



ANZ ACCESS ADVANTAGE STATEMENT

STATEMENT NUMBER 13

06 JANUARY 2025 TO 04 JULY 2025

MISS D KOK
NO 99, LORONG 13B3, DI JALAN ARANG
KUCHING SARAWAK 93250
MALAYSIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KOK DELIA CHIA HUI

Branch Number (BSB)

013-225

Account Number

4329-19504

Opening Balance:

\$1,763.84



Total Deposits:

\$36,507.75



Total Withdrawals:

\$26,250.64



Closing Balance:

\$12,020.95

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

Transaction Details

Please retain this statement for taxation purposes

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|------------------|---------------|-----------------|
| 2025 | | | | |
| 06 JAN | OPENING BALANCE | | | 1,763.84 |
| 07 JAN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 04 JAN 2025 | 12.00 | | 1,751.84 |
| 09 JAN | EFTPOS FG SB PTY LTD T/A FIV SOUTHBANK AU | 25.80 | | 1,726.04 |
| 10 JAN | EFTPOS DOLCE GELATERIA\SOUTH WHARF VIC AU | 6.61 | | 1,719.43 |
| 13 JAN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICT DOCKLANDS EFFECTIVE DATE 10 JAN 2025 | 10.00 | | 1,709.43 |
| 13 JAN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 08 JAN 2025 | 12.00 | | 1,697.43 |
| 13 JAN | VISA DEBIT PURCHASE CARD 2606 KOBAYASHI YUKIO PTY LTD SOUTH WHARF EFFECTIVE DATE 10 JAN 2025 | 17.81 | | 1,679.62 |
| 13 JAN | VISA DEBIT PURCHASE CARD 2606 WOOLWORTHS/WHITEMAN STREE STH MELBOURNE EFFECTIVE DATE 10 JAN 2025 | 22.86 | | 1,656.76 |
| 13 JAN | EFTPOS FG SB PTY LTD T/A FIV SOUTHBANK AU EFFECTIVE DATE 11 JAN 2025 | 26.40 | | 1,630.36 |
| 13 JAN | EFTPOS PLANETSHAKERS MINISTRIES EFFECTIVE DATE 12 JAN 2025 | 40.00 | | 1,590.36 |
| 13 JAN | ANZ MOBILE BANKING PAYMENT 254140 TO CAREY WU | 85.60 | | 1,504.76 |
| 14 JAN | PAYMENT FROM VERONICA OLIVIA KURNIAWAN | | 5.75 | 1,510.51 |
| 14 JAN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 11 JAN 2025 | 12.00 | | 1,498.51 |
| 15 JAN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICT DOCKLANDS EFFECTIVE DATE 11 JAN 2025 | 10.00 | | 1,488.51 |
| 20 JAN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICT DOCKLANDS EFFECTIVE DATE 16 JAN 2025 | 10.00 | | 1,478.51 |
| 21 JAN | VISA DEBIT PURCHASE CARD 2606 CROWN MEL MERRYWELL BURGE MELBOURNE EFFECTIVE DATE 19 JAN 2025 | 10.00 | | 1,468.51 |
| 21 JAN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 18 JAN 2025 | 12.00 | | 1,456.51 |
| 21 JAN | VISA DEBIT PURCHASE CARD 2606 HUY'S KITCHEN SOUTH MELBOURNE EFFECTIVE DATE 19 JAN 2025 | 17.28 | | 1,439.23 |
| 24 JAN | EFTPOS SQ *B3 CAFE \MELBOURNE AU | 4.06 | | 1,435.17 |
| TOTALS AT END OF PAGE | | \$334.42 | \$5.75 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|-------------------|-------------------|--------------|
| 28 JAN | ANZ M-BANKING FUNDS TFER TRANSFER 755210 FROM 432919512 EFFECTIVE DATE 27 JAN 2025 | | 2,000.00 | 3,435.17 |
| 28 JAN | EFTPOS TAZON PTY LTD MELBOURNE AU EFFECTIVE DATE 26 JAN 2025 | 9.80 | | 3,425.37 |
| 28 JAN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICT DOCKLANDS EFFECTIVE DATE 23 JAN 2025 | 10.00 | | 3,415.37 |
| 28 JAN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 25 JAN 2025 | 12.00 | | 3,403.37 |
| 28 JAN | EFTPOS HEARTIOUS PTY LTD SOUTH MELBOURVICAU EFFECTIVE DATE 26 JAN 2025 | 16.50 | | 3,386.87 |
| 28 JAN | VISA DEBIT PURCHASE CARD 2606 COLES 0671 MELBOURNE EFFECTIVE DATE 26 JAN 2025 | 35.80 | | 3,351.07 |
| 28 JAN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 23 JAN 2025 | 49.09 | | 3,301.98 |
| 29 JAN | VISA DEBIT PURCHASE CARD 2606 DEAKIN RESIDENTIAL WAURN PONDS EFFECTIVE DATE 27 JAN 2025 | 1,251.20 | | 2,050.78 |
| 30 JAN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICT DOCKLANDS EFFECTIVE DATE 25 JAN 2025 | 10.00 | | 2,040.78 |
| 30 JAN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICT DOCKLANDS EFFECTIVE DATE 25 JAN 2025 | 10.00 | | 2,030.78 |
| 03 FEB | EFTPOS TAZON PTY LTD MELBOURNE AU EFFECTIVE DATE 02 FEB 2025 | 7.70 | | 2,023.08 |
| 03 FEB | EFTPOS ZLR*FOCACERIA PUGLIESE\SOUTH MELBOUR AU EFFECTIVE DATE 02 FEB 2025 | 10.00 | | 2,013.08 |
| 04 FEB | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 01 FEB 2025 | 12.00 | | 2,001.08 |
| 05 FEB | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 01 FEB 2025 | 10.00 | | 1,991.08 |
| 06 FEB | EFTPOS LA PETITE TOUR BOX HILL AU | 6.90 | | 1,984.18 |
| 06 FEB | EFTPOS FEEL GOOD INTERNATIONA HINDMARSH AU | 7.40 | | 1,976.78 |
| 06 FEB | VISA DEBIT PURCHASE CARD 2606 CAFFEINE DEAKIN BURWOOD EFFECTIVE DATE 04 FEB 2025 | 16.00 | | 1,960.78 |
| 10 FEB | VISA DEBIT PURCHASE CARD 2606 BH HU HUI SUPERMARKET BOX HILL EFFECTIVE DATE 06 FEB 2025 | 9.49 | | 1,951.29 |
| TOTALS AT END OF PAGE | | \$1,483.88 | \$2,000.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|--------------------|--------------------|--------------|
| 10 FEB | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 07 FEB 2025 | 10.00 | | 1,941.29 |
| 10 FEB | VISA DEBIT PURCHASE CARD 2606 AMAZON MARKETPLACE AU SYDNEY SOUTH EFFECTIVE DATE 06 FEB 2025 | 12.49 | | 1,928.80 |
| 10 FEB | VISA DEBIT PURCHASE CARD 2606 COLES 7546 BOX HILL EFFECTIVE DATE 06 FEB 2025 | 81.48 | | 1,847.32 |
| 11 FEB | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 08 FEB 2025 | 12.00 | | 1,835.32 |
| 11 FEB | VISA DEBIT PURCHASE CARD 2606 SQ *STARRY HONG KONG CAFE 1800595310 EFFECTIVE DATE 09 FEB 2025 | 18.40 | | 1,816.92 |
| 12 FEB | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 10 FEB 2025 | 10.00 | | 1,806.92 |
| 14 FEB | EFTPOS SQ *PICCOLINA GELATERI \MALVERN EAST AU | 7.20 | | 1,799.72 |
| 14 FEB | EFTPOS KRISPY KREME VIC CHADSTON1341 DANDENONAU | 11.00 | | 1,788.72 |
| 17 FEB | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 14 FEB 2025 | 10.00 | | 1,778.72 |
| 17 FEB | VISA DEBIT PURCHASE CARD 2606 OFFICEWORKS 0306 CHADSTONE EFFECTIVE DATE 14 FEB 2025 | 20.00 | | 1,758.72 |
| 17 FEB | EFTPOS ARCHIE BROTHERS CHAD CHADSTONE AU EFFECTIVE DATE 15 FEB 2025 | 25.00 | | 1,733.72 |
| 18 FEB | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 15 FEB 2025 | 12.00 | | 1,721.72 |
| 18 FEB | VISA DEBIT PURCHASE CARD 2606 HUY'S KITCHEN SOUTH MELBOUR EFFECTIVE DATE 16 FEB 2025 | 20.84 | | 1,700.88 |
| 18 FEB | EFTPOS WYNN NAIL SPA ASHBURTON AU | 45.81 | | 1,655.07 |
| 19 FEB | ANZ M-BANKING FUNDS TFER TRANSFER 712970 FROM 432919512 | | 15,000.00 | 16,655.07 |
| 19 FEB | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 15 FEB 2025 | 10.00 | | 16,645.07 |
| 21 FEB | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 19 FEB 2025 | 10.00 | | 16,635.07 |
| 21 FEB | VISA DEBIT PURCHASE CARD 2606 STEAMGAMES.COM 4259522985 912-1844160 EFFECTIVE DATE 20 FEB 2025 | 23.85 | | 16,611.22 |
| 21 FEB | VISA DEBIT PURCHASE CARD 2606 DEAKIN UNIVERSITY BURWOOD EFFECTIVE DATE 19 FEB 2025 | 14,976.00 | | 1,635.22 |
| TOTALS AT END OF PAGE | | \$15,316.07 | \$15,000.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|------------------|-------------------|--------------|
| 24 FEB | EFTPOS LS THE TRUSTEE FOR ETT SOUTH MELBOURAU EFFECTIVE DATE 23 FEB 2025 | 14.64 | | 1,620.58 |
| 24 FEB | EFTPOS B. LUCKY AND SONS MELBOURNE AU | 50.00 | | 1,570.58 |
| 25 FEB | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 22 FEB 2025 | 12.00 | | 1,558.58 |
| 26 FEB | VISA DEBIT PURCHASE CARD 2606 CAFFEINE DEAKIN BURWOOD EFFECTIVE DATE 24 FEB 2025 | 4.00 | | 1,554.58 |
| 26 FEB | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 24 FEB 2025 | 10.00 | | 1,544.58 |
| 27 FEB | VISA DEBIT PURCHASE CARD 2606 THE HOYTS CORPORATIO MELBOURNE EFFECTIVE DATE 23 FEB 2025 | 7.74 | | 1,536.84 |
| 27 FEB | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 24 FEB 2025 | 49.09 | | 1,487.75 |
| 28 FEB | EFTPOS 7APPLES GELATO CHDSTNE\CHADSTONE VIC AU | 7.20 | | 1,480.55 |
| 03 MAR | ANZ M-BANKING FUNDS TFER TRANSFER 887209 FROM 432919512 EFFECTIVE DATE 01 MAR 2025 | | 1,000.00 | 2,480.55 |
| 03 MAR | EFTPOS SUBWAY BOXHILL CENTRO 1/1 MAIN STREAU EFFECTIVE DATE 01 MAR 2025 | 6.00 | | 2,474.55 |
| 03 MAR | EFTPOS BREADTOP BOX HILL MAR BOX HILL AU EFFECTIVE DATE 01 MAR 2025 | 6.67 | | 2,467.88 |
| 03 MAR | EFTPOS FEEL GOOD INTERNATIONAL PHINDMARSH AU EFFECTIVE DATE 01 MAR 2025 | 7.40 | | 2,460.48 |
| 03 MAR | VISA DEBIT PURCHASE CARD 2606 GRILLD PTY LTD CHADSTONE EFFECTIVE DATE 28 FEB 2025 | 13.50 | | 2,446.98 |
| 03 MAR | VISA DEBIT PURCHASE CARD 2606 COLES 7546 BOX HILL EFFECTIVE DATE 01 MAR 2025 | 44.13 | | 2,402.85 |
| 04 MAR | ANZ M-BANKING FUNDS TFER TRANSFER 598165 FROM 432919512 | | 1,000.00 | 3,402.85 |
| 04 MAR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 01 MAR 2025 | 12.00 | | 3,390.85 |
| 04 MAR | VISA DEBIT PURCHASE CARD 2606 TS/AYAM PENYET RIA VICTORIA EFFECTIVE DATE 02 MAR 2025 | 14.90 | | 3,375.95 |
| 05 MAR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 02 MAR 2025 | 10.00 | | 3,365.95 |
| TOTALS AT END OF PAGE | | \$269.27 | \$2,000.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|-------------------|---------------|--------------|
| 05 MAR | VISA DEBIT PURCHASE CARD 2606 DEAKIN RESIDENTIAL WAURN PONDS EFFECTIVE DATE 01 MAR 2025 | 1,346.33 | | 2,019.62 |
| 06 MAR | VISA DEBIT PURCHASE CARD 2606 CAFFEINE DEAKIN BURWOOD EFFECTIVE DATE 04 MAR 2025 | 4.00 | | 2,015.62 |
| 06 MAR | VISA DEBIT PURCHASE CARD 2606 KINGPIN BOWLING - CROW SOUTHBANK EFFECTIVE DATE 02 MAR 2025 | 35.00 | | 1,980.62 |
| 07 MAR | VISA DEBIT PURCHASE CARD 2606 DUSA 221 BURWOOD H EFFECTIVE DATE 05 MAR 2025 | 5.00 | | 1,975.62 |
| 07 MAR | EFTPOS 7APPLES GELATO CHDSTNE\CHADSTONE VIC AU | 7.20 | | 1,968.42 |
| 10 MAR | EFTPOS SQ *PLANETSHAKERS PROJ \SOUTHBANK AU EFFECTIVE DATE 09 MAR 2025 | 1.00 | | 1,967.42 |
| 10 MAR | EFTPOS SQ *PLANETSHAKERS PROJ \SOUTHBANK AU EFFECTIVE DATE 08 MAR 2025 | 3.00 | | 1,964.42 |
| 10 MAR | VISA DEBIT PURCHASE CARD 2606 STEAMGAMES.COM 4259522985 912-1844160 EFFECTIVE DATE 09 MAR 2025 | 9.18 | | 1,955.24 |
| 11 MAR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 08 MAR 2025 | 12.00 | | 1,943.24 |
| 11 MAR | VISA DEBIT PURCHASE CARD 2606 COLES 0643 CHADSTONE EFFECTIVE DATE 09 MAR 2025 | 26.00 | | 1,917.24 |
| 12 MAR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 08 MAR 2025 | 10.00 | | 1,907.24 |
| 12 MAR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 09 MAR 2025 | 12.00 | | 1,895.24 |
| 17 MAR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 15 MAR 2025 | 12.00 | | 1,883.24 |
| 17 MAR | VISA DEBIT PURCHASE CARD 2606 GEO & JAM PL BURWOOD EFFECTIVE DATE 14 MAR 2025 | 18.70 | | 1,864.54 |
| 18 MAR | VISA DEBIT PURCHASE CARD 2606 STEAMGAMES.COM 4259522985 912-1844160 EFFECTIVE DATE 17 MAR 2025 | 13.05 | | 1,851.49 |
| 19 MAR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 15 MAR 2025 | 10.00 | | 1,841.49 |
| 20 MAR | EFTPOS 7APPLES GELATO CHDSTNE\CHADSTONE VIC AU | 7.20 | | 1,834.29 |
| 24 MAR | EFTPOS LS SMITHBURG SOUTH MELBOURAU EFFECTIVE DATE 23 MAR 2025 | 26.74 | | 1,807.55 |
| TOTALS AT END OF PAGE | | \$1,558.40 | \$0.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|--|-------------------|-------------------|--------------|
| 24 MAR | VISA DEBIT PURCHASE CARD 2606 COLES 0643 CHADSTONE EFFECTIVE DATE 20 MAR 2025 | 60.59 | | 1,746.96 |
| 25 MAR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 22 MAR 2025 | 12.00 | | 1,734.96 |
| 26 MAR | VISA DEBIT PURCHASE CARD 2606 CAFFEINE DEAKIN BURWOOD EFFECTIVE DATE 24 MAR 2025 | 9.00 | | 1,725.96 |
| 26 MAR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 22 MAR 2025 | 10.00 | | 1,715.96 |
| 27 MAR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 24 MAR 2025 | 49.09 | | 1,666.87 |
| 31 MAR | ANZ M-BANKING FUNDS TFER TRANSFER 241628 FROM 432919512 | | 2,000.00 | 3,666.87 |
| 31 MAR | VISA DEBIT PURCHASE CARD 2606 ON POINT CATERING PTY BURWOOD EFFECTIVE DATE 27 MAR 2025 | 8.50 | | 3,658.37 |
| 31 MAR | VISA DEBIT PURCHASE CARD 2606 HENG SHENG AUSTRALIA P BURWOOD EFFECTIVE DATE 27 MAR 2025 | 13.98 | | 3,644.39 |
| 01 APR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 29 MAR 2025 | 12.00 | | 3,632.39 |
| 02 APR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 29 MAR 2025 | 10.00 | | 3,622.39 |
| 02 APR | VISA DEBIT PURCHASE CARD 2606 DEAKIN RESIDENTIAL WAURN PONDS EFFECTIVE DATE 31 MAR 2025 | 1,302.90 | | 2,319.49 |
| 03 APR | VISA DEBIT PURCHASE CARD 2606 APPLE.COM/BILL SYDNEY EFFECTIVE DATE 31 MAR 2025 | 2.99 | | 2,316.50 |
| 03 APR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 01 APR 2025 | 10.00 | | 2,306.50 |
| 03 APR | VISA DEBIT PURCHASE CARD 2606 BETTYS BURGERS AUSTRAL SOUTH MELBOURNE EFFECTIVE DATE 30 MAR 2025 | 23.40 | | 2,283.10 |
| 08 APR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 05 APR 2025 | 12.00 | | 2,271.10 |
| 08 APR | VISA DEBIT PURCHASE CARD 2606 TICKETS*DVA AND DI BELROSE EFFECTIVE DATE 05 APR 2025 | 19.23 | | 2,251.87 |
| 08 APR | VISA DEBIT PURCHASE CARD 2606 GRILLD PTY LTD RICHMOND EFFECTIVE DATE 06 APR 2025 | 21.80 | | 2,230.07 |
| 09 APR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 05 APR 2025 | 10.00 | | 2,220.07 |
| TOTALS AT END OF PAGE | | \$1,587.48 | \$2,000.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|------------------|-------------------|--------------|
| 09 APR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 05 APR 2025 | 10.00 | | 2,210.07 |
| 15 APR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 12 APR 2025 | 12.00 | | 2,198.07 |
| 16 APR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 12 APR 2025 | 10.00 | | 2,188.07 |
| 17 APR | VISA DEBIT PURCHASE CARD 2606 GEO AND JAM PTY LTD BURWOOD EFFECTIVE DATE 14 APR 2025 | 10.40 | | 2,177.67 |
| 22 APR | EFTPOS SQ *BRUNETTI ORO CHADS \CHADSTONE AU | 7.00 | | 2,170.67 |
| 22 APR | VISA DEBIT PURCHASE CARD 2606 TICKETS*EDGARS MIS BELROSE EFFECTIVE DATE 17 APR 2025 | 11.53 | | 2,159.14 |
| 22 APR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 19 APR 2025 | 12.00 | | 2,147.14 |
| 22 APR | ANZ MOBILE BANKING PAYMENT 067996 TO L ALLEMAND | 13.00 | | 2,134.14 |
| 22 APR | VISA DEBIT PURCHASE CARD 2606 KFC AU SPENCER STREET SPENCER STREE EFFECTIVE DATE 17 APR 2025 | 14.65 | | 2,119.49 |
| 22 APR | EFTPOS MAITA CHADSTONE \CHADSTONE AU | 67.70 | | 2,051.79 |
| 24 APR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 18 APR 2025 | 10.00 | | 2,041.79 |
| 24 APR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 21 APR 2025 | 10.00 | | 2,031.79 |
| 24 APR | VISA DEBIT PURCHASE CARD 2606 FONDA - CHADSTONE CHADSTONE EFFECTIVE DATE 22 APR 2025 | 19.83 | | 2,011.96 |
| 28 APR | ANZ M-BANKING FUNDS TFER TRANSFER 118890 FROM 432919512 EFFECTIVE DATE 25 APR 2025 | | 1,000.00 | 3,011.96 |
| 28 APR | VISA DEBIT PURCHASE CARD 2606 HOYTS CHADSTONE CHADSTONE EFFECTIVE DATE 22 APR 2025 | 7.84 | | 3,004.12 |
| 29 APR | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 26 APR 2025 | 12.00 | | 2,992.12 |
| 29 APR | EFTPOS SQ *CIEL MELBOURNE \SOUTH BANK AU | 12.00 | | 2,980.12 |
| 29 APR | EFTPOS EMPOWER-F25E243T1\ | 30.00 | | 2,950.12 |
| 29 APR | ANZ MOBILE BANKING PAYMENT 621232 TO E LIM | 110.00 | | 2,840.12 |
| TOTALS AT END OF PAGE | | \$379.95 | \$1,000.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|-------------------|---------------|--------------|
| 30 APR | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 26 APR 2025 | 10.00 | | 2,830.12 |
| 30 APR | VISA DEBIT PURCHASE CARD 2606 DEAKIN RESIDENTIAL WAURN PONDS EFFECTIVE DATE 25 APR 2025 | 1,346.33 | | 1,483.79 |
| 01 MAY | EFTPOS THE TRUSTEE FOR SS SU BURWOOD AU | 11.59 | | 1,472.20 |
| 01 MAY | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 28 APR 2025 | 49.09 | | 1,423.11 |
| 05 MAY | EFTPOS SIMPLY VEND PTY LTD RINGWOOD AU EFFECTIVE DATE 03 MAY 2025 | 2.90 | | 1,420.21 |
| 05 MAY | VISA DEBIT PURCHASE CARD 2606 PIZZA MONSTER A/SHOP 3/53 MELBOURNE EFFECTIVE DATE 02 MAY 2025 | 21.26 | | 1,398.95 |
| 05 MAY | EFTPOS PONDOK NASI BAKAR INDON\354 CLARENDON AU EFFECTIVE DATE 03 MAY 2025 | 22.95 | | 1,376.00 |
| 05 MAY | EFTPOS SQ *MEEYA CAFE \SOUTHBANK AU EFFECTIVE DATE 04 MAY 2025 | 24.17 | | 1,351.83 |
| 06 MAY | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 03 MAY 2025 | 12.00 | | 1,339.83 |
| 07 MAY | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 03 MAY 2025 | 10.00 | | 1,329.83 |
| 07 MAY | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 05 MAY 2025 | 10.00 | | 1,319.83 |
| 07 MAY | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 05 MAY 2025 | 10.00 | | 1,309.83 |
| 08 MAY | VISA DEBIT PURCHASE CARD 2606 GEO & JAM PL BURWOOD EFFECTIVE DATE 05 MAY 2025 | 11.30 | | 1,298.53 |
| 09 MAY | VISA DEBIT PURCHASE CARD 2606 COLES 0602 MELBOURNE EFFECTIVE DATE 07 MAY 2025 | 47.35 | | 1,251.18 |
| 12 MAY | EFTPOS REPLENISH FOOD AND BEVERABRAESIDE AU | 4.60 | | 1,246.58 |
| 12 MAY | EFTPOS 7APPLES GELATO QV\MELBOURNE VIC AU EFFECTIVE DATE 11 MAY 2025 | 6.70 | | 1,239.88 |
| 12 MAY | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 08 MAY 2025 | 12.00 | | 1,227.88 |
| 12 MAY | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 10 MAY 2025 | 12.00 | | 1,215.88 |
| TOTALS AT END OF PAGE | | \$1,624.24 | \$0.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|-------------------|-------------------|--------------|
| 12 MAY | EFTPOS UBER *TRIP HELP.UBER.COM\ EFFECTIVE DATE 11 MAY 2025 | 12.11 | | 1,203.77 |
| 14 MAY | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 10 MAY 2025 | 10.00 | | 1,193.77 |
| 14 MAY | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 12 MAY 2025 | 10.00 | | 1,183.77 |
| 14 MAY | VISA DEBIT PURCHASE CARD 2606 CURTIN HOUSE ROOFTOP MELBOURNE EFFECTIVE DATE 11 MAY 2025 | 37.77 | | 1,146.00 |
| 16 MAY | VISA DEBIT PURCHASE CARD 2606 TICKETS*BEYOND THE BELROSE EFFECTIVE DATE 13 MAY 2025 | 3.18 | | 1,142.82 |
| 19 MAY | VISA DEBIT DEPOSIT TICKETS*BEYOND THE BELROSE EFFECTIVE DATE 15 MAY 2025 | | 2.00 | 1,144.82 |
| 20 MAY | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 17 MAY 2025 | 12.00 | | 1,132.82 |
| 22 MAY | VISA DEBIT PURCHASE CARD 2606 COLES 0643 CHADSTONE EFFECTIVE DATE 20 MAY 2025 | 73.95 | | 1,058.87 |
| 23 MAY | ANZ M-BANKING FUNDS TFER TRANSFER 962893 FROM 432919512 | | 2,000.00 | 3,058.87 |
| 26 MAY | VISA DEBIT PURCHASE CARD 2606 STEAMGAMES.COM 4259522985 912-1844160 EFFECTIVE DATE 24 MAY 2025 | 19.50 | | 3,039.37 |
| 26 MAY | VISA DEBIT PURCHASE CARD 2606 BETTYS BURGERS AUSTRAL CHADSTONE EFFECTIVE DATE 20 MAY 2025 | 24.40 | | 3,014.97 |
| 26 MAY | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 23 MAY 2025 | 49.09 | | 2,965.88 |
| 26 MAY | VISA DEBIT PURCHASE CARD 2606 DEAKIN RESIDENTIAL WAURN PONDS EFFECTIVE DATE 23 MAY 2025 | 1,302.90 | | 1,662.98 |
| 27 MAY | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 24 MAY 2025 | 12.00 | | 1,650.98 |
| 28 MAY | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 26 MAY 2025 | 10.00 | | 1,640.98 |
| 30 MAY | EFTPOS FLYING TURTLE BEVERAGE (ATOORAK AU | 5.57 | | 1,635.41 |
| 02 JUN | VISA DEBIT PURCHASE CARD 2606 CIRCUM VENDING CHELTENHAM EFFECTIVE DATE 30 MAY 2025 | 4.30 | | 1,631.11 |
| 02 JUN | EFTPOS FLYING TURTLE BEVERAGE (ATOORAK AU | 4.97 | | 1,626.14 |
| 02 JUN | EFTPOS FLYING TURTLE BEVERAGE (ATOORAK AU | 5.97 | | 1,620.17 |
| TOTALS AT END OF PAGE | | \$1,597.71 | \$2,002.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------------------------|---|------------------|-------------------|--------------|
| 03 JUN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 31 MAY 2025 | 12.00 | | 1,608.17 |
| 03 JUN | VISA DEBIT PURCHASE CARD 2606 STEAMGAMES.COM 4259522985 912-1844160 EFFECTIVE DATE 01 JUN 2025 | 14.50 | | 1,593.67 |
| 06 JUN | VISA DEBIT PURCHASE CARD 2606 BENNYS* CHAPEL ST SOUTH YARRA EFFECTIVE DATE 04 JUN 2025 | 25.30 | | 1,568.37 |
| 09 JUN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 05 JUN 2025 | 10.00 | | 1,558.37 |
| 09 JUN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 07 JUN 2025 | 12.00 | | 1,546.37 |
| 10 JUN | ANZ M-BANKING FUNDS TFER TRANSFER 452422 FROM 432919512 | | 500.00 | 2,046.37 |
| 10 JUN | ANZ MOBILE BANKING PAYMENT 086184 TO GREAT JOURNEY MIGRATION | 330.00 | | 1,716.37 |
| 11 JUN | EFTPOS BREADTOP CHADSTONE MALVERN EAST AU | 6.67 | | 1,709.70 |
| 11 JUN | EFTPOS SQ *BRUNETTI ORO CHADS \CHADSTONE AU | 6.98 | | 1,702.72 |
| 12 JUN | EFTPOS MAITA CHADSTONE \CHADSTONE AU | 34.80 | | 1,667.92 |
| 13 JUN | VISA DEBIT PURCHASE CARD 2606 COLES 0643 CHADSTONE EFFECTIVE DATE 11 JUN 2025 | 56.45 | | 1,611.47 |
| 16 JUN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 12 JUN 2025 | 10.00 | | 1,601.47 |
| 16 JUN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 14 JUN 2025 | 12.00 | | 1,589.47 |
| 16 JUN | EFTPOS FG SB PTY LTD T/A FIV SOUTHBANK AU EFFECTIVE DATE 15 JUN 2025 | 28.80 | | 1,560.67 |
| 18 JUN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 16 JUN 2025 | 10.00 | | 1,550.67 |
| 23 JUN | ANZ MOBILE BANKING PAYMENT 922375 TO CAREY WU | 30.00 | | 1,520.67 |
| 24 JUN | EFTPOS FLYING TURTLE BEVERAGE (ATOORAK AU | 5.97 | | 1,514.70 |
| 24 JUN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 21 JUN 2025 | 12.00 | | 1,502.70 |
| 27 JUN | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 24 JUN 2025 | 49.09 | | 1,453.61 |
| 30 JUN | ANZ M-BANKING FUNDS TFER TRANSFER 028333 FROM 432919512 EFFECTIVE DATE 29 JUN 2025 | | 2,000.00 | 3,453.61 |
| TOTALS AT END OF PAGE | | \$666.56 | \$2,500.00 | |

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

| Date | Transaction Details | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|--------------------------------|---|--------------------|--------------------|--------------------|
| 30 JUN | VISA DEBIT PURCHASE CARD 2606 PUBLIC TRANSPORT VICTORIA DOCKLANDS EFFECTIVE DATE 27 JUN 2025 | 10.00 | | 3,443.61 |
| 30 JUN | VISA DEBIT PURCHASE CARD 2606 BENNYS* CHAPEL ST SOUTH YARRA EFFECTIVE DATE 26 JUN 2025 | 23.23 | | 3,420.38 |
| 30 JUN | VISA DEBIT PURCHASE CARD 2606 WOOLWORTHS/670 CHAPEL ROA SOUTH YARRA EFFECTIVE DATE 26 JUN 2025 | 41.10 | | 3,379.28 |
| 01 JUL | VISA DEBIT PURCHASE CARD 2606 VODAFONE AUSTRALIA NORTH SYDNEY EFFECTIVE DATE 28 JUN 2025 | 12.00 | | 3,367.28 |
| 02 JUL | VISA DEBIT PURCHASE CARD 2606 DEAKIN RESIDENTIAL WAURN PONDS EFFECTIVE DATE 29 JUN 2025 | 1,346.33 | | 2,020.95 |
| 03 JUL | ANZ M-BANKING FUNDS TFER TRANSFER 908917 FROM 432919512 | | 10,000.00 | 12,020.95 |
| TOTALS AT END OF PAGE | | \$1,432.66 | \$10,000.00 | |
| TOTALS AT END OF PERIOD | | \$26,250.64 | \$36,507.75 | \$12,020.95 |

As you are a full time student you are exempt from both the Account Servicing Fee and Additional ANZ Withdrawal Fees on this account.

Fee Summary

Fees Charged for period: 01 JAN 2025 to 31 JAN 2025

| Summary of ANZ Transaction Fees | Transactions | | | Fee Per Transaction (\$) | Amount Waived (\$) | Total Charge (\$) |
|--|--------------|------|------------|--------------------------|--------------------|-------------------|
| | Total | Free | Additional | | | |
| SERVICE FEES | | | | | | |
| MONTHLY ACCOUNT SERVICE FEE | | | | 5.00 | | 0.00 |
| Total Account Service Fees | | | | | | \$0.00 |
| Total Bank Account Fees Charged | | | | | | \$0.00 |

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

Fees Charged for period: 01 FEB 2025 to 28 FEB 2025

| Summary of ANZ Transaction Fees | Transactions | | | Fee Per Transaction (\$) | Amount Waived (\$) | Total Charge (\$) |
|--|--------------|------|------------|--------------------------|--------------------|-------------------|
| | Total | Free | Additional | | | |
| SERVICE FEES | | | | | | |
| MONTHLY ACCOUNT SERVICE FEE | | | | 5.00 | | 0.00 |
| Total Account Service Fees | | | | | | \$0.00 |
| Total Bank Account Fees Charged | | | | | | \$0.00 |

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

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

Fees Charged for period: 01 MAR 2025 to 31 MAR 2025

| Summary of ANZ Transaction Fees | Transactions | | | Fee Per Transaction (\$) | Amount Waived (\$) | Total Charge (\$) |
|--|--------------|------|------------|--------------------------|--------------------|-------------------|
| | Total | Free | Additional | | | |
| SERVICE FEES | | | | | | |
| MONTHLY ACCOUNT SERVICE FEE | | | | 5.00 | | 0.00 |
| Total Account Service Fees | | | | | | \$0.00 |
| Total Bank Account Fees Charged | | | | | | \$0.00 |

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

Fees Charged for period: 01 APR 2025 to 30 APR 2025

| Summary of ANZ Transaction Fees | Transactions | | | Fee Per Transaction (\$) | Amount Waived (\$) | Total Charge (\$) |
|--|--------------|------|------------|--------------------------|--------------------|-------------------|
| | Total | Free | Additional | | | |
| SERVICE FEES | | | | | | |
| MONTHLY ACCOUNT SERVICE FEE | | | | 5.00 | | 0.00 |
| Total Account Service Fees | | | | | | \$0.00 |
| Total Bank Account Fees Charged | | | | | | \$0.00 |

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

Fees Charged for period: 01 MAY 2025 to 30 MAY 2025

| Summary of ANZ Transaction Fees | Transactions | | | Fee Per Transaction (\$) | Amount Waived (\$) | Total Charge (\$) |
|--|--------------|------|------------|--------------------------|--------------------|-------------------|
| | Total | Free | Additional | | | |
| SERVICE FEES | | | | | | |
| MONTHLY ACCOUNT SERVICE FEE | | | | 5.00 | | 0.00 |
| Total Account Service Fees | | | | | | \$0.00 |
| Total Bank Account Fees Charged | | | | | | \$0.00 |

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

Fees Charged for period: 31 MAY 2025 to 30 JUN 2025

| Summary of ANZ Transaction Fees | Transactions | | | Fee Per Transaction (\$) | Amount Waived (\$) | Total Charge (\$) |
|--|--------------|------|------------|--------------------------|--------------------|-------------------|
| | Total | Free | Additional | | | |
| SERVICE FEES | | | | | | |
| MONTHLY ACCOUNT SERVICE FEE | | | | 5.00 | | 0.00 |
| Total Account Service Fees | | | | | | \$0.00 |
| Total Bank Account Fees Charged | | | | | | \$0.00 |

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

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4329-19504

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 04/07/25 and the monthly fee cycle, as appears above, ended on 30/06/25.

ANZ Fee Saving Tip

Use ANZ ATMs.

Avoid non-ANZ ATM fees by using ANZ ATM's. You can make deposits and withdrawals, conduct balance enquiries, make deposits and order statements from over 2750 ANZ ATMs in locations across Australia.

Banking at your fingertips

In the ANZ App and Internet Banking, you can view your balance and transaction history, activate an eligible card and make future payments and transfers. Plus, in the ANZ App you can set or change your card PIN, temporarily block your card or report it as lost or stolen, as well as view your Spend Summary*.

View your online statements anytime. Log in to the ANZ App and Internet Banking today.

*Eligibility criteria & T&Cs apply.

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.

Further information in relation to 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 anz.com or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

Call us: • General enquiries **13 13 14**
• If you're overseas **+61 3 9683 9999**
• ANZ Complaint Resolution Team on **1800 805 154**
• If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

Write to us: ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form:** <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

Visit us: At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Call: **1800 931 678** (free call within Australia),
or **+61 1800 931 678** (International)
Online: Email: info@afca.org.au
Web: www.afca.org.au

Write to: **Australian Financial Complaints Authority Limited**
GPO Box 3,
Melbourne VIC 3001

IMPORTANT INFORMATION ABOUT YOUR ANZ CARD AND PASSWORD SECURITY FOR RETAIL CUSTOMERS

We are writing to remind you about how to protect your card and password security and what to do if you have a query about a disputed transaction on your ANZ card.

ANZ'S ELECTRONIC BANKING SECURITY GUIDELINES

Guidelines for your card and password security

Your ANZ card, password, PIN (Personal Identification Number), Telecode and other usernames or passwords are the key to accessing your accounts electronically. The security of your ANZ card, password, PIN, Telecode and other usernames or passwords is therefore very important.

These guidelines are designed to help you keep your card, password, PIN, Telecode and other usernames and passwords secure. By following these guidelines you can assist in preventing misuse of your ANZ accounts, cards, password, PIN, Telecode, and other user names or passwords.

Liability for losses resulting from unauthorised transactions will be determined under the ePayments Code and not under these guidelines. For further details please see the ANZ Electronic Banking Conditions of Use, contained in your ANZ Product Disclosure Statement or product terms and conditions as applicable.

You may be held liable or partly liable for unauthorised transactions if you contributed to the loss through fraud or a breach of the passcode security requirements set out in these guidelines, if you unreasonably delay reporting a security breach (such as losing your card or someone gaining access to your PIN or passwords) or where an unauthorised transaction occurs because your card was left in an ATM.



Card security

To help protect your card, you must:

- sign the back of your card immediately on receipt and only use it within the 'valid from' and 'until end' dates shown on the card;
- securely destroy your card when it expires by cutting it diagonally in half (including any embedded microchip, magnetic strip and card validation code on the card);
- not let anyone else use your card or disclose your card details (including any card number, CCV and expiry date printed on the card) or the PIN to anyone;
- regularly check that you still have your card;
- ensure that you retrieve your card after making a transaction;
- take reasonable steps to protect your card from loss, misuse or theft; and
- notify ANZ immediately if you become aware that your card or card details (for example, the number and expiry date of your card) has been lost or stolen, or has been used by someone else.

If you use your eligible cards with your compatible device , you must:

- not leave your device unattended;
- not allow another person to use your device to make purchases or payments;
- lock your device when not in use and take all other reasonable steps necessary to stop unauthorised use of your device;
- notify ANZ immediately if your device is lost or stolen, or service is suddenly disconnected without your permission (which may indicate you have been subject to mobile phone porting); and
- remove your eligible cards from your device prior to disposing of the device.

If you have allowed another person's biometric information to be registered on your device, they may be able to use their biometric information to make transactions. You may be taken to have authorised the person to transact on your card using your digital wallet.

Passcode security requirements

These requirements help to protect your personal identification numbers (PIN) or other passwords (including One-Time Passwords), Telecode or usernames ('passcodes'). You may be held liable or partly liable for unauthorised transactions if you contribute to a loss through a breach of these requirements.

To help protect your PIN and passcodes, you must not:

- voluntarily disclose any of your PIN or passcodes to anyone (including a family member or friend). You may, however, disclose your ANZ Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- write or record your PIN or passcodes on your card, or on any other device that is used to perform transactions without

- making a reasonable attempt to protect it;
- keep a record of your PIN or passcodes with anything carried with, or liable to loss or theft simultaneously with, your card or device without making a reasonable attempt to protect it;
- keep a written record of your PIN or passcodes without making a reasonable attempt to protect it;
- select a numeric passcode or PIN that represents your birthdate, are sequential numbers or numbers that are all the same or an alphabetical password or PIN that is recognisable part of your name.

You must also notify ANZ immediately if you become aware that your card or device has been misused, lost or stolen, or that the security of your PIN or passcode has been breached.

A reasonable attempt to protect the security of a PIN or passcode record includes:

- disguising your PIN or passcode among other records;
- hiding or disguising the PIN or passcode in a place where it would not be expected to be found;
- keeping a record of the PIN or passcode in a securely locked container; or
- preventing unauthorised access to an electronic record of the PIN or passcode (for example, by password protecting it).

Other recommendations

We recommend you also consider the following steps to help keep your PIN or other passcodes safe:

- never enter your PIN or passcode into a web page which has been accessed by a link from an email, even if the email appears to have been sent by ANZ. When accessing ANZ Internet Banking you should always enter www.anz.com into your browser using the keyboard of your computer;
- take care to prevent anyone else seeing your PIN or passcode being entered in electronic equipment or hearing you disclose your Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- avoid choosing a PIN or passcode with an easily retrieved combination (for example, repeated numbers or letters);
- aim to disguise your PIN or passcode in a way that is difficult for another person to discover. Consider avoiding:
 - recording the PIN or passcode in reverse order;
 - recording the PIN or passcode as a telephone number where no other numbers are recorded or where the numbers are in their correct sequence;
 - recording the PIN or passcode disguised as a date (including your birth date) or as an amount; or
 - recording the PIN or passcode in an easily understood code (for example, A for 1, B for 2).

WHAT TO DO IF YOU NEED TO DISPUTE A TRANSACTION ON YOUR ANZ CARD

ANZ has a process in place to help you with any incorrect or unauthorised transactions charged to your card.

You may be entitled to have a transaction refunded (a chargeback) in some situations where you have a dispute with the merchant.

If you believe you're entitled to have a transaction refunded, you should let us know immediately. The Visa Scheme rules (Scheme Rules) impose time limits for raising a dispute. Generally, under the Scheme Rules ANZ must lodge a fully detailed claim on your behalf within 120 days¹. However, we recommend that you raise your dispute with us as soon as possible. If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction refunded via the Scheme Rules. Therefore, it's important to review your statements carefully and let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction refunded, we'll credit your account for the amount originally debited for the transaction.

If your transaction was unauthorised, it can also be disputed under the ePayments Code to which different time limits apply. Please refer to the Electronic Banking Conditions of Use in your Terms and Conditions for more details.

Visa Secure and eftpos Secure

Visa Secure and eftpos Secure provides an extra level of protection for online purchases at participating retailers, utilising One-Time Passwords sent via the ANZ App or via SMS to your mobile phone number held by ANZ. It's only possible to reverse a transaction that's been authenticated using Visa Secure or eftpos Secure where ANZ is liable, as provided in the Electronic Banking Conditions of Use contained in your product Terms and Conditions or Conditions of Use.

Any questions?

For general enquiries, contact our ANZ Customer Contact Centre on 13 13 14, 24 hours, 7 days. Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

Alternatively, you may wish to contact us at our ANZ website, www.anz.com.

¹ For transactions performed using the eftpos system, longer time limits may apply.