



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 54

18 MAY 2022 TO 18 JULY 2022

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

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

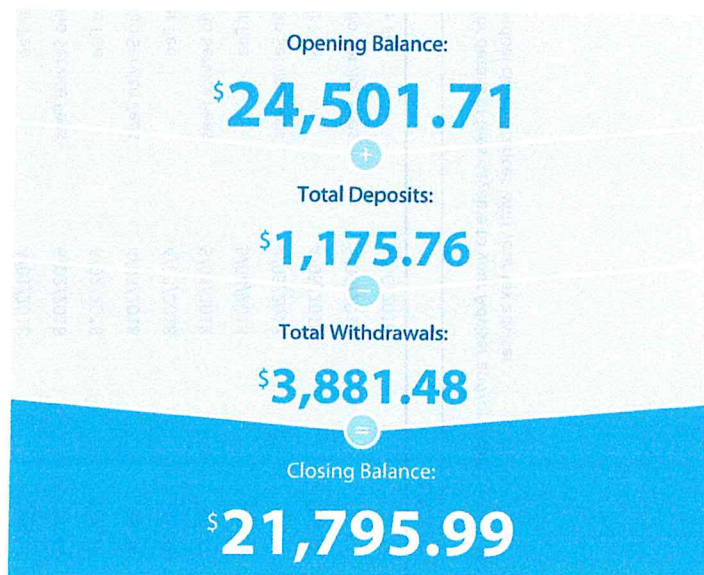
PULFORD CUSTODIAN PTY LTD

### 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



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 53  
18 MARCH 2022 TO 18 MAY 2022

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



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 52  
18 JANUARY 2022 TO 18 MARCH 2022

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

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

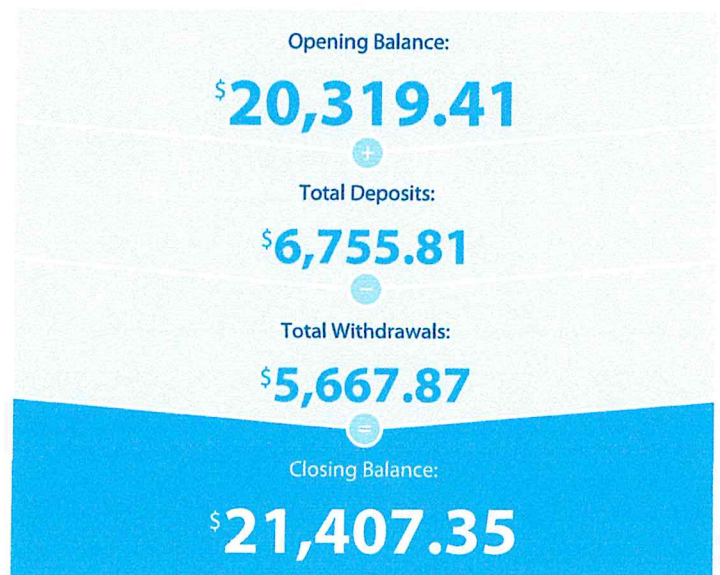
PULFORD CUSTODIAN PTY LTD

### 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



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 51  
18 NOVEMBER 2021 TO 18 JANUARY 2022

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

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

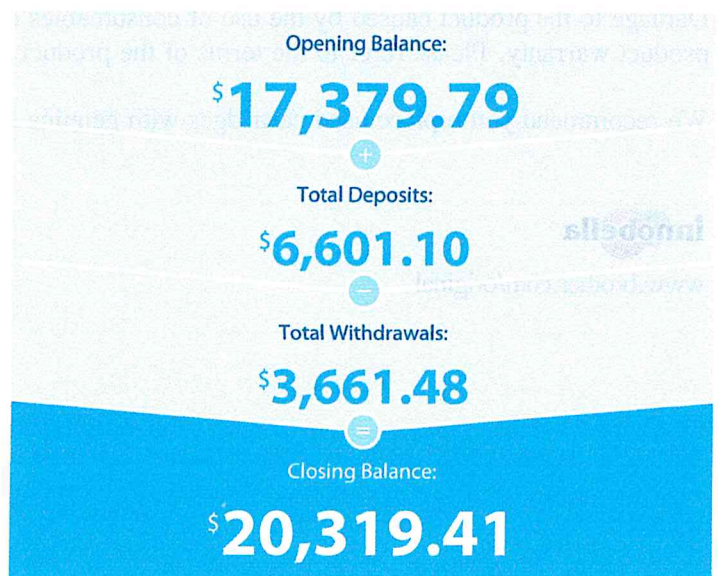
PULFORD CUSTODIAN PTY LTD

### Branch Number (BSB)

014-298

### Account Number

1900-91387



18:43:25 18/01/2022 10:31:25  
VERIFIED  
000

## NEED TO GET IN TOUCH?



ANZ Internet Banking  
anz.com

OR



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





# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 50

17 SEPTEMBER 2021 TO 18 NOVEMBER 2021

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



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 49

16 JULY 2021 TO 17 SEPTEMBER 2021

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



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 48

18 MAY 2021 TO 16 JULY 2021

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



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 1900-91387

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>18 MAY</b>	<b>OPENING BALANCE</b>			<b>18,873.78</b>
20 MAY	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAY 2021	1,830.74		17,043.04
31 MAY	<b>CREDIT INTEREST PAID</b>		0.77	17,043.81
22 JUN	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 21 JUN 2021	1,830.74		15,213.07
30 JUN	<b>CREDIT INTEREST PAID</b>		0.68	15,213.75
01 JUL	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		2,670.44	17,884.19
	<b>TOTALS AT END OF PAGE</b>	<b>\$3,661.48</b>	<b>\$2,671.89</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$3,661.48</b>	<b>\$2,671.89</b>	<b>\$17,884.19</b>

## This Statement Includes

Interest earned on deposits	\$1.45
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## Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	13.43
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## No transaction fees\* for ANZ cardholders across the new atm by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atm by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## 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](http://www.anz.com) or by calling **13 13 14**.



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 1900-91387

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>16 JUL</b>	<b>OPENING BALANCE</b>			<b>17,884.19</b>
20 JUL	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUL 2021	1,830.74		16,053.45
21 JUL	<b>ANZ INTERNET BANKING BPAY</b> DEFT INSURANCE {821353}	3,713.52		12,339.93
30 JUL	<b>CREDIT INTEREST PAID</b>		0.66	12,340.59
02 AUG	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,278.07	15,618.66
20 AUG	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 AUG 2021	1,830.74		13,787.92
31 AUG	<b>CREDIT INTEREST PAID</b>		0.64	13,788.56
01 SEP	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,278.07	17,066.63
06 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 112383 TO 014298210200115 EFFECTIVE DATE 04 SEP 2021	300.00		16,766.63
<b>TOTALS AT END OF PAGE</b>		<b>\$7,675.00</b>	<b>\$6,557.44</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$7,675.00</b>	<b>\$6,557.44</b>	<b>\$16,766.63</b>

## This Statement Includes

Interest earned on deposits	\$1.30
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## Fee Summary

Fees Charged for period: 01 JUL 2021 to 30 JUL 2021

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 1900-91387

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>17 SEP</b>	<b>OPENING BALANCE</b>			<b>16,766.63</b>
20 SEP	<b>ANZ INTERNET BANKING BPAY</b> WEIPA {488940} EFFECTIVE DATE 19 SEP 2021	2,006.39		14,760.24
21 SEP	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 20 SEP 2021	1,830.74		12,929.50
24 SEP	<b>ANZ INTERNET BANKING BPAY</b> ASIC {366217}	276.00		12,653.50
30 SEP	<b>CREDIT INTEREST PAID</b>		0.63	12,654.13
01 OCT	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,278.07	15,932.20
20 OCT	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 OCT 2021	1,830.74		14,101.46
29 OCT	<b>CREDIT INTEREST PAID</b>		0.26	14,101.72
01 NOV	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,278.07	17,379.79
<b>TOTALS AT END OF PAGE</b>		<b>\$5,943.87</b>	<b>\$6,557.03</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,943.87</b>	<b>\$6,557.03</b>	<b>\$17,379.79</b>

## This Statement Includes

Interest earned on deposits	\$0.89
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## Fee Summary

Fees Charged for period: 01 SEP 2021 to 30 SEP 2021

### Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total
	Total	Free Additional	Transaction (\$)	Charge (\$)
<hr/>				
Transaction Fees				
INTERNET/ONLINE WDL	3.00	3.00	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

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 1900-91387

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
18 NOV	OPENING BALANCE			17,379.79
22 NOV	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 NOV 2021	1,830.74		15,549.05
30 NOV	CREDIT INTEREST PAID		0.14	15,549.19
01 DEC	TRANSFER FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,223.07	18,772.26
21 DEC	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 20 DEC 2021	1,830.74		16,941.52
31 DEC	CREDIT INTEREST PAID		0.15	16,941.67
<b>2022</b>				
04 JAN	TRANSFER FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,377.74	20,319.41
TOTALS AT END OF PAGE		\$3,661.48	\$6,601.10	
TOTALS AT END OF PERIOD		\$3,661.48	\$6,601.10	\$20,319.41

## This Statement Includes

Interest earned on deposits	\$0.29
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## Fee Summary

Fees Charged for period: 30 OCT 2021 to 30 NOV 2021

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per	Total
	Total	Free Additional	Transaction (\$)	Charge (\$)
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 01 DEC 2021 to 31 DEC 2021

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per	Total
	Total	Free Additional	Transaction (\$)	Charge (\$)
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 1900-91387

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>18 JAN</b>	<b>OPENING BALANCE</b>			<b>20,319.41</b>
20 JAN	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JAN 2022	1,830.74		18,488.67
31 JAN	<b>CREDIT INTEREST PAID</b>		0.17	18,488.84
01 FEB	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,377.74	21,866.58
22 FEB	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 21 FEB 2022	1,830.74		20,035.84
28 FEB	<b>CREDIT INTEREST PAID</b>		0.16	20,036.00
01 MAR	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,377.74	23,413.74
14 MAR	<b>ANZ INTERNET BANKING BPAY</b> WEIPA {408807}	2,006.39		21,407.35
<b>TOTALS AT END OF PAGE</b>		<b>\$5,667.87</b>	<b>\$6,755.81</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,667.87</b>	<b>\$6,755.81</b>	<b>\$21,407.35</b>

## This Statement Includes

Interest earned on deposits	\$0.33
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## Fee Summary

Fees Charged for period: 01 JAN 2022 to 31 JAN 2022

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 1900-91387

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>18 MAR</b>	<b>OPENING BALANCE</b>			<b>21,407.35</b>
22 MAR	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 21 MAR 2022	1,830.74		19,576.61
31 MAR	<b>CREDIT INTEREST PAID</b>		0.18	19,576.79
01 APR	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,377.74	22,954.53
20 APR	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 APR 2022	1,830.74		21,123.79
29 APR	<b>CREDIT INTEREST PAID</b>		0.18	21,123.97
03 MAY	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,377.74	24,501.71
	<b>TOTALS AT END OF PAGE</b>	<b>\$3,661.48</b>	<b>\$6,755.84</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$3,661.48</b>	<b>\$6,755.84</b>	<b>\$24,501.71</b>

## This Statement Includes

Interest earned on deposits	\$0.36
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## Fee Summary

Fees Charged for period: 01 MAR 2022 to 31 MAR 2022

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 01 APR 2022 to 29 APR 2022

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 1900-91387

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>18 MAY</b>	<b>OPENING BALANCE</b>			<b>24,501.71</b>
20 MAY	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAY 2022	1,830.74		22,670.97
31 MAY	<b>CREDIT INTEREST PAID</b>		0.21	22,671.18
06 JUN	<b>ANZ INTERNET BANKING BPAY</b> ASIC {868531}	220.00		22,451.18
21 JUN	<b>PAYMENT</b> TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 20 JUN 2022	1,830.74		20,620.44
30 JUN	<b>CREDIT INTEREST PAID</b>		0.17	20,620.61
01 JUL	<b>TRANSFER</b> FROM REALBRY PTY LTD WEIPA REAL ESTATE		1,175.38	21,795.99
<b>TOTALS AT END OF PAGE</b>		<b>\$3,881.48</b>	<b>\$1,175.76</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$3,881.48</b>	<b>\$1,175.76</b>	<b>\$21,795.99</b>

## This Statement Includes

Interest earned on deposits	\$0.38
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## Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	3.55
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## Fee Summary

Fees Charged for period: 30 APR 2022 to 31 MAY 2022

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included





# 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# \$1,637.22  
Payment frequency# Monthly  
Next scheduled payment# 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.

#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  
[anz.com](http://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

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

## Yearly summary

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

Interest paid on borrowings	12,090.31
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## 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.

*Handwritten note:* \* 1830.74



# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 17

19 AUGUST 2021 TO 18 FEBRUARY 2022

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> 19/02/2022  
**Amount paid in advance** **\$5,444.00**

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	-\$274,714.67
Total payments	+\$9,153.70
Total withdrawals	\$0.00
Total interest	-\$4,910.13
Total bank/services charges	\$0.00
<b>Closing balance</b>	<b>-\$270,471.10</b>

## NEED TO GET IN TOUCH?



ANZ Internet Banking  
[anz.com](http://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



# 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>				
19 AUG	BALANCE BROUGHT FORWARD			274,714.67DR
20 AUG	OPENING INT RATE ON BORROWINGS 4.29%			
20 SEP	INTEREST EFFECTIVE DATE 19 SEP 2021	1,000.94		275,715.61DR
20 SEP	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	273,884.87DR
19 OCT	INTEREST	965.94		274,850.81DR
19 OCT	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	273,020.07DR
19 NOV	INTEREST	994.76		274,014.83DR
19 NOV	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	272,184.09DR
20 DEC	INTEREST EFFECTIVE DATE 19 DEC 2021	959.73		273,143.82DR
20 DEC	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	271,313.08DR
<b>2022</b>				
19 JAN	INTEREST	988.76		272,301.84DR
19 JAN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	270,471.10DR
TOTALS AT END OF PAGE		\$4,910.13	\$9,153.70	
TOTALS AT END OF PERIOD		\$4,910.13	\$9,153.70	\$270,471.10DR

## 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 18

18 FEBRUARY 2022 TO 19 AUGUST 2022

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# \$1,905.23  
Payment frequency# Monthly  
Next scheduled payment# 19/09/2022  
**Amount paid in advance \$6,687.00**

Need access to your additional payments?  
Visit [anz.com](http://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	-\$270,471.10
Total payments	+\$12,815.18
Total withdrawals	\$0.00
Total interest	-\$7,236.54
Total bank/services charges	\$0.00
<b>Closing balance</b>	<b>-\$264,892.46</b>

## NEED TO GET IN TOUCH?



ANZ Internet Banking  
[anz.com](http://anz.com)

OR



Mortgage Customer Service  
13 25 99  
ANZ General Enquiries  
13 13 14

OR



Visit an ANZ branch near  
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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 (\$)
<b>2022</b>				
18 FEB	BALANCE BROUGHT FORWARD			270,471.10DR
19 FEB	OPENING INT RATE ON BORROWINGS 4.29%			
21 FEB	INTEREST EFFECTIVE DATE 19 FEB 2022	985.48		271,456.58DR
21 FEB	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	269,625.84DR
21 MAR	INTEREST EFFECTIVE DATE 19 MAR 2022	887.76		270,513.60DR
21 MAR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	268,682.86DR
19 APR	INTEREST	979.39		269,662.25DR
19 APR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	267,831.51DR
13 MAY	INT RATE ON BORROWING CHNGD TO 4.54%			
19 MAY	INTEREST	955.39		268,786.90DR
19 MAY	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	266,956.16DR
17 JUN	INT RATE ON BORROWING CHNGD TO 5.04%			
20 JUN	INTEREST EFFECTIVE DATE 19 JUN 2022	1,036.67		267,992.83DR
20 JUN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	266,162.09DR
15 JUL	INT RATE ON BORROWING CHNGD TO 5.54%			
19 JUL	INTEREST	1,117.40		267,279.49DR
19 JUL	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	265,448.75DR
12 AUG	INT RATE ON BORROWING CHNGD TO 6.04%			
19 AUG	INTEREST	1,274.45		266,723.20DR
19 AUG	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	264,892.46DR
	TOTALS AT END OF PAGE	\$7,236.54	\$12,815.18	
	TOTALS AT END OF PERIOD	\$7,236.54	\$12,815.18	\$264,892.46DR

## Yearly summary

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

Interest paid on borrowings	11,733.79
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## 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.





# Financial Year Statement

## Statement period

From: 1 July 2021

To: 30 June 2022

PULFORD LTD  
9 MACADAMIA ST  
VICTORIA POINT QLD 4165

### Ownership

Pulford Custodian Pty Ltd

### Property

3 Sunbird Court, Golf Links QLD

Details	GST	Expense	Income
Rent *			\$43,778.25 <i>700</i>
Air Conditioning - New Purchase	\$382.00	\$4,202.00 <i>31/07/2021</i>	
Electrical - Repairs	\$114.60	\$1,260.60 <i>1995</i>	
Financial Year Statement Fee	\$3.18	\$35.00 <i>1996</i>	
General Maintenance	\$7.50	\$82.50 <i>1995</i>	
Lease Renewal Fee	\$5.00	\$55.00 <i>1997</i>	
Management Fee	\$327.54	\$3,602.76 <i>1991</i>	
Sundry Fee	\$12.00	\$132.00 <i>1996</i>	
	\$851.82	\$9,369.86	\$43,778.25

### Net Position at End of Period

**\$34,408.39**

\* Total rent deduction(s) of \$0.00 applied during the statement period.

NOTE: Includes rent deduction(s) and removal of rent deductions.



# Transaction Update

Bank of Queensland Limited

ABN 32 009 656 740  
Level 6, 100 Skyring Terrace, Newstead Qld 4006  
GPO BOX 898, Brisbane QLD 4001  
Tel +61 7 3212 3333  
Fax +61 7 3212 3399  
AFSL and ACL No. 244616

SUPERANNUATION SAVINGS  
Account Number: 21636031

Printed: 04/07/2022  
Pages: 1

VINTAGE ASSET MNGEMENT SERVICES PTY LTD  
ATF STEPHEN & JOY PULFORD PRIVATE  
PENSION FUND  
9 MACADAMIA STREET  
VICTORIA POINT QLD 4165

Transactions  
From: 01/06/2022  
To: 04/07/2022

Date	Description	Debit	Credit	Balance
01/06/2022	Opening Balance			\$102,993.42
30/06/2022	Interest		\$13.26	\$103,006.68 ✓

102 922 49  
184 19

19/07/2022

NOTE: THIS IS NOT A STATEMENT OF ACCOUNT, YOUR FORMAL STATEMENT WILL BE MAILED WHEN DUE  
OR CAN BE ORDERED IF REQUIRED.



RTA Weipa Pty Ltd T/A

## Weipa Town Authority

Mailing Address: PO Box 420, Weipa, Queensland 4874  
Telephone: (07) 4030 9400  
Fax: (07) 4069 9800  
Email: admin@weipatownauthority.com.au  
Web: www.weipatownauthority.com.au  
ABN: 54 137 266 285

Pulford Custodian Pty Limited  
9 Macadamia Street  
Victoria Point QLD 4165

## RATE NOTICE/TAX INVOICE

### First & Final Notice

FOR THE PERIOD

1 January 2022 to 30 June 2022

ASSESSMENT NO: 0032470300000  
DATE OF ISSUE: 18/02/22  
DUE DATE: 22/03/22  
VALUATION: \$163,000  
VALUATION DATE: 01/10/18  
AREA: 874 sq m

#### Property Location & Description:

3 Sunbird Court, Rocky Point  
LOT 86 TSH WEIPA PSH FIFE TP MP38188

DESCRIPTION	UNITS	RATE/CHARGE	AMOUNT
Water	5	75.28	376.40
Sewerage - First Pedestal	1	277.95	277.95
General Rate 03 Non Rio Tinto - Res *	163,000	0.0071857	1,171.27
Domestic Garbage *	2	116.11	232.22
<b>TOTAL RATES and CHARGES</b>			<b>2,057.84</b>
<b>HOW WE CAN HELP</b> If you are experiencing financial difficulties or would like to arrange a payment plan, please contact Finance on (07) 4030 9400 or finance@weipatownauthority.com.au			
<b>TOTAL AMOUNT IF PAID BY DUE DATE:</b>	<b>DUE DATE</b> 22/03/22	<b>DISCOUNT</b> 51.45CR	<b>NET PAYABLE</b> 2,006.39
<b>TOTAL AMOUNT IF PAID AFTER DUE DATE:</b>			<b>TOTAL PAYABLE</b> 2,057.84
* Indicates Taxable Supply This invoice contains GST of \$127.59			

The WTA advises the discount will not be allowed after the due date shown on the rate notice, regardless of postage and transfer times. Please ensure electronic transfers are received into the WTA's account before the discount due date. For BPAY transfers allow up to three days for transfer into WTA's account. Please contact your financial institution directly regarding internet banking and transfer cut-off times.

paid 14/3/22  
Bbay  
Am2000

(ATTACH THIS PORTION TO YOUR REMITTANCE)

ASSESSMENT NO: 0032470300000  
NAME: Pulford Custodian Pty Limited  
NET AMOUNT DUE: 2,006.39  
DUE DATE: 22/03/22  
PAYMENT REFERENCE: 10013795

☐ Please tick box if receipt is required

#### WAYS TO PAY YOUR ACCOUNT



Online - Pay by credit card at weipatownauthority.com.au/your-wta/pay-your-rates-online



BPay - Biller Code: 970475  
Ref: 10013795



Telephone - Accounts can be paid via credit card (Mastercard, Visa) 07 4030 9400



Mail - Cheques and money orders should be made payable to Weipa Town Authority