



ANZ REWARDS BLACK

STATEMENT PERIOD: 15/03/22 to 18/04/22

ACCOUNT NUMBER: 4564-6804-1174-7917

Card Enquiries: 13 22 73 Lost/Stolen Cards: 1800 033 844

MS KAVITHA SADANANDAN
7 PINWOOD AVE
RINGWOOD EAST VIC 3135

PAYMENT SUMMARY

Due Date	13/05/22
Minimum Monthly Payment	\$278.00

Available Credit at Statement Date	\$1,129.66
Credit Limit	\$15,000.00

YOUR ANZ ACCOUNT SUMMARY

Opening Balance	\$13,037.59
Purchases, Cash Advances & Other Debits	\$5,665.15
Interest Charges	\$267.60
Payments & Other Credits	\$5,100.00
Closing Balance	\$13,870.34

Points Balance as at 13 April 2022: **300,973**

Rewards Enquiries: 1300 367 763

The warning below is an **Australian Government Requirement** and the information is provided as a **guide only**.

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total of interest charges of...
Only the minimum payment	70 years and 4 months	\$67,548.58
\$707.57	2 years	\$3,111.34, a saving of \$64,437.24

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1800 252 845. We may be able to assist you.

YOUR PAYMENT OPTIONS



ANZ Internet Banking

www.anz.com

Payments made after 10pm (EST) will be processed the next business day.



BPAY Payments - Biller Code 6007

BPAY payments from ANZ accounts made after 6pm (EST) will be processed the next business day. Check with your institution for cut-off times. Your bill reference number is your ANZ account number.



ANZ Phone Banking

13 22 73

Payments made after 10pm (EST) will be processed the next business day.



By Mail

Tear off this slip and mail to PO BOX 607, Melbourne, VIC, 3001



CardPay Direct

To ask about setting up a convenient direct debit payment please call 13 22 73

Account Number 4564-6804-1174-7917

Account Name MS KAVITHA SADANANDAN

Date Paid

Amount Paid

\$

4564680411747917

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Interest Rates

Purchases	Interest Rate 20.24% p.a (0.0554% daily)
Cash Advances	Interest Rate 20.24% p.a (0.0554% daily)
Balance Transfers	Interest Rate 20.24% p.a (0.0554% daily)

Transaction Details

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
15/03/2022	11/03/2022	2115	BP HEATHMONT 3255 HEATHMONT	\$136.20	\$13,173.79
15/03/2022	14/03/2022	2115	PAYMENT THANKYOU 696162	\$1,500.00CR	\$11,673.79
15/03/2022	15/03/2022	2115	CASH ADVANCE 076447	\$1,000.00	\$12,673.79
15/03/2022	15/03/2022	7917	CASH ADVANCE FEE - MPB	\$20.00	\$12,693.79
16/03/2022	12/03/2022	2115	LIV*HEATHMONT IGA HEATHMONT	\$65.00	\$12,758.79
16/03/2022	12/03/2022	2115	RAMONA PL BURWOOD EAST	\$67.47	\$12,826.26
16/03/2022	12/03/2022	2115	PLINE PH HEATHMONT HEATHMONT	\$26.98	\$12,853.24
16/03/2022	14/03/2022	2115	AMZN MKTP FR AMAZON.FR	\$98.28	\$12,951.52
16/03/2022			INCL OVERSEAS TXN FEE 2.86 AUD		\$12,951.52
17/03/2022	15/03/2022	2115	AZ GHAZALI PTY LTD HEATHMONT	\$40.00	\$12,991.52
18/03/2022	16/03/2022	2115	PAYPAL *JUSTGIVING PIN 4029357733	\$28.75	\$13,020.27
18/03/2022	16/03/2022	2115	PAYPAL *JUSTGIVING PIN 4029357733	\$28.75	\$13,049.02
21/03/2022	17/03/2022	2115	MAROONDAH LEISURE RINGWOOD NORT	\$24.25	\$13,073.27
21/03/2022	17/03/2022	2115	MAROONDAH LEISURE RINGWOOD NORT	\$42.00	\$13,115.27
21/03/2022	18/03/2022	2115	WOOLWORTHS/117-125 CANTER BLACKBURN STH	\$6.40	\$13,121.67
21/03/2022	19/03/2022	2115	CITY OF GREATER DAND DANDENONG	\$3.00	\$13,124.67
22/03/2022	19/03/2022	2115	AGHA JUICE PLUS DANDENONG	\$14.00	\$13,138.67
23/03/2022	19/03/2022	2115	DAINTY SICHUAN FOOD GLEN WAVERLEY	\$126.68	\$13,265.35
23/03/2022	21/03/2022	2115	LIV*HEATHMONT IGA HEATHMONT	\$7.65	\$13,273.00
24/03/2022	21/03/2022	2115	PAYPAL *NESTLEAUSTR 4029357733	\$87.10	\$13,360.10
24/03/2022	22/03/2022	2115	TRYBOOKING* JAANZ INTE ONLINE PURCHA	\$46.50	\$13,406.60
24/03/2022	22/03/2022	2115	CITYGO COVOITURAGE ISSY LES MOUL	\$17.66	\$13,424.26
24/03/2022			11.50 EUR		
24/03/2022			INCL OVERSEAS TXN FEE 0.51 AUD		\$13,424.26
25/03/2022	23/03/2022	2115	PAYPAL *GOOGLE GOOGLE 4029357733	\$4.39	\$13,428.65
25/03/2022	23/03/2022	2115	AMZN MKTP FR AMAZON.FR	\$213.27	\$13,641.92
25/03/2022			INCL OVERSEAS TXN FEE 6.21 AUD		\$13,641.92
25/03/2022	24/03/2022	2115	WOOLWORTHS/THE GLEN SHOPP GLEN WAVERLEY	\$33.00	\$13,674.92
25/03/2022	25/03/2022	2115	PAYMENT THANKYOU 379945	\$600.00CR	\$13,074.92
28/03/2022	24/03/2022	2115	LORNA JANE GLEN WAVERLEY	\$35.00	\$13,109.92

Cheque Particulars: Proceeds not available until cleared. Please make cheques payable to ANZ. Do not staple, pin or fold your payment.

Drawer	Bank	Branch	Amount
			\$
			\$
			\$
Teller Stamp	Signature	Subtotal	\$
		Notes	\$
		Coins	\$
		Total	\$

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Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
28/03/2022	24/03/2022	2115	LORNA JANE GLEN WAVERLEY	\$262.78	\$13,372.70
28/03/2022	24/03/2022	2115	COLONIAL FRESH GLEN WAVERLEY	\$10.66	\$13,383.36
28/03/2022	24/03/2022	2115	GONG CHA GLEN WAVERL GLEN WAVERLEY	\$7.40	\$13,390.76
28/03/2022	24/03/2022	2115	ALDI STORES - GLEN WAV GLEN WAVERLEY	\$44.16	\$13,434.92
28/03/2022	25/03/2022	2115	SP * VEGGIE VICTORIA CASTERTON	\$57.34	\$13,492.26
28/03/2022	25/03/2022	2115	AMZN MKTP FR AMAZON.FR	\$63.82	\$13,556.08
28/03/2022			INCL OVERSEAS TXN FEE 1.86 AUD		\$13,556.08
28/03/2022	25/03/2022	2115	BLACK TONIC RINGWOOD	\$4.80	\$13,560.88
28/03/2022	25/03/2022	2115	SJ HOLDING CORP. PTY L RINGWOOD	\$81.20	\$13,642.08
28/03/2022	25/03/2022	2115	O~LIFE PTY LTD RINGWOOD	\$8.80	\$13,650.88
28/03/2022	25/03/2022	2115	DAVID JONES LIMITED RINGWOOD	\$69.95	\$13,720.83
28/03/2022	25/03/2022	2115	PAYPAL *NOOM TRIAL 402-935-7733	\$17.51	\$13,738.34
28/03/2022			INCL OVERSEAS TXN FEE 0.51 AUD		\$13,738.34
28/03/2022	26/03/2022	2115	I-QBT PTY LTD UPPER FERNTRE	\$9.80	\$13,748.14
28/03/2022	28/03/2022	2115	PAYMENT THANKYOU 027238	\$450.00CR	\$13,298.14
29/03/2022	27/03/2022	2115	BURN360.COM NORTH VANCOUV 39.95 USD	\$54.92	\$13,353.06
29/03/2022			INCL OVERSEAS TXN FEE 1.60 AUD		\$13,353.06
29/03/2022	28/03/2022	2115	WWW.MIENBROWS.COM CAMBERWELL	\$100.00	\$13,453.06
30/03/2022	28/03/2022	2115	BLACKBURN ANIMAL HOS BLACKBURN SOU	\$174.00	\$13,627.06
30/03/2022	28/03/2022	2115	COSTCO WHOLESALE AUST LIDCOMBE	\$60.00	\$13,687.06
30/03/2022	28/03/2022	2115	BP HEATHMONT 3255 HEATHMONT	\$139.74	\$13,826.80
31/03/2022	30/03/2022	2115	PRO EDU WWW.PROEDU.CO 330.00 USD	\$455.94	\$14,282.74
31/03/2022			INCL OVERSEAS TXN FEE 13.28 AUD		\$14,282.74
01/04/2022	31/03/2022	2115	CHOC LATTE PTY LTD CAMBERWELL	\$4.80	\$14,287.54
01/04/2022	01/04/2022	2115	PAYMENT THANKYOU 897509	\$800.00CR	\$13,487.54
04/04/2022	31/03/2022	2115	MIEN BROWS PTY LTD CAMBERWELL	\$19.00	\$13,506.54
04/04/2022	31/03/2022	2115	MIEN BROWS PTY LTD CAMBERWELL	\$29.00	\$13,535.54
04/04/2022	31/03/2022	2115	HAIRHOUSE FOREST HIL FOREST HILL	\$23.45	\$13,558.99
04/04/2022	31/03/2022	2115	DEMIN PTY LTD FOREST HILL	\$10.20	\$13,569.19
04/04/2022	31/03/2022	2115	GLORIA JEAN'S COFFEE FOREST HILL	\$4.27	\$13,573.46
04/04/2022	31/03/2022	2115	PAYPAL *GYUANXIANZH 4029357733	\$68.30	\$13,641.76
04/04/2022	31/03/2022	2115	MAROONDAH LEISURE RINGWOOD NORT	\$24.25	\$13,666.01
04/04/2022	31/03/2022	2115	MAROONDAH LEISURE RINGWOOD NORT	\$42.00	\$13,708.01
04/04/2022	31/03/2022	2115	TK MAXX FOREST HILL FOREST HILL	\$146.07	\$13,854.08
04/04/2022	31/03/2022	2115	GIFT FAIR FOREST HILL FOREST HILL	\$57.96	\$13,912.04
04/04/2022	01/04/2022	2115	AQUALINK CAFE BOX HI BOX HILL	\$5.00	\$13,917.04
04/04/2022	01/04/2022	2115	AQUALINK CAFE BOX HI BOX HILL	\$5.50	\$13,922.54
04/04/2022	02/04/2022	2115	CURRY & CHIPS P/L GLEN WAVERLEY	\$25.00	\$13,947.54
04/04/2022	02/04/2022	2115	I-QBT PTY LTD UPPER FERNTRE	\$4.00	\$13,951.54
04/04/2022	02/04/2022	2115	I-QBT PTY LTD UPPER FERNTRE	\$4.00	\$13,955.54
05/04/2022	03/04/2022	2115	ALL ARE WELCOME THORNBURY	\$4.75	\$13,960.29
07/04/2022	05/04/2022	2115	AQUALINK CAFE BOX HI BOX HILL	\$10.50	\$13,970.79
07/04/2022	05/04/2022	2115	FLOKTU SYDNEY	\$10.44	\$13,981.23
07/04/2022	05/04/2022	2115	RAZ*GOOGLE PLAY GURGAON 130.00 INR	\$2.36	\$13,983.59
07/04/2022			INCL OVERSEAS TXN FEE 0.07 AUD		\$13,983.59
11/04/2022	05/04/2022	2115	PAYPAL *ADOBESYSTEM 4029357733	\$14.29	\$13,997.88
11/04/2022	07/04/2022	2115	PAYPAL *EBAY AU 4029357733	\$49.30	\$14,047.18
11/04/2022	07/04/2022	2115	PAYPAL *EBAY AU 4029357733	\$29.30	\$14,076.48
11/04/2022	07/04/2022	2115	SQ *EMBERS GRILL & BUR HEATHMONT	\$40.50	\$14,116.98
11/04/2022	08/04/2022	2115	OFFICEWORKS 0356 BAYSWATER	\$15.83	\$14,132.81

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11/04/2022	09/04/2022	2115	FISH PIER EASTLAND RINGWOOD	\$140.67	\$14,273.48
11/04/2022	10/04/2022	2115	PAYMENT THANKYOU 408583	\$500.00CR	\$13,773.48
11/04/2022	11/04/2022	2115	PAYMENT THANKYOU 216742	\$250.00CR	\$13,523.48
12/04/2022	10/04/2022	2115	JA SUPPLEMENTS PTY. KNOXFIELD	\$213.90	\$13,737.38
12/04/2022	10/04/2022	2115	99 BIKES BAYSWATER BAYSWATER	\$131.00	\$13,868.38
12/04/2022	12/04/2022	2115	PAYMENT THANKYOU 216793	\$500.00CR	\$13,368.38
13/04/2022	11/04/2022	2115	CHAPTER TOO HEATHMONT	\$48.60	\$13,416.98
13/04/2022	11/04/2022	2115	HEATHMONT IGA/116-120 CAN HEATHMONT	\$8.99	\$13,425.97
14/04/2022	11/04/2022	2115	DR STEPHEN THAM FITZROY	\$250.00	\$13,675.97
14/04/2022	11/04/2022	2115	MINGCHEN AUSTRALIA P HEATHMONT	\$48.20	\$13,724.17
14/04/2022	11/04/2022	2115	MINGCHEN AUSTRALIA P HEATHMONT	\$11.90	\$13,736.07
14/04/2022	11/04/2022	2115	THE VILLAGE FOOD STORE HEATHMONT	\$4.70	\$13,740.77
14/04/2022	12/04/2022	2115	LWR DFO CHELTENHAM C CHELTENHAM	\$39.50	\$13,780.27
14/04/2022	12/04/2022	2115	STRAWBERRY POINT - F FOREST HILL	\$25.27	\$13,805.54
14/04/2022	12/04/2022	2115	AQUALINK CAFE BOX HI BOX HILL	\$10.50	\$13,816.04
14/04/2022	12/04/2022	2115	BOOST JUICE DFO MOORABBIN AIR	\$7.70	\$13,823.74
14/04/2022	12/04/2022	2115	LULULEMON MOORABBIN	\$89.00	\$13,912.74
14/04/2022	12/04/2022	2115	AUTHENTICS FACTORY O CHELTENHAM	\$190.00	\$14,102.74
14/04/2022	14/04/2022	2115	PAYMENT THANKYOU 875646	\$500.00CR	\$13,602.74
18/04/2022	18/04/2022	7917	INTEREST CHARGED ON PURCHASES	\$243.67	\$13,846.41
18/04/2022	18/04/2022	7917	INTEREST CHARGED ON CASH	\$23.93	\$13,870.34

Please refer to the last four digits of your credit card to identify card used.

IMPORTANT MESSAGES

OUR PAYMENT OPTIONS LISTED SHOW THE MANY WAYS TO PAY YOUR CREDIT CARD ACCOUNT. SELECT ONE THAT BEST SUITS YOUR NEEDS.

IMPORTANT NOTIFICATION OF CHANGES TO YOUR CREDIT CARD CONTRACT

We are making some changes to the terms that apply to your ANZ Consumer Credit Card account.

The changes set out in this notification will apply to your credit card account effective **on (and from) 27 April 2022**.

- The Cash Advance Fee¹ that will apply to your ANZ Consumer Credit Card account will be 3%².
- ANZ has also made changes to some interest rates. Please check your statement of account for any which may apply to your credit card.

¹ Terms and conditions, minimum fees apply. Refer to the ANZ Personal Banking Account Fees and Charges Booklet for details. For details of how cash advances operate and when cash advance fees apply please refer back to the ANZ Credit Cards Conditions of Use and the ANZ Personal Banking Account Fees and Charges booklet.

² Fees and Charges are subject to change.