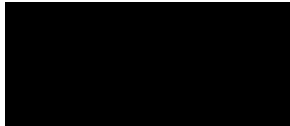




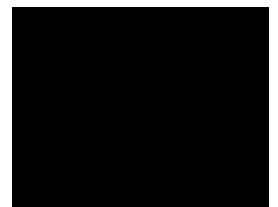
ANZ ONE STATEMENT

STATEMENT NUMBER 31

08 MARCH 2019 TO 07 JUNE 2019



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



WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Linked loan account number



Credit limit

\$1,000.00

Opening balance	+\$11,417.13
Total deposits	+\$114,857.56
Total withdrawals	-\$117,075.73
Total interest	\$0.00
Total ANZ bank/services charges	\$0.00
Closing balance	+\$9,198.96

NEED TO GET IN TOUCH?



ANZ Internet Banking
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 ONE STATEMENT

Account number 2041-14958

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2019				
08 MAR	BALANCE BROUGHT FORWARD			11,417.13
09 MAR	OPENING INT RATE ON BORROWINGS 16.85%			
11 MAR	NON-ANZ ATM CBA\RANDWICK NSW EFFECTIVE DATE 09 MAR 2019	100.00		11,317.13
12 MAR	ANZ M-BANKING PAYMENT TRANSFER 438226 TO JUST SCREW IT	286.00		11,031.13
13 MAR	TRANSFER FROM E TAX ACCOUNTANT [REDACTED]		2,163.69	13,194.82
13 MAR	PAYMENT TO RAIZ INVESTMENT [REDACTED]	22.97		13,171.85
18 MAR	ANZ M-BANKING FUNDS TFER TRANSFER 598978 TO [REDACTED] EFFECTIVE DATE 16 MAR 2019	50.00		13,121.85
18 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 842400 TO [REDACTED]	150.00		12,971.85
19 MAR	PAYMENT TO HCF [REDACTED]	176.25		12,795.60
20 MAR	PAYMENT TO RAIZ INVESTMENT 2 [REDACTED]	10.00		12,785.60
21 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 826486 TO [REDACTED]	3,361.06		9,424.54
22 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 100809 FROM [REDACTED]		8,500.00	17,924.54
22 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 102575 TO [REDACTED]	180.00		17,744.54
22 MAR	NON-ANZ ATM KINGS CROSS HOTEL KINGS CRO INCLUDES ATM OPERATOR CHARGE \$2.50	202.50		17,542.04
22 MAR	ANZ INTERNET BANKING BPAY AMERICAN EXPRESS [REDACTED]	12,000.00		5,542.04
25 MAR	ANZ M-BANKING FUNDS TFER TRANSFER 826983 TO [REDACTED] EFFECTIVE DATE 23 MAR 2019	100.00		5,442.04
25 MAR	ANZ M-BANKING PAYMENT TRANSFER 872375 TO [REDACTED] EFFECTIVE DATE 23 MAR 2019	200.00		5,242.04
26 MAR	TRANSFER FROM [REDACTED] AU MAR 19 SALARY		10,933.25	16,175.29
26 MAR	ANZ ATM CHIFLEY SQUARE BRANCH #2 SYDNEY NS	300.00		15,875.29
27 MAR	TRANSFER FROM CPU PLAN MANAGER ITNHF/00006947		12,674.40	28,549.69
27 MAR	PAYMENT TO RAIZ INVESTMENT [REDACTED]	26.11		28,523.58
27 MAR	PAYMENT TO EVERINGHAM [REDACTED] EFFECTIVE DATE 26 MAR 2019	653.08		27,870.50
	TOTALS AT END OF PAGE	\$17,817.97	\$34,271.34	

ANZ ONE STATEMENT

Account number 2041-14958

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
27 MAR	PAYMENT TO EVERINGHAM [REDACTED] EFFECTIVE DATE 26 MAR 2019	1,500.00		26,370.50
27 MAR	ANZ M-BANKING FUNDS TFER TRANSFER 259516 TO [REDACTED]	16,000.00		10,370.50
28 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 972640 TO GRAND PACIFIC GRO	3,500.00		6,870.50
01 APR	ANZ M-BANKING FUNDS TFER TRANSFER 739864 TO [REDACTED] EFFECTIVE DATE 31 MAR 2019	700.00		6,170.50
02 APR	DIVIDEND FROM NHF DIVIDEND [REDACTED]		248.50	6,419.00
02 APR	PAYMENT TO HCF [REDACTED]	183.10		6,235.90
02 APR	PAYMENT TO EVERINGHAM [REDACTED] EFFECTIVE DATE 01 APR 2019	3,000.00		3,235.90
03 APR	ANZ M-BANKING FUNDS TFER TRANSFER 550351 FROM [REDACTED]		470.00	3,705.90
03 APR	ANZ M-BANKING FUNDS TFER TRANSFER 817554 TO [REDACTED]	200.00		3,505.90
04 APR	ANZ M-BANKING FUNDS TFER TRANSFER 620006 TO [REDACTED]	20.00		3,485.90
05 APR	PAYMENT TO RAIZ MAINT FEE [REDACTED]	1.25		3,484.65
08 APR	PAYMENT TO SPACESHIP CAPITA R [REDACTED]	20.00		3,464.65
08 APR	NON-ANZ ATM KINGS CROSS HOTEL KINGS CRO INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 06 APR 2019	202.50		3,262.15
08 APR	PAYMENT TO ALLIANZ INSURE [REDACTED]	341.57		2,920.58
10 APR	TRANSFER FROM QUADIENT AUSTRAL MAR19 EXP CLAIM		1,063.22	3,983.80
10 APR	PAYMENT TO RAIZ INVESTMENT & [REDACTED]	24.28		3,959.52
11 APR	ANZ M-BANKING FUNDS TFER TRANSFER 293319 TO [REDACTED]	50.00		3,909.52
11 APR	ANZ M-BANKING PAYMENT TRANSFER 303231 TO [REDACTED]	100.00		3,809.52
12 APR	ANZ M-BANKING FUNDS TFER TRANSFER 579205 TO [REDACTED]	180.00		3,629.52
15 APR	ANZ INTERNET BANKING BPAY QUICKRENT {154306}	1,863.30		1,766.22
16 APR	PAYMENT TO HCF [REDACTED]	183.10		1,583.12
17 APR	ANZ ATM 20 MARTIN PL BRANCH #2 SYDNEY NS	200.00		1,383.12
18 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 939239 TO [REDACTED]	150.00		1,233.12
23 APR	PAY/SALARY FROM [REDACTED]		4,154.53	5,387.65
TOTALS AT END OF PAGE		\$28,419.10	\$5,936.25	

ANZ ONE STATEMENT

Account number 2041-14958

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
23 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 298157 FROM ██████████ EFFECTIVE DATE 20 APR 2019		10,000.00	15,387.65
23 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 296829 FROM ██████████ EFFECTIVE DATE 20 APR 2019		10,000.00	25,387.65
23 APR	PAY/SALARY FROM ██████████		16,619.71	42,007.36
23 APR	PAYMENT TO RAIZ INVESTMENT D09CBF453FF9A4AC15	10.00		41,997.36
23 APR	ANZ M-BANKING FUNDS TFER TRANSFER 098541 TO ██████████ EFFECTIVE DATE 21 APR 2019	40.00		41,957.36
23 APR	ANZ INTERNET BANKING BPAY 28 DEGREES MC {299925} EFFECTIVE DATE 20 APR 2019	80.00		41,877.36
23 APR	ANZ M-BANKING FUNDS TFER TRANSFER 577191 TO ██████████ EFFECTIVE DATE 19 APR 2019	300.00		41,577.36
23 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 959744 TO 4 ██████████	3,795.83		37,781.53
23 APR	ANZ INTERNET BANKING BPAY AMERICAN EXPRESS ██████████ EFFECTIVE DATE 20 APR 2019	7,300.00		30,481.53
24 APR	TRANSFER FROM ██████████ APRIL 19 SALARY		9,844.25	40,325.78
24 APR	ANZ M-BANKING FUNDS TFER TRANSFER 668630 TO 0 ██████████	20,000.00		20,325.78
26 APR	PAYMENT TO RAIZ INVESTMENT 9 ██████████	24.06		20,301.72
26 APR	ANZ M-BANKING FUNDS TFER TRANSFER 033469 TO ██████████	200.00		20,101.72
29 APR	PAYMENT TO EVERINGHAM ██████████ EFFECTIVE DATE 26 APR 2019	659.25		19,442.47
29 APR	PAYMENT TO EVERINGHAM ██████████ EFFECTIVE DATE 26 APR 2019	1,500.00		17,942.47
30 APR	PAYMENT TO HCF 7 ██████████	183.10		17,759.37
30 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 125995 TO ██████████	2,159.25		15,600.12
01 MAY	NON-ANZ ATM CBA\KINGS CROSS NSW	200.00		15,400.12
01 MAY	PAYMENT TO EVERINGHAM ██████████ EFFECTIVE DATE 30 APR 2019	3,000.00		12,400.12
02 MAY	PAYMENT TO RAIZ INVESTMENT 9 ██████████	23.67		12,376.45
03 MAY	PAYMENT TO RAIZ MAINT FEE 4 ██████████	1.25		12,375.20
06 MAY	TRANSFER FROM ██████████ MAY19 EXP CLAIM		1,416.53	13,791.73
TOTALS AT END OF PAGE		\$39,476.41	\$47,880.49	

ANZ ONE STATEMENT

Account number 2041-14958

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
06 MAY	PAYMENT TO ALLIANZ INSURE [REDACTED]	341.57		13,450.16
07 MAY	PAYMENT TO SPACESHIP CAPITA [REDACTED]	20.00		13,430.16
10 MAY	PAYMENT TO ENERGYAUSTRALIA [REDACTED]	141.37		13,288.79
13 MAY	PAYMENT TO RAIZ INVESTMENT FC [REDACTED]	21.19		13,267.60
13 MAY	ANZ INTERNET BANKING BPAY 28 DEGREES MC [REDACTED] EFFECTIVE DATE 11 MAY 2019	61.00		13,206.60
13 MAY	ANZ INTERNET BANKING BPAY AMERICAN EXPRESS [REDACTED] EFFECTIVE DATE 11 MAY 2019	6,500.00		6,706.60
14 MAY	TRANSFER FROM MCARE BENEFITS [REDACTED]		37.60	6,744.20
14 MAY	PAYMENT TO HCF [REDACTED]	183.10		6,561.10
17 MAY	NON-ANZ ATM KINGS CROSS HOTEL KINGS CRO INCLUDES ATM OPERATOR CHARGE \$2.50	102.50		6,458.60
17 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 852949 TO [REDACTED]	200.00		6,258.60
20 MAY	PAYMENT TO RAIZ INVESTMENT [REDACTED]	10.00		6,248.60
20 MAY	ANZ INTERNET BANKING FUNDS TFER TRANSFER 110708 TO [REDACTED] EFFECTIVE DATE 18 MAY 2019	150.00		6,098.60
20 MAY	ANZ ATM ROYAL RANDWICK SC RANDWICK NS	250.00		5,848.60
21 MAY	ANZ INTERNET BANKING FUNDS TFER TRANSFER 254346 TO [REDACTED]	5,045.11		803.49
22 MAY	PAYMENT TO RAIZ INVESTMENT C [REDACTED]	24.75		778.74
23 MAY	PAY/SALARY FROM [REDACTED] AD55816 000041		16,791.71	17,570.45
24 MAY	TRANSFER FROM [REDACTED] AU MAY19 SALARY		9,844.25	27,414.70
27 MAY	ANZ ATM KINGS CROSS SHOPPING CENTKINGS CROSS NS	250.00		27,164.70
27 MAY	ANZ INTERNET BANKING FUNDS TFER TRANSFER 260769 TO DESIGNER RU EFFECTIVE DATE 26 MAY 2019	1,821.00		25,343.70
27 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 274465 TO [REDACTED] EFFECTIVE DATE 25 MAY 2019	9,546.00		15,797.70
28 MAY	PAYMENT TO HCF [REDACTED]	183.10		15,614.60
28 MAY	PAYMENT TO EVERINGHAM [REDACTED] EFFECTIVE DATE 26 MAY 2019	593.68		15,020.92
28 MAY	PAYMENT TO EVERINGHAM [REDACTED] EFFECTIVE DATE 27 MAY 2019	1,500.00		13,520.92
TOTALS AT END OF PAGE		\$26,944.37	\$26,673.56	

ANZ ONE STATEMENT

Account number 2041-14958

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
29 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 672360 TO [REDACTED]	20.00		13,500.92
30 MAY	PAYMENT TO RAIZ INVESTMENT [REDACTED]	20.06		13,480.86
31 MAY	PAYMENT TO EVERINGHAM [REDACTED] EFFECTIVE DATE 30 MAY 2019	3,000.00		10,480.86
03 JUN	TRANSFER FROM OVERHEADS ACC STAFF EXPENSES		95.92	10,576.78
03 JUN	PAYMENT TO RAIZ MAINT FEE EA [REDACTED]	1.25		10,575.53
05 JUN	ANZ ATM ROYAL BANK BRANCH #2 MELBOURNE VI	200.00		10,375.53
06 JUN	PAYMENT TO ALLIANZ INSURE [REDACTED]	341.57		10,033.96
07 JUN	PAYMENT TO SPACESHIP CAPITA [REDACTED]	20.00		10,013.96
07 JUN	ANZ M-BANKING PAYMENT TRANSFER 577086 TO [REDACTED]	95.00		9,918.96
07 JUN	ANZ M-BANKING FUNDS TFER TRANSFER 798181 TO [REDACTED]	220.00		9,698.96
07 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 809254 TO [REDACTED]	500.00		9,198.96
	TOTALS AT END OF PAGE	\$4,417.88	\$95.92	
	TOTALS AT END OF PERIOD	\$117,075.73	\$114,857.56	\$9,198.96

Helpful hint to manage your loan

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.

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 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.

