



ANZ ACCESS ADVANTAGE STATEMENT

STATEMENT NUMBER 60
13 JUNE 2022 TO 12 AUGUST 2022

MR U SINGH
MRS J KAUR
31 LAPSTONE ST
THE PONDS NSW 2769

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SINGH UPVINDER
KAUR JAGJEET

Branch Number (BSB)

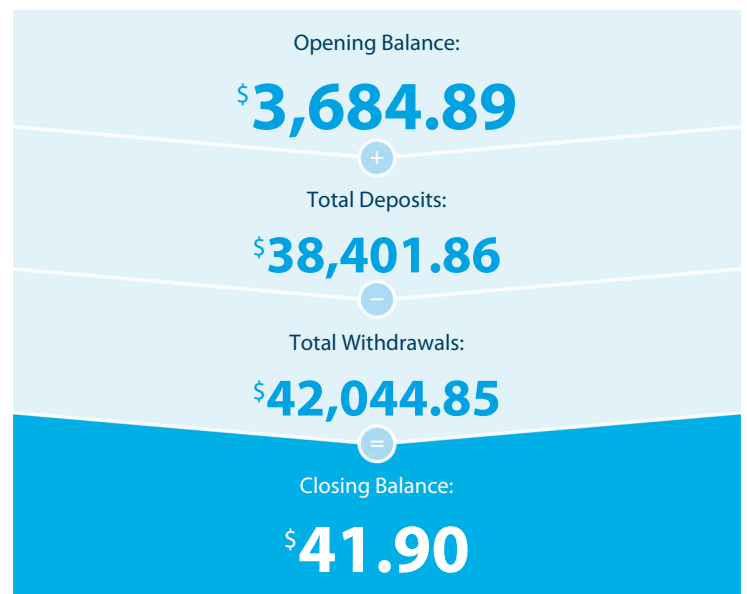
015-300

Account Number

4545-70649

Account Descriptor

ACCESS ADVANTAGE



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 4545-70649

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
13 JUN	OPENING BALANCE			3,684.89
14 JUN	VISA DEBIT PURCHASE CARD 9012 COLES EXPRESS 1535 PENNANT HILLS EFFECTIVE DATE 12 JUN 2022	20.23		3,664.66
16 JUN	ANZ MOBILE BANKING PAYMENT 901048 TO UPVINDER	300.00		3,364.66
17 JUN	ANZ MOBILE BANKING PAYMENT 237243 TO D SINGH M KAUR	500.00		2,864.66
17 JUN	ANZ MOBILE BANKING PAYMENT 718372 TO GURVINDER CHAWLA	1,000.00		1,864.66
20 JUN	ANZ MOBILE BANKING PAYMENT 485903 TO UPVINDER	150.00		1,714.66
22 JUN	ANZ M-BANKING FUNDS TFER TRANSFER 633210 FROM 187080871		400.00	2,114.66
22 JUN	ANZ MOBILE BANKING PAYMENT 642256 TO JAGJEET KAUR	1,000.00		1,114.66
23 JUN	ANZ M-BANKING FUNDS TFER TRANSFER 895192 FROM 187080871		1,880.00	2,994.66
23 JUN	PAYMENT FROM JAGJEET KAUR		2,000.00	4,994.66
23 JUN	ANZ MOBILE BANKING PAYMENT 903397 TO SONIA KAPOOR	2,000.00		2,994.66
24 JUN	PAYMENT TO REVENUENSW DEBT 000000012530436	20.00		2,974.66
24 JUN	VISA DEBIT PURCHASE CARD 9012 WOOLWORTHS/LAKESIDE PDE & JORDAN SPRING EFFECTIVE DATE 22 JUN 2022	500.00		2,474.66
24 JUN	VISA DEBIT PURCHASE CARD 9012 WOOLWORTHS/LAKESIDE PDE & JORDAN SPRING EFFECTIVE DATE 22 JUN 2022	500.00		1,974.66
24 JUN	ANZ ATM ROUSE HILL BRANCH #2 ROUSE HILL NS	1,000.00		974.66
27 JUN	PAYMENT FROM RAVIN K JOLLY		3,000.00	3,974.66
27 JUN	NON-ANZ ATM BEAUMONT HILLS SC OS BEAUMONT HIL	1,000.00		2,974.66
28 JUN	ANZ MOBILE BANKING PAYMENT 923863 TO UPVINDER SINGH	2,700.00		274.66
29 JUN	PAYMENT FROM UPVINDER SINGH		500.00	774.66
29 JUN	VISA DEBIT PURCHASE CARD 9012 CHEMIST WAREHOUSE BEAUMON BEAUMONT HILL EFFECTIVE DATE 27 JUN 2022	30.98		743.68
29 JUN	ANZ INTERNET BANKING BPAY LATITUDE GO {755435}	600.00		143.68
30 JUN	ANZ MOBILE BANKING PAYMENT 438931 TO UPVINDER	100.00		43.68
30 JUN	REVERSAL OF ACCOUNT SERVICING FEE MINIMUM \$2000 IN DEPOSITS RECEIVED		5.00	48.68
30 JUN	ACCOUNT SERVICING FEE	5.00		43.68
	TOTALS AT END OF PAGE	\$11,426.21	\$7,785.00	

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01 JUL	PAYMENT FROM APRIL TUI		3,000.00	3,043.68
01 JUL	ANZ MOBILE BANKING PAYMENT 834967 TO S AND S SHARMA	1,000.00		2,043.68
01 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 833084 TO 015300187079176	2,000.00		43.68
04 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 005265 FROM 187079176 EFFECTIVE DATE 03 JUL 2022		300.00	343.68
04 JUL	ANZ MOBILE BANKING PAYMENT 094108 TO UPVINDER EFFECTIVE DATE 02 JUL 2022	15.00		328.68
04 JUL	ANZ MOBILE BANKING PAYMENT 912486 TO JANG SINGH GUJRAL	20.00		308.68
04 JUL	EFTPOS WOOLWORTHS 1348\GLENWOOD NSW AU EFFECTIVE DATE 03 JUL 2022	300.00		8.68
07 JUL	PAYMENT FROM MR UPVINDER SINGH		300.00	308.68
07 JUL	PAYMENT FROM JAGJEET KAUR		1,000.00	1,308.68
08 JUL	PAYMENT TO REVENUENSW DEBT 000000012654942	20.00		1,288.68
08 JUL	PAYMENT TO ALLIANZ INSURE 108801299018822189	157.42		1,131.26
08 JUL	PAYMENT TO AUDI 00432447	814.11		317.15
11 JUL	PAYMENT FROM MR UPVINDER SINGH EFFECTIVE DATE 10 JUL 2022		100.00	417.15
11 JUL	PAYMENT FROM JAGJEET KAUR		400.00	817.15
11 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 907045 FROM 187079176 EFFECTIVE DATE 10 JUL 2022		500.00	1,317.15
11 JUL	PAYMENT FROM JAGJEET KAUR EFFECTIVE DATE 09 JUL 2022		600.00	1,917.15
11 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 617353 FROM 187079176 EFFECTIVE DATE 09 JUL 2022		700.00	2,617.15
11 JUL	VISA DEBIT PURCHASE CARD 9012 EBAY O*19-08833-35674 SYDNEY EFFECTIVE DATE 07 JUL 2022	272.96		2,344.19
11 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 026582 TO 015300187079176	500.00		1,844.19
11 JUL	EFTPOS WOOLWORTHS 1561\KELLYVILLE NSW AU EFFECTIVE DATE 09 JUL 2022	600.00		1,244.19
11 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 022196 TO 015300187079176 EFFECTIVE DATE 09 JUL 2022	700.00		544.19
12 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 003733 FROM 187079176		500.00	1,044.19
12 JUL	PAYMENT FROM MR GURJANT SINGH RAJ		1,000.00	2,044.19
TOTALS AT END OF PAGE		\$6,399.49	\$8,400.00	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
12 JUL	VISA DEBIT PURCHASE CARD 9012 WOOLWORTHS/RIVERBANK DRV THE PONDS EFFECTIVE DATE 10 JUL 2022	40.87		2,003.32
12 JUL	VISA DEBIT PURCHASE CARD 9012 WOOLWORTHS/RIVERBANK DRV THE PONDS EFFECTIVE DATE 10 JUL 2022	500.00		1,503.32
12 JUL	ANZ MOBILE BANKING PAYMENT 004057 TO UPVINDER	500.00		1,003.32
13 JUL	PAYMENT FROM MR GURJANT SINGH RAJ		1,000.00	2,003.32
14 JUL	PAYMENT FROM MR GURJANT SINGH RAJ		1,000.00	3,003.32
14 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 594810 TO 4564627119227817	1,000.00		2,003.32
14 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 594573 TO 015300187079176	2,000.00		3.32
20 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 509091 FROM 187080871		2,000.00	2,003.32
20 JUL	ANZ MOBILE BANKING PAYMENT 566897 TO ANJU MATHUR	2,000.00		3.32
21 JUL	PAYMENT FROM JAGJEET KAUR		500.00	503.32
21 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 203966 TO 015300187079176	500.00		3.32
22 JUL	PAYMENT FROM JAGJEET KAUR		38.00	41.32
22 JUL	PAYMENT TO REVENUENSW DEBT 000000012780954	14.00		27.32
27 JUL	PAYMENT FROM MR UPVINDER SINGH		265.00	292.32
27 JUL	PAYMENT FROM JAGJEET KAUR		500.00	792.32
27 JUL	PAYMENT FROM JAGJEET KAUR		700.00	1,492.32
27 JUL	PAYMENT FROM REKHA DAVE		1,000.00	2,492.32
27 JUL	PAYMENT FROM HARMEET CHAWLA PINKY		1,000.00	3,492.32
27 JUL	ANZ MOBILE BANKING PAYMENT 681985 TO JAP TAXATION	264.00		3,228.32
27 JUL	ANZ INTERNET BANKING BPAY LATITUDE GO {850698}	700.00		2,528.32
27 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 931611 TO 015300454570657	1,000.00		1,528.32
28 JUL	PAYMENT FROM MRS NAMDEVI TOLANI		1,000.00	2,528.32
28 JUL	PAYMENT FROM GITA MALIK JULY KITTY		1,000.00	3,528.32
28 JUL	PAYMENT FROM SANTOSH SHARMA		1,000.00	4,528.32
28 JUL	PAYMENT FROM BHOJ KHURANA REF VEENA KHURANA		1,000.00	5,528.32
28 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 939958 TO 015300454570657	1,000.00		4,528.32
28 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 157529 TO 015300454570657	1,000.00		3,528.32
TOTALS AT END OF PAGE		\$10,518.87	\$12,003.00	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
28 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 001992 TO 015300454570657	1,000.00		2,528.32
28 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 714794 TO 015300454570657	2,000.00		528.32
29 JUL	PAYMENT FROM SAPNA TOLANI DONATION FROM KALPANA		1,000.00	1,528.32
29 JUL	PAYMENT FROM RYLEKIN PTY LTD KAWAL GUJRAL- KITTY		1,000.00	2,528.32
29 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 943608 FROM 454570657		1,000.00	3,528.32
29 JUL	VISA DEBIT PURCHASE CARD 9012 WOOLWORTHS/WITHERS RD & H KELLYVILLE EFFECTIVE DATE 27 JUL 2022	500.00		3,028.32
29 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 757411 TO 015300454570657	1,000.00		2,028.32
29 JUL	CARD ENTRY AT ROUSE HILL BRANCH	2,000.00		28.32
29 JUL	REVERSAL OF ACCOUNT SERVICING FEE MINIMUM \$2000 IN DEPOSITS RECEIVED		5.00	33.32
29 JUL	ACCOUNT SERVICING FEE	5.00		28.32
01 AUG	PAYMENT FROM BHARTI GIDWANI BHARTI KITTY EFFECTIVE DATE 30 JUL 2022		1,000.00	1,028.32
01 AUG	PAYMENT FROM MEGHA GROUP PTY LIMITED EFFECTIVE DATE 30 JUL 2022		1,000.00	2,028.32
01 AUG	ANZ MOBILE BANKING PAYMENT 596878 TO A UNJAN EFFECTIVE DATE 30 JUL 2022	20.00		2,008.32
01 AUG	ANZ M-BANKING FUNDS TFER TRANSFER 088411 TO 015300454570657 EFFECTIVE DATE 30 JUL 2022	2,000.00		8.32
03 AUG	TRANSFER FROM ATO ATO001100016312462		3,558.86	3,567.18
03 AUG	ANZ M-BANKING FUNDS TFER TRANSFER 586017 TO 015300454570657	3,500.00		67.18
05 AUG	PAYMENT FROM JAGJEET KAUR		1,000.00	1,067.18
08 AUG	PAYMENT FROM JAGJEET KAUR EFFECTIVE DATE 07 AUG 2022		150.00	1,217.18
08 AUG	ANZ MOBILE BANKING PAYMENT 990792 TO R MEHNDIRATTA	20.00		1,197.18
08 AUG	EFTPOS SQ *CELSIUS COFFEE CO \KIRIBILLI AU EFFECTIVE DATE 06 AUG 2022	153.75		1,043.43
08 AUG	PAYMENT TO ALLIANZ INSURE 108801299012322220	157.42		886.01
08 AUG	PAYMENT TO AUDI 00432447	814.11		71.90
09 AUG	ANZ MOBILE BANKING PAYMENT 893312 TO UPVINDER	30.00		41.90
11 AUG	ANZ M-BANKING FUNDS TFER TRANSFER 096570 FROM 454570657		500.00	541.90
TOTALS AT END OF PAGE		\$13,200.28	\$10,213.86	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
11 AUG	ANZ MOBILE BANKING PAYMENT 097516 TO AMARJIT UNJA	500.00		41.90
TOTALS AT END OF PAGE		\$500.00	\$0.00	
TOTALS AT END OF PERIOD		\$42,044.85	\$38,401.86	\$41.90

Fee Summary

Fees Charged for period: 01 JUN 2022 to 30 JUN 2022

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions			Fee Per	Amount	Total
	Total	Free	Additional	Transaction	Waived	Charge
				(\$)	(\$)	(\$)
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 JUL 2022 to 29 JUL 2022

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions			Fee Per	Amount	Total
	Total	Free	Additional	Transaction	Waived	Charge
				(\$)	(\$)	(\$)
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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 12/08/22 and the monthly fee cycle, as appears above, ended on 29/07/22.

ANZ Fee Saving Tip

Easy access with ANZ Internet Banking and ANZ App

Save yourself a visit to a branch. Check your balance, make transfers, update your details, and more with the ANZ App and ANZ Internet Banking. Find out more at anz.com/ways-to-bank.

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Account Number 4545-70649

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

