



ANZ ACCESS ADVANTAGE STATEMENT

STATEMENT NUMBER 11

03 AUGUST 2022 TO 03 OCTOBER 2022

MR B BARAL
26 DUMARESQ ST
DICKSON ACT 2602
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

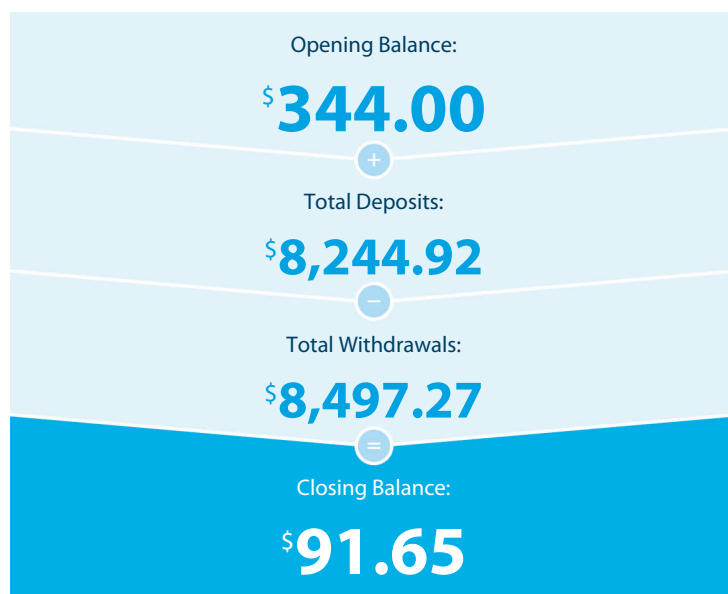
BARAL BIKAL

Branch Number (BSB)

012-215

Account Number

4281-42536



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 4281-42536

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
03 AUG	OPENING BALANCE			344.00
04 AUG	VISA DEBIT PURCHASE CARD 0041 BUNNINGS 643000 TUGGERANONG D EFFECTIVE DATE 01 AUG 2022	11.60		332.40
04 AUG	VISA DEBIT PURCHASE CARD 0041 MCDONALDS WODEN WODEN EFFECTIVE DATE 01 AUG 2022	23.00		309.40
08 AUG	PAYMENT FROM BIKAL BARAL EFFECTIVE DATE 06 AUG 2022		178.00	487.40
08 AUG	VISA DEBIT PURCHASE CARD 0041 BUNNINGS 475000 MAJURA EFFECTIVE DATE 02 AUG 2022	4.10		483.30
08 AUG	VISA DEBIT PURCHASE CARD 0041 BUNNINGS 475000 MAJURA EFFECTIVE DATE 03 AUG 2022	4.10		479.20
08 AUG	VISA DEBIT PURCHASE CARD 0041 BUNNINGS 475000 MAJURA EFFECTIVE DATE 02 AUG 2022	4.90		474.30
08 AUG	VISA DEBIT PURCHASE CARD 0041 BUNNINGS 475000 MAJURA EFFECTIVE DATE 02 AUG 2022	7.00		467.30
08 AUG	VISA DEBIT PURCHASE CARD 0041 WOOLWORTHS/1 DICKSON PLAC DICKSON EFFECTIVE DATE 06 AUG 2022	27.52		439.78
08 AUG	VISA DEBIT PURCHASE CARD 0041 WOOLWORTHS/1 DICKSON PLAC DICKSON EFFECTIVE DATE 06 AUG 2022	37.17		402.61
08 AUG	ANZ MOBILE BANKING PAYMENT 542242 TO B BARAL EFFECTIVE DATE 07 AUG 2022	150.00		252.61
09 AUG	PAY/SALARY FROM CITY FACILITIES PAYROLL		696.21	948.82
09 AUG	VISA DEBIT PURCHASE CARD 0041 EG GROUP/1 CAPE ST DICKSON EFFECTIVE DATE 07 AUG 2022	103.26		845.56
10 AUG	ANZ MOBILE BANKING PAYMENT 349088 TO B BARAL	150.00		695.56
11 AUG	VISA DEBIT PURCHASE CARD 0041 SQ *BHULLAR BARBER PTY PHILLIP EFFECTIVE DATE 08 AUG 2022	55.00		640.56
11 AUG	ANZ MOBILE BANKING PAYMENT 273358 TO B BARAL	100.00		540.56
15 AUG	VISA DEBIT PURCHASE CARD 0041 SMP*DOMINOS PIZZA DICK DICKSON EFFECTIVE DATE 11 AUG 2022	11.88		528.68
15 AUG	VISA DEBIT PURCHASE CARD 0041 WOOLWORTHS/1 DICKSON PLAC DICKSON EFFECTIVE DATE 13 AUG 2022	29.50		499.18
TOTALS AT END OF PAGE		\$719.03	\$874.21	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4281-42536

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
15 AUG	VISA DEBIT PURCHASE CARD 0041 WOOLWORTHS/1 DICKSON PLAC DICKSON EFFECTIVE DATE 13 AUG 2022	39.72		459.46
15 AUG	VISA DEBIT PURCHASE CARD 0041 BWS LIQUOR/1 DICKSON PLAC DICKSON EFFECTIVE DATE 13 AUG 2022	68.00		391.46
16 AUG	PAY/SALARY FROM CITY FACILITIES PAYROLL		646.90	1,038.36
16 AUG	PAY/SALARY FROM MILLENNIUM NSW 1255014/08/2022		1,232.75	2,271.11
17 AUG	VISA DEBIT PURCHASE CARD 0041 BP WATSON 7177 WATSON EFFECTIVE DATE 14 AUG 2022	30.01		2,241.10
18 AUG	VISA DEBIT PURCHASE CARD 0041 COLES 0848 PHILLIP EFFECTIVE DATE 16 AUG 2022	1.80		2,239.30
18 AUG	VISA DEBIT PURCHASE CARD 0041 KINGSLEYS CHICKEN PL WODE PHILLIP EFFECTIVE DATE 12 AUG 2022	6.65		2,232.65
19 AUG	ANZ MOBILE BANKING PAYMENT 616206 TO B BARAL	80.00		2,152.65
22 AUG	VISA DEBIT PURCHASE CARD 0041 BUNNINGS 475000 MAJURA EFFECTIVE DATE 16 AUG 2022	4.10		2,148.55
22 AUG	VISA DEBIT PURCHASE CARD 0041 SOUL ORIGIN WODEN PHILLIP EFFECTIVE DATE 19 AUG 2022	8.60		2,139.95
22 AUG	VISA DEBIT PURCHASE CARD 0041 BUNNINGS 643000 TUGGERANONG D EFFECTIVE DATE 19 AUG 2022	11.00		2,128.95
22 AUG	VISA DEBIT PURCHASE CARD 0041 WOOLWORTHS/1 DICKSON PLAC DICKSON EFFECTIVE DATE 20 AUG 2022	29.01		2,099.94
22 AUG	VISA DEBIT PURCHASE CARD 0041 WOOLWORTHS/1 DICKSON PLAC DICKSON EFFECTIVE DATE 19 AUG 2022	29.50		2,070.44
22 AUG	VISA DEBIT PURCHASE CARD 0041 EG GROUP/1 CAPE ST DICKSON EFFECTIVE DATE 18 AUG 2022	92.45		1,977.99
22 AUG	ANZ MOBILE BANKING PAYMENT 305069 TO B BARAL	100.00		1,877.99
23 AUG	PAY/SALARY FROM CITY FACILITIES PAYROLL		914.42	2,792.41
23 AUG	ANZ MOBILE BANKING PAYMENT 050863 TO B BARAL	50.00		2,742.41
24 AUG	VISA DEBIT PURCHASE CARD 0041 SOUL ORIGIN WODEN PHILLIP EFFECTIVE DATE 22 AUG 2022	5.00		2,737.41
24 AUG	ANZ MOBILE BANKING PAYMENT 018904 TO B BARAL	2,060.00		677.41
25 AUG	VISA DEBIT PURCHASE CARD 0041 HAMRO GROCERY PTY LT QUEANBEYAN EFFECTIVE DATE 23 AUG 2022	15.65		661.76
TOTALS AT END OF PAGE		\$2,631.49	\$2,794.07	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4281-42536

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
25 AUG	VISA DEBIT PURCHASE CARD 0041 WORLDREMIT PTY LTD SYDNEY, EFFECTIVE DATE 23 AUG 2022	118.99		542.77
26 AUG	VISA DEBIT PURCHASE CARD 0041 HEALTH WAY DEVELOPMENT BELCONNEN EFFECTIVE DATE 24 AUG 2022	110.00		432.77
29 AUG	VISA DEBIT PURCHASE CARD 0041 WOOLWORTHS/1 DICKSON PLAC DICKSON EFFECTIVE DATE 27 AUG 2022	47.35		385.42
29 AUG	VISA DEBIT PURCHASE CARD 0041 AMPOL WESTON CR 28492F WESTON EFFECTIVE DATE 25 AUG 2022	60.01		325.41
30 AUG	PAY/SALARY FROM MILLENNIUM NSW 1255028/08/2022		1,564.82	1,890.23
31 AUG	ANZ MOBILE BANKING PAYMENT 585612 TO B BARAL	200.00		1,690.23
02 SEP	VISA DEBIT PURCHASE CARD 0041 ASAHI BEVERAGES AUSTRA SOUTHBANK EFFECTIVE DATE 30 AUG 2022	4.70		1,685.53
02 SEP	VISA DEBIT PURCHASE CARD 0041 SQ *EARLY BIRD XPRESSO BELCONNEN EFFECTIVE DATE 30 AUG 2022	44.00		1,641.53
02 SEP	VISA DEBIT PURCHASE CARD 0041 WORLDREMIT PTY LTD SYDNEY, EFFECTIVE DATE 30 AUG 2022	238.99		1,402.54
05 SEP	VISA DEBIT PURCHASE CARD 0041 SOUL ORIGIN WODEN PHILLIP EFFECTIVE DATE 01 SEP 2022	5.00		1,397.54
05 SEP	VISA DEBIT PURCHASE CARD 0041 TASTY FISH WODEN PHILLIP EFFECTIVE DATE 01 SEP 2022	10.61		1,386.93
05 SEP	ANZ MOBILE BANKING PAYMENT 327936 TO B BARAL	50.00		1,336.93
05 SEP	VISA DEBIT PURCHASE CARD 0041 7-ELEVEN 2289 BRADDON EFFECTIVE DATE 02 SEP 2022	83.61		1,253.32
06 SEP	ANZ MOBILE BANKING PAYMENT 313303 TO B BARAL	700.00		553.32
08 SEP	ANZ MOBILE BANKING PAYMENT 338728 TO B BARAL	100.00		453.32
12 SEP	VISA DEBIT PURCHASE CARD 0041 AJ BOOST INVESTMENTS WODEN EFFECTIVE DATE 09 SEP 2022	9.00		444.32
12 SEP	VISA DEBIT PURCHASE CARD 0041 WOOLWORTHS/1 DICKSON PLAC DICKSON EFFECTIVE DATE 10 SEP 2022	40.06		404.26
12 SEP	ANZ MOBILE BANKING PAYMENT 808212 TO B BARAL	50.00		354.26
13 SEP	PAY/SALARY FROM MILLENNIUM NSW 1255011/09/2022		1,498.97	1,853.23
13 SEP	ANZ MOBILE BANKING PAYMENT 900902 TO B BARAL	35.00		1,818.23
TOTALS AT END OF PAGE		\$1,907.32	\$3,063.79	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4281-42536

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
13 SEP	ANZ MOBILE BANKING PAYMENT 577969 TO MID CITY EDUCATION PTY LTD	1,250.00		568.23
14 SEP	VISA DEBIT PURCHASE CARD 0041 ASAHI BEVERAGES AUSTRA SOUTHBANK EFFECTIVE DATE 11 SEP 2022	4.70		563.53
14 SEP	VISA DEBIT PURCHASE CARD 0041 SOUL ORIGIN WODEN PHILLIP EFFECTIVE DATE 12 SEP 2022	5.00		558.53
14 SEP	VISA DEBIT PURCHASE CARD 0041 KFC 1244 DICKSON EFFECTIVE DATE 09 SEP 2022	33.35		525.18
14 SEP	ANZ MOBILE BANKING PAYMENT 204150 TO B BARAL	300.00		225.18
15 SEP	VISA DEBIT PURCHASE CARD 0041 KHAN BROTHERS AND SONS PHILLIP EFFECTIVE DATE 12 SEP 2022	14.63		210.55
19 SEP	VISA DEBIT PURCHASE CARD 0041 MINIT AUSTRALIA PL WODEN EFFECTIVE DATE 14 SEP 2022	172.95		37.60
23 SEP	ANZ MOBILE BANKING PAYMENT 147814 TO B BARAL EFFECTIVE DATE 22 SEP 2022	35.00		2.60
27 SEP	PAY/SALARY FROM MILLENNIUM NSW 1255025/09/2022		1,512.85	1,515.45
27 SEP	ANZ MOBILE BANKING PAYMENT 709077 TO B BARAL	1,000.00		515.45
30 SEP	VISA DEBIT PURCHASE CARD 0041 H EXPRESS PTY. LTD. CANBERRA EFFECTIVE DATE 28 SEP 2022	8.00		507.45
30 SEP	VISA DEBIT PURCHASE CARD 0041 DOBINSONS WODEN WODEN EFFECTIVE DATE 28 SEP 2022	36.05		471.40
30 SEP	ANZ MOBILE BANKING PAYMENT 974448 TO B BARAL	260.00		211.40
03 OCT	VISA DEBIT PURCHASE CARD 0041 KHAN BROTHERS AND SONS PHILLIP EFFECTIVE DATE 28 SEP 2022	14.63		196.77
03 OCT	VISA DEBIT PURCHASE CARD 0041 COLES EXPRESS 1689 DICKSON EFFECTIVE DATE 29 SEP 2022	105.12		91.65
TOTALS AT END OF PAGE		\$3,239.43	\$1,512.85	
TOTALS AT END OF PERIOD		\$8,497.27	\$8,244.92	\$91.65

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4281-42536

Fee Summary

Fees Charged for period: 30 JUL 2022 to 31 AUG 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 SEP 2022 to 30 SEP 2022

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per	Amount	Total
	Total	Free	Additional	Transaction	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 03/10/22 and the monthly fee cycle, as appears above, ended on 30/09/22.

ANZ Fee Saving Tip

Transferring your other accounts to ANZ.

We've made it simple and convenient for you to change your bank accounts to ANZ and transfer your regular payments to your new ANZ accounts. In 3 easy steps you'll be done. Check out anz.com/switching for more info or to switch today.

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4281-42536

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

