but you will notice the difference in your loan balance.

For fixed rate loans, remember that making extra payments during a fixed rate period could trigger an Early Repayment Cost. This cost can be very large. You should consider the tolerance amounts for early or additional repayments on your loan before making any changes during a fixed rate period. ANZ can provide an estimate of the Early Repayment Cost if you are considering making changes to your repayment arrangements during a fixed rate period.



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 16
08 JULY 2021 TO 14 JULY 2021

MR G C MILLERS
3 GRAVEN ST
MURARRIE QLD 4172

Branch number (BSB) 014-253
Account number **3879-04935**
Account name(s) GLENN MILLERS
CUSTODIAN P/L
MILLERS GLENN
CHRISTOPHER

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment#
Payment frequency#
Next scheduled payment#
Fixed rate term expires

\$1,138.83
Monthly
22/08/2021
14/07/2023

Offset account savings

Offset interest savings for this
statement period
No linked offset account

\$0.13

#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	-\$239,125.19
Total payments	\$0.00
Total withdrawals	\$0.00
Total interest	-\$131.95
Total bank/services charges	\$0.00
Closing balance	-\$239,257.14

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com



OR Mortgage Customer Service
13 25 99



OR Visit an ANZ branch near
you, or contact your



OR ANZ Mobile Lender will
come to you

ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3879-04935

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2021				
08 JUL	BALANCE BROUGHT FORWARD			239,125.19DR
09 JUL	OPENING INT RATE ON BORROWINGS 3.36%			
14 JUL	INTEREST			
14 JUL	INT RATE ON BORROWING CHNGD TO 2.29%	131.95		239,257.14DR
	TOTALS AT END OF PAGE	\$131.95	\$0.00	
	TOTALS AT END OF PERIOD	\$131.95	\$0.00	\$239,257.14DR

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.

Pay extra from the start

If you have a variable rate loan, and you add extra money to each loan payment or deposit large amounts (like your tax return, dividend payments and any bonuses), you can shorten the life of the loan considerably, as well as save on interest. You may not notice the difference in your daily spending, but you will notice the difference in your loan balance.

For fixed rate loans, remember that making extra payments during a fixed rate period could trigger an Early Repayment Cost. This cost can be very large. You should consider the tolerance amounts for early or additional repayments on your loan before making any changes during a fixed rate period. ANZ can provide an estimate of the Early Repayment Cost if you are considering making changes to your repayment arrangements during a fixed rate period.

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



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 17
14 JULY 2021 TO 14 JANUARY 2022

MR G C MILLERS
3 GRAVEN ST
MURARRIE QLD 4172

Branch number (BSB) 014-253
Account number **3879-04935**
Account name(s) GLENN MILLERS
CUSTODIAN P/L
MILLERS GLENN
CHRISTOPHER

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$1,138.83
Payment frequency# Monthly
Next scheduled payment# 22/01/2022
Fixed rate term expires 14/07/2023

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	-\$239,257.14
Total payments	+\$6,710.40
Total withdrawals	\$0.00
Total interest	-\$2,742.29
Total bank/services charges	\$0.00
Closing balance	-\$235,289.03

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com



OR Mortgage Customer Service
13 25 99



OR Visit an ANZ branch near
you, or contact your



OR ANZ Mobile Lender will
come to you

ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3879-04935

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2021				
14 JUL	BALANCE BROUGHT FORWARD			239,257.14DR
15 JUL	OPENING INT RATE ON BORROWINGS 2.29%			
16 AUG	INTEREST EFFECTIVE DATE 14 AUG 2021	465.33		239,722.47DR
23 AUG	LOAN PAYMENT GLENN MILLERS CUST			
14 SEP	INTEREST	464.67	1,142.08	238,580.39DR
22 SEP	LOAN PAYMENT GLENN MILLERS CUST			239,045.06DR
14 OCT	INTEREST		1,142.08	237,902.98DR
22 OCT	LOAN PAYMENT GLENN MILLERS CUST	448.35		238,351.33DR
15 NOV	INTEREST EFFECTIVE DATE 14 NOV 2021	461.93	1,142.08	237,209.25DR
22 NOV	LOAN PAYMENT GLENN MILLERS CUST			237,671.18DR
29 NOV	ANZ M-BANKING TRANSFER 097977 FROM 192166469 EFFECTIVE DATE 27 NOV 2021		1,142.08	236,529.10DR
14 DEC	INTEREST		1,000.00	235,529.10DR
22 DEC	LOAN PAYMENT GLENN MILLERS CUST	444.70		235,973.80DR
2022				
14 JAN	INTEREST		1,142.08	234,831.72DR
	TOTALS AT END OF PAGE	457.31		235,289.03DR
	TOTALS AT END OF PERIOD	\$2,742.29	\$6,710.40	\$235,289.03DR

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.

Move to fortnightly repayments

By moving to fortnightly repayments set at half the monthly repayment amount, you could reduce your home loan principal faster and reduce the total interest payable.

*Paying half the monthly repayment amount of your loan each fortnight is a way to make an additional repayment each year.



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 18

14 JANUARY 2022 TO 08 JULY 2022

MR G C MILLERS
3 GRAVEN ST
MURARRIE QLD 4172

Branch number (BSB) 014-253
Account number **3879-04935**
Account name(s) GLENN MILLERS
CUSTODIAN P/L
MILLERS GLENN
CHRISTOPHER

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$1,138.83
Payment frequency# Monthly
Next scheduled payment# 22/07/2022
Fixed rate term expires 14/07/2023

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	-\$235,289.03
Total payments	+\$5,822.90
Total withdrawals	\$0.00
Total interest	-\$2,218.66
Total bank/services charges	\$0.00
Closing balance	-\$231,684.79

NEED TO GET IN TOUCH?



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 3879-04935

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2022				
14 JAN	BALANCE BROUGHT FORWARD			235,289.03DR
15 JAN	OPENING INT RATE ON BORROWINGS 2.29%			
07 FEB	ANZ M-BANKING			
	TRANSFER 775439 FROM 290658459		122.58	235,166.45DR
14 FEB	INTEREST	457.56		
22 FEB	LOAN PAYMENT GLENN MILLERS CUST			235,624.01DR
14 MAR	INTEREST	1,142.08		234,481.93DR
28 MAR	ANZ M-BANKING	412.49		234,894.42DR
	TRANSFER 764800 FROM 290658459		1,114.80	233,779.62DR
	EFFECTIVE DATE 26 MAR 2022			
06 APR	PAYMENT TRANSFER FROM ACCOUNT 192166469			
14 APR	INTEREST	20.78		233,758.84DR
06 MAY	ANZ M-BANKING	455.52		234,214.36DR
	TRANSFER 134065 FROM 290658459		270.00	233,944.36DR
06 MAY	ANZ M-BANKING			
	TRANSFER 133450 FROM 192166469	605.00		233,339.36DR
16 MAY	INTEREST	440.40		233,779.76DR
	EFFECTIVE DATE 14 MAY 2022			
20 MAY	ANZ M-BANKING			
	TRANSFER 645809 FROM 290658459	270.00		233,509.76DR
23 MAY	LOAN PAYMENT MILLERS G C			
14 JUN	INTEREST	1,138.83		232,370.93DR
22 JUN	LOAN PAYMENT MILLERS G C	452.69		232,823.62DR
		1,138.83		231,684.79DR
	TOTALS AT END OF PAGE	\$2,218.66	\$5,822.90	
	TOTALS AT END OF PERIOD	\$2,218.66	\$5,822.90	\$231,684.79DR

Yearly summary

Financial year ending 30/06/2022 (\$)

Interest paid on borrowings

5,751.43

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.

Use Internet and Phone Banking

Save time by using ANZ Internet and Phone Banking. It gives you access to all your ANZ accounts in one spot, so you can check balances, transfer funds and make online transactions. Call 13 33 50 to register or visit anz.com

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.