



# BUSINESS ADVANTAGE STATEMENT

STATEMENT NUMBER 50

25 OCTOBER 2021 TO 24 DECEMBER 2021

THE DIRECTOR  
COMBINED FACILITY SERVICES PTY LTD  
PO BOX 450  
EAST MELBOURNE VIC 8002

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

COMBINED FACILITY SERVICES PTY LTD  
ACN 166 410 724

### Branch Number (BSB)

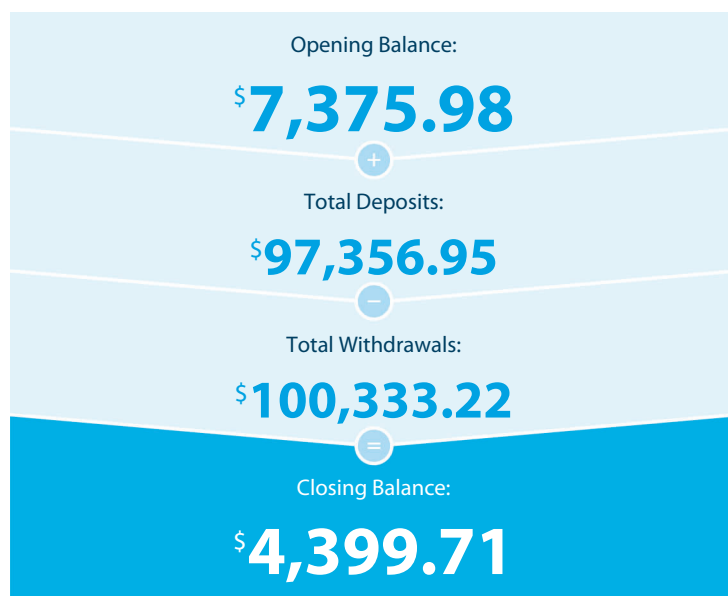
013-441

### Account Number

2111-69842

### Account Descriptor

BUSINESS ADVANTAGE



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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

# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>25 OCT</b>	<b>OPENING BALANCE</b>			<b>7,375.98</b>
26 OCT	<b>TRANSFER</b> FROM BURWELL TECHNOLO BURWELL		1,120.00	8,495.98
26 OCT	<b>VISA DEBIT PURCHASE CARD 4041</b> CENTRAL CLEANING WEST FOOTSCRA EFFECTIVE DATE 25 OCT 2021	115.81		8,380.17
27 OCT	<b>TRANSFER</b> FROM WESTPAC BANKING 11214194-DJPR EFT		5,600.00	13,980.17
27 OCT	<b>VISA DEBIT PURCHASE CARD 4041</b> PAYSTAY MELBOURNE EFFECTIVE DATE 23 OCT 2021	11.34		13,968.83
27 OCT	<b>ANZ INTERNET BANKING BPAY</b> TELSTRA CORP LTD {931239}	99.00		13,869.83
27 OCT	<b>VISA DEBIT PURCHASE CARD 4041</b> EG GROUP/CNR TAYLORSRD & SYDENHAM EFFECTIVE DATE 26 OCT 2021	121.67		13,748.16
27 OCT	<b>ANZ INTERNET BANKING BPAY</b> ASIC {934669}	276.00		13,472.16
27 OCT	<b>ANZ MOBILE BANKING PAYMENT 932932</b> TO CGC	308.00		13,164.16
27 OCT	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 144754 TO 4564807015767740	1,000.00		12,164.16
27 OCT	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 678759 TO 013441211169869	1,414.09		10,750.07
27 OCT	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 146157 TO 013441211169869	6,000.00		4,750.07
28 OCT	<b>ANZ INTERNET BANKING BPAY</b> DIGITAL PACIFIC P/ {428468}	29.90		4,720.17
28 OCT	<b>PAYMENT</b> TO LEASE PAY 001-1711465-001	591.77		4,128.40
28 OCT	<b>PAYMENT</b> TO ATO ATODD7125207710092	1,000.00		3,128.40
29 OCT	<b>PAYMENT</b> TO BUDGET DIRECT 117326589070213067	67.36		3,061.04
29 OCT	<b>ANZ MOBILE BANKING PAYMENT 171494</b> TO IREM RAFTOPOULOS	100.00		2,961.04
29 OCT	<b>EFTPOS</b> SKYWAYS HOTEL RC AIRPORT WEST AU	202.00		2,759.04
29 OCT	<b>EFTPOS</b> SKYWAYS HOTEL RC AIRPORT WEST AU	202.00		2,557.04
29 OCT	<b>PAYMENT</b> TO MB FINANCIAL CONTRACT 500435	1,478.94		1,078.10
01 NOV	<b>ANZ MOBILE BANKING PAYMENT 753427</b> TO DUYGU GUNER EFFECTIVE DATE 30 OCT 2021	300.00		778.10
01 NOV	<b>NON-ANZ ATM</b> CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 31 OCT 2021	302.50		475.60
<b>TOTALS AT END OF PAGE</b>		<b>\$13,620.38</b>	<b>\$6,720.00</b>	

# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
01 NOV	<b>NON-ANZ ATM</b> CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 30 OCT 2021	402.50		73.10
02 NOV	<b>PAYMENT</b> TO HCFHEALTH 035084455SIZEA6WIX	219.45		146.35DR
03 NOV	<b>HONOUR/OVERDRAWN FEE</b>	37.70		184.05DR
04 NOV	<b>TRANSFER</b> FROM OCORP 004377388 INV00003889		448.00	263.95
04 NOV	<b>TRANSFER</b> FROM POLARIS SALES POLARIS		2,067.18	2,331.13
04 NOV	<b>TRANSFER</b> FROM A/C ID 15493 72 WITHERS STREET		381.36	2,712.49
04 NOV	<b>TRANSFER</b> FROM HOLLY AND WILLIA SP1PS431073 000233		3,576.80	6,289.29
04 NOV	<b>TRANSFER</b> FROM HOLLY AND WILLIA SP2PS431073 000375		7,015.20	13,304.49
04 NOV	<b>TRANSFER</b> FROM OCORP PS729480T1 INV00003894		221.00	13,525.49
04 NOV	<b>TRANSFER</b> FROM OCORP PS729480T2 INV00003894		303.33	13,828.82
04 NOV	<b>PAYMENT</b> TO MYOB AUSTRALIA MYOB 1-79633005506	120.00		13,708.82
04 NOV	<b>PAYMENT</b> TO BUDGET DIRECT 117895104070413274	137.00		13,571.82
04 NOV	<b>ANZ MOBILE BANKING PAYMENT 282859</b> TO ALEJANDRA OCHOA	322.00		13,249.82
05 NOV	<b>TRANSFER</b> FROM NIND INV UT 00003896		640.00	13,889.82
05 NOV	<b>TRANSFER</b> FROM A/C ID 532107 115 GILLIES STREET		187.00	14,076.82
05 NOV	<b>TRANSFER</b> FROM A/C ID 548194 9 ST NINIANS COURT		1,443.56	15,520.38
05 NOV	<b>ANZ MOBILE BANKING PAYMENT 567504</b> TO VICKI KONSTANTINIDIS	115.00		15,405.38
05 NOV	<b>ANZ MOBILE BANKING PAYMENT 572979</b> TO JOSE MENDOZA	187.50		15,217.88
05 NOV	<b>ANZ MOBILE BANKING PAYMENT 566973</b> TO JHONNY MARTINEZ	240.00		14,977.88
05 NOV	<b>ANZ MOBILE BANKING PAYMENT 564802</b> TO MARIO FARRUGIA	520.00		14,457.88
05 NOV	<b>ANZ MOBILE BANKING PAYMENT 562837</b> TO JHON MANJARRES	540.00		13,917.88
05 NOV	<b>ANZ MOBILE BANKING PAYMENT 563682</b> TO ROBIN OCAMPO	690.00		13,227.88
05 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 050517 TO 4564807015767740	1,000.00		12,227.88
08 NOV	<b>TRANSFER</b> FROM FORSYTHECONSTRUC CFS INV3899		7,276.50	19,504.38
08 NOV	<b>TRANSFER</b> FROM MYPLANMANAGER.CO 00003907KKKNIGHT		82.50	19,586.88
<b>TOTALS AT END OF PAGE</b>		<b>\$4,531.15</b>	<b>\$23,642.43</b>	

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Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
08 NOV	<b>TRANSFER</b> FROM A/C ID 434722 1-5 LYNDHURST STRE		363.00	19,949.88
08 NOV	<b>TRANSFER</b> FROM A/C ID 346845 20-22 HOTHAM STREE		512.00	20,461.88
08 NOV	<b>EFTPOS</b> SMV ENTERPRISES PL RAVENHALL VICAU	60.00		20,401.88
08 NOV	<b>ANZ INTERNET BANKING BPAY</b> PRIMUS TELECOM {562674} EFFECTIVE DATE 07 NOV 2021	78.84		20,323.04
08 NOV	<b>ANZ INTERNET BANKING BPAY</b> BUNNINGS {449714}	600.00		19,723.04
08 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 267417 TO 4564807015767740	2,000.00		17,723.04
09 NOV	<b>ANZ INTERNET BANKING BPAY</b> OPTUS BILLING SVCS {151794}	89.00		17,634.04
09 NOV	<b>ANZ MOBILE BANKING PAYMENT 568417</b> TO GUNER TRUST NAB	5,000.00		12,634.04
10 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> MCW - RICHMOND RICHMOND EFFECTIVE DATE 09 NOV 2021	20.00		12,614.04
10 NOV	<b>PAYMENT</b> TO BUDGET DIRECT 118146447070611668	71.21		12,542.83
10 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES EXPRESS 6801 E MELBOURNE EFFECTIVE DATE 09 NOV 2021	116.97		12,425.86
10 NOV	<b>PAYMENT</b> TO BUDGET DIRECT 116747851070599538	118.25		12,307.61
10 NOV	<b>ANZ INTERNET BANKING BPAY</b> LINKT MELB TOLLS {060194}	150.00		12,157.61
10 NOV	<b>ANZ INTERNET BANKING BPAY</b> DIGITAL PACIFIC P/ {111279}	179.00		11,978.61
10 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 981845 TO 4564807015767740	1,000.00		10,978.61
11 NOV	<b>ANZ INTERNET BANKING TRANSFER</b> 111121 ALIA HOMES - SPE		806.00	11,784.61
11 NOV	<b>TRANSFER</b> FROM CBA MAVI HOMES PROJECT		1,457.50	13,242.11
11 NOV	<b>TRANSFER</b> FROM ROSS-HUNT REAL E DE PAYMENT 042317		220.00	13,462.11
12 NOV	<b>TRANSFER</b> FROM RODD & GUNN AUST RODD & GUNN AUSTRA		1,341.70	14,803.81
12 NOV	<b>INTERNET BANKING BUSINESS</b>	15.00		14,788.81
12 NOV	<b>ANZ INTERNET BANKING BPAY</b> HSBC CARDS {167588}	242.00		14,546.81
12 NOV	<b>ANZ INTERNET BANKING BPAY</b> MELTON CITY RATES {605876}	679.32		13,867.49
12 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 831355 TO 4564807015767740	1,000.00		12,867.49
15 NOV	<b>PAYMENT</b> TO BUDGET DIRECT 116711104070741361	60.79		12,806.70
<b>TOTALS AT END OF PAGE</b>		<b>\$11,480.38</b>	<b>\$4,700.20</b>	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
15 NOV	<b>EFTPOS</b> UC TAYLORS HILL TAYLORS HILL AU	61.54		12,745.16
15 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 300206 TO 4564699028506482 EFFECTIVE DATE 13 NOV 2021	1,000.00		11,745.16
15 NOV	<b>ANZ MOBILE BANKING PAYMENT 802913</b> TO GUNER TRUST NAB EFFECTIVE DATE 14 NOV 2021	5,000.00		6,745.16
16 NOV	<b>ANZ REFUND</b> ANZ REFUND RID2023		0.58	6,745.74
16 NOV	<b>ANZ INTERNET BANKING BPAY</b> GWW 1 {051419}	62.96		6,682.78
16 NOV	<b>ANZ INTERNET BANKING BPAY</b> GWW 1 {046636}	133.92		6,548.86
16 NOV	<b>ANZ MOBILE BANKING PAYMENT 257118</b> TO VICKI KONSTANTINIDIS	135.00		6,413.86
16 NOV	<b>ANZ MOBILE BANKING PAYMENT 257566</b> TO JHONNY MARTINEZ	240.00		6,173.86
16 NOV	<b>NON-ANZ ATM</b> CBA\CAROLINE SPRINGS VIC IC	500.00		5,673.86
16 NOV	<b>ANZ MOBILE BANKING PAYMENT 258285</b> TO JHON MANJARRES	500.00		5,173.86
16 NOV	<b>ANZ MOBILE BANKING PAYMENT 256755</b> TO MARIO FARRUGIA	520.00		4,653.86
16 NOV	<b>ANZ MOBILE BANKING PAYMENT 258031</b> TO JESUS MONTOYA	537.50		4,116.36
17 NOV	<b>TRANSFER</b> FROM UNITED LIFT SERV ULS		426.00	4,542.36
17 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 16 NOV 2021	90.57		4,451.79
17 NOV	<b>NON-ANZ ATM CARD 4041</b> CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	202.50		4,249.29
17 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 871205 TO 4564807015767740	500.00		3,749.29
17 NOV	<b>ANZ MOBILE BANKING PAYMENT 790401</b> TO ROBIN OCAMPO	690.00		3,059.29
17 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> BIOLOGY BY DESIGN ESSENDON EFFECTIVE DATE 16 NOV 2021	1,425.00		1,634.29
18 NOV	<b>TRANSFER</b> FROM EDWARD & CO PROP SP332367B 000020		4,333.33	5,967.62
18 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> KMART 1286 CAROLINE SPRS EFFECTIVE DATE 17 NOV 2021	10.00		5,957.62
18 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES EXPRESS 6801 E MELBOURNE EFFECTIVE DATE 17 NOV 2021	136.69		5,820.93
18 NOV	<b>ANZ MOBILE BANKING PAYMENT 507567</b> TO ALEJANDRA OCHOA	322.00		5,498.93
<b>TOTALS AT END OF PAGE</b>		<b>\$12,067.68</b>	<b>\$4,759.91</b>	

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Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
22 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> EG GROUP/CNR TAYLORSRD & SYDENHAM EFFECTIVE DATE 20 NOV 2021	84.66		5,414.27
22 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> EG GROUP/399 MELTON-KEILO SYDENHAM EFFECTIVE DATE 21 NOV 2021	98.83		5,315.44
22 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 412948 TO 4564699028506482 EFFECTIVE DATE 20 NOV 2021	500.00		4,815.44
23 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> BUDGET DIRECT TOOOWONG EFFECTIVE DATE 22 NOV 2021	52.37		4,763.07
23 NOV	<b>EFTPOS</b> SQ *ZENSSA THERAPY \TRUGANINA AU	170.00		4,593.07
24 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 23 NOV 2021	79.92		4,513.15
24 NOV	<b>ANZ MOBILE BANKING PAYMENT 407716</b> TO MELINA RUIZ	200.00		4,313.15
24 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 278895 TO 4564699028506482	260.00		4,053.15
24 NOV	<b>ANZ MOBILE BANKING PAYMENT 340826</b> TO GARRY AND LORRAINE NASH	265.45		3,787.70
24 NOV	<b>ANZ INTERNET BANKING PAYMENT 593262</b> TO WESTERN UNION	307.00		3,480.70
24 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 941787 TO 4564807015767740	500.00		2,980.70
24 NOV	<b>ANZ MOBILE BANKING PAYMENT 340154</b> TO GARRY AND LORRAINE NASH	587.50		2,393.20
24 NOV	<b>ANZ MOBILE BANKING PAYMENT 341706</b> TO GARRY AND LORRAINE NASH	607.50		1,785.70
24 NOV	<b>ANZ MOBILE BANKING PAYMENT 340537</b> TO GARRY AND LORRAINE NASH	625.00		1,160.70
25 NOV	<b>EFTPOS</b> TK MAXX BRAYBROOK BRAYBROOK VICAU	35.13		1,125.57
25 NOV	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 246527 TO 4564807015767740	50.00		1,075.57
25 NOV	<b>EFTPOS</b> MECCA HIGHPOINT MARIBYRNONG AU	113.00		962.57
25 NOV	<b>ANZ INTERNET BANKING BPAY</b> XCHANGING {778986}	259.30		703.27
25 NOV	<b>ANZ MOBILE BANKING PAYMENT 648009</b> TO JOHNSHAYES	316.52		386.75
25 NOV	<b>DEBIT INTEREST CHARGED</b>	0.15		386.60
25 NOV	<b>ACCOUNT SERVICING FEE</b>	10.00		376.60
26 NOV	<b>TRANSFER</b> FROM PARL OF VIC 18768-67435		88.00	464.60
26 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> POLITIX HIGHPOINT MARIBYRNONG EFFECTIVE DATE 25 NOV 2021	62.95		401.65
<b>TOTALS AT END OF PAGE</b>		<b>\$5,185.28</b>	<b>\$88.00</b>	

# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
26 NOV	<b>VISA DEBIT PURCHASE CARD 4041</b> CENTRAL CLEANING CARLTON EFFECTIVE DATE 25 NOV 2021	90.00		311.65
29 NOV	<b>TRANSFER</b> FROM FORSYTHECONSTRUC CFS INV3916		5,318.50	5,630.15
29 NOV	<b>PAYMENT</b> TO BUDGET DIRECT 117326589071264910	67.36		5,562.79
29 NOV	<b>ANZ INTERNET BANKING BPAY</b> LINKT MELB TOLLS {701297} EFFECTIVE DATE 27 NOV 2021	100.00		5,462.79
29 NOV	<b>NON-ANZ ATM</b> CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 28 NOV 2021	202.50		5,260.29
29 NOV	<b>PAYMENT</b> TO LEASE PAY 001-1711465-001	591.77		4,668.52
29 NOV	<b>PAYMENT</b> TO ATO ATODD7125704215032	4,000.00		668.52
30 NOV	<b>PAYMENT FROM FIERO PROJECTS PTY LTD</b>		176.00	844.52
30 NOV	<b>TRANSFER</b> FROM MYPLANMANAGER.CO 00003924KKNIGHT		82.50	927.02
30 NOV	<b>TRANSFER</b> FROM BURWELL TECHNOLO BURWELL		700.00	1,627.02
30 NOV	<b>TRANSFER</b> FROM A/C ID 434722 1-5 LYNTHURST STRE		363.00	1,990.02
30 NOV	<b>TRANSFER</b> FROM A/C ID 346845 20-22 HOTHAM STREE		462.00	2,452.02
30 NOV	<b>TRANSFER</b> FROM A/C ID 548194 9 ST NINIANS COURT		1,443.56	3,895.58
30 NOV	<b>ANZ MOBILE BANKING PAYMENT 535901</b> TO ALEJANDRA OCHOA	322.00		3,573.58
30 NOV	<b>ANZ MOBILE BANKING PAYMENT 540824</b> TO VIVIANA PAEZ	368.00		3,205.58
30 NOV	<b>ANZ MOBILE BANKING PAYMENT 966001</b> TO NEVIN GUNER	650.00		2,555.58
30 NOV	<b>ANZ MOBILE BANKING PAYMENT 538670</b> TO JESUS MONTOYA	962.50		1,593.08
30 NOV	<b>PAYMENT</b> TO MB FINANCIAL CONTRACT 500435	1,478.94		114.14
01 DEC	<b>TRANSFER</b> FROM NAB ALIA HOMES- 011221		3,476.79	3,590.93
01 DEC	<b>TRANSFER</b> FROM OCORP LP051464 INV00003910		86.66	3,677.59
01 DEC	<b>TRANSFER</b> FROM OCORP LP051464 INV00003909		86.66	3,764.25
01 DEC	<b>TRANSFER</b> FROM OCORP LP051464 INV00003928		86.66	3,850.91
02 DEC	<b>PAYMENT FROM CAMBERWELL MAGPIES CRICKET</b>		1,364.00	5,214.91
02 DEC	<b>TRANSFER</b> FROM OCORP PS729480T2 INV00003933		303.33	5,518.24
<b>TOTALS AT END OF PAGE</b>		<b>\$8,833.07</b>	<b>\$13,949.66</b>	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
02 DEC	<b>TRANSFER</b> FROM OCORP PS729480T1 INV00003933		341.00	5,859.24
02 DEC	<b>TRANSFER</b> FROM ROSS-HUNT REAL E DE PAYMENT 042910		220.00	6,079.24
02 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 7841 TAYLORS HILL EFFECTIVE DATE 01 DEC 2021	47.55		6,031.69
02 DEC	<b>ANZ MOBILE BANKING PAYMENT 538609</b> TO VICKI KONSTANTINIDIS	125.00		5,906.69
02 DEC	<b>ANZ INTERNET BANKING BPAY</b> LINKT MELB TOLLS {789047}	150.00		5,756.69
02 DEC	<b>PAYMENT</b> TO HCFHEALTH 035084455S27X7QRB2	219.45		5,537.24
02 DEC	<b>NON-ANZ ATM</b> CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	242.50		5,294.74
02 DEC	<b>ANZ MOBILE BANKING PAYMENT 539041</b> TO JHONNY MARTINEZ	300.00		4,994.74
02 DEC	<b>ANZ MOBILE BANKING PAYMENT 537421</b> TO JHON MANJARRES	562.50		4,432.24
02 DEC	<b>ANZ MOBILE BANKING PAYMENT 538058</b> TO MARIO FARRUGIA	650.00		3,782.24
02 DEC	<b>ANZ MOBILE BANKING PAYMENT 539924</b> TO ROBIN OCAMPO	782.00		3,000.24
03 DEC	<b>TRANSFER</b> FROM CBA MAVI HOMES PROJECT		693.00	3,693.24
03 DEC	<b>TRANSFER</b> FROM CUA HEALTH COVID 4293473		150.00	3,843.24
03 DEC	<b>TRANSFER</b> FROM A/C ID 15493 72 WITHERS STREET		381.36	4,224.60
03 DEC	<b>PAYMENT</b> TO MYOB AUSTRALIA MYOB 1-79901308856	120.00		4,104.60
03 DEC	<b>EFTPOS</b> IMBUE FOOD AND WINE MARIBYRNONG VI	138.00		3,966.60
03 DEC	<b>ANZ INTERNET BANKING BPAY</b> BUNNINGS {808239}	300.00		3,666.60
06 DEC	<b>TRANSFER</b> FROM NIND INV UT 00003945		640.00	4,306.60
06 DEC	<b>TRANSFER</b> FROM FIERO FIERO		176.00	4,482.60
06 DEC	<b>EFTPOS</b> BLUE HIPPO LAUNDRY (JA KINGSVILLEVICAU	7.30		4,475.30
06 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> ESPRESSO STATION 3121 CREMORNE EFFECTIVE DATE 04 DEC 2021	18.50		4,456.80
06 DEC	<b>ANZ INTERNET BANKING BPAY</b> PRIMUS TELECOM {936364} EFFECTIVE DATE 04 DEC 2021	78.03		4,378.77
06 DEC	<b>ANZ INTERNET BANKING PAYMENT 417091</b> TO WESTERN UNION	102.90		4,275.87
<b>TOTALS AT END OF PAGE</b>		<b>\$3,843.73</b>	<b>\$2,601.36</b>	



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Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06 DEC	<b>EFTPOS</b> THE BLU CO PTY LTD COBURG NORTH AU EFFECTIVE DATE 05 DEC 2021	113.40		4,162.47
06 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 05 DEC 2021	158.95		4,003.52
06 DEC	<b>PAYMENT</b> TO BUDGET DIRECT 117895104071539173	175.85		3,827.67
06 DEC	<b>ANZ INTERNET BANKING BPAY</b> COMMONWEALTH CARDS {937802} EFFECTIVE DATE 04 DEC 2021	800.00		3,027.67
07 DEC	<b>TRANSFER</b> FROM CBA MAVI HOMES PROJECT		132.00	3,159.67
07 DEC	<b>TRANSFER</b> FROM CBA KK FLEET INV3936		425.00	3,584.67
07 DEC	<b>TRANSFER</b> FROM CBA KK FLEET INV3903		525.00	4,109.67
07 DEC	<b>TRANSFER</b> FROM POLARIS SALES POLARIS		2,092.70	6,202.37
07 DEC	<b>TRANSFER</b> FROM HOLLY AND WILLIA SP1PS431073 000239		3,576.80	9,779.17
07 DEC	<b>TRANSFER</b> FROM HOLLY AND WILLIA SP2PS431073 000381		7,015.20	16,794.37
07 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> C SPRINGS PHARMACY CAROLINE SPRI EFFECTIVE DATE 05 DEC 2021	10.12		16,784.25
07 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> WOOLWORTHS/29 LAKE STREET CAROLINE SPGS EFFECTIVE DATE 06 DEC 2021	12.00		16,772.25
07 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 06 DEC 2021	17.55		16,754.70
07 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> FOURIER TRANSFORM PTY TAYLORS LAKES EFFECTIVE DATE 05 DEC 2021	29.00		16,725.70
07 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> THE BLU CO PTY LTD COBURG NORTH EFFECTIVE DATE 05 DEC 2021	39.50		16,686.20
07 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> IRO SEAFOOD PTY. LTD. TAYLORS LAKES EFFECTIVE DATE 05 DEC 2021	69.71		16,616.49
07 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> EG GROUP/CNR TAYLORSRD & SYDENHAM EFFECTIVE DATE 06 DEC 2021	83.10		16,533.39
07 DEC	<b>EFTPOS</b> SQ *ZENSSA THERAPY \TRUGANINA AU	85.00		16,448.39
07 DEC	<b>ANZ INTERNET BANKING BPAY</b> VODAFONE POSTPAID {453405}	525.00		15,923.39
07 DEC	<b>ANZ MOBILE BANKING PAYMENT 899156</b> TO GUNER TRUST NAB	5,000.00		10,923.39
08 DEC	<b>TRANSFER</b> FROM FORSYTHECONSTRUC CFS INV3941		770.00	11,693.39
<b>TOTALS AT END OF PAGE</b>		<b>\$7,119.18</b>	<b>\$14,536.70</b>	

# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
08 DEC	<b>ANZ INTERNET BANKING BPAY</b> OPTUS BILLING SVCS {646213}	91.20		11,602.19
08 DEC	<b>EFTPOS</b> AA DEER PARK 3857 \DEER PARK AU	100.00		11,502.19
08 DEC	<b>ANZ INTERNET BANKING BPAY</b> LINKT MELB TOLLS {207963}	200.00		11,302.19
08 DEC	<b>ANZ INTERNET BANKING BPAY</b> HSBC CARDS {207729}	300.00		11,002.19
08 DEC	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 708246 TO 4564807015767740	1,000.00		10,002.19
08 DEC	<b>ANZ INTERNET BANKING BPAY</b> MIDLAND INSURANCE {203199}	1,340.00		8,662.19
08 DEC	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {207258}	5,863.00		2,799.19
09 DEC	<b>TRANSFER</b> FROM EDWARD & CO PROP SP332367B 000032		4,378.33	7,177.52
09 DEC	<b>ANZ MOBILE BANKING PAYMENT 692233</b> TO STINKY BINS PTY LTD	42.90		7,134.62
09 DEC	<b>ANZ MOBILE BANKING PAYMENT 694514</b> TO JOHNSHAYES	442.89		6,691.73
10 DEC	<b>TRANSFER</b> FROM PARL OF VIC 18768-68258		160.00	6,851.73
10 DEC	<b>TRANSFER</b> FROM NAB ALIA HOMES- 101221		1,235.00	8,086.73
10 DEC	<b>TRANSFER</b> FROM RODD & GUNN AUST RODD & GUNN AUSTRA		1,181.70	9,268.43
10 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> EBAY O*11-07977-38976 SYDNEY EFFECTIVE DATE 08 DEC 2021	9.89		9,258.54
10 DEC	<b>PAYMENT</b> TO BUDGET DIRECT 118146447071736331	71.21		9,187.33
10 DEC	<b>PAYMENT</b> TO BUDGET DIRECT 116747851071720374	118.25		9,069.08
10 DEC	<b>ANZ MOBILE BANKING PAYMENT 207196</b> TO AYTEN GUNER	210.00		8,859.08
10 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> EBAY O*16-07976-30893 SYDNEY EFFECTIVE DATE 08 DEC 2021	244.65		8,614.43
10 DEC	<b>NON-ANZ ATM</b> CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50	502.50		8,111.93
10 DEC	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 454227 TO 4564699028506482	1,200.00		6,911.93
13 DEC	<b>PAYMENT FROM MR TYSON ANDREW YEO</b> TYSON FOB EFFECTIVE DATE 12 DEC 2021		110.00	7,021.93
13 DEC	<b>TRANSFER</b> FROM OCORP 004377388 INV00003922		435.00	7,456.93
13 DEC	<b>TRANSFER</b> FROM OCORP PS544720E INV00003926		770.00	8,226.93
<b>TOTALS AT END OF PAGE</b>		<b>\$11,736.49</b>	<b>\$8,270.03</b>	

# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
13 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> FRESH 2 YOU PTY LTD EAST MELBOURN EFFECTIVE DATE 09 DEC 2021	33.80		8,193.13
13 DEC	<b>EFTPOS</b> C SPRINGS PHARMACY \CAROLINE SPRINGS AU	39.24		8,153.89
13 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> SHEIKE AND CO PTY LT MARIBYRNONG EFFECTIVE DATE 11 DEC 2021	119.95		8,033.94
13 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0649 KEILOR DOWNS EFFECTIVE DATE 11 DEC 2021	150.87		7,883.07
13 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 11 DEC 2021	316.88		7,566.19
14 DEC	<b>TRANSFER</b> FROM MYPLANMANAGER.CO 00003953KKNIGHT		82.50	7,648.69
14 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> AU79 CHADSTONE PTY LTD CHADSTONE EFFECTIVE DATE 12 DEC 2021	3.80		7,644.89
14 DEC	<b>INTERNET BANKING BUSINESS</b>	15.00		7,629.89
14 DEC	<b>EFTPOS</b> MERCURY HEALING PTY LT ESSENDON AU	35.80		7,594.09
14 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> GRILL'D PTY LTD - HIGH MARIBYRNONG EFFECTIVE DATE 11 DEC 2021	44.70		7,549.39
14 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 13 DEC 2021	50.45		7,498.94
14 DEC	<b>PAYMENT</b> TO BUDGET DIRECT 116711104071830386	69.95		7,428.99
14 DEC	<b>EFTPOS</b> FIFTY FIVE TRADING P NORTH MELBOURVICAU	104.49		7,324.50
14 DEC	<b>ANZ MOBILE BANKING PAYMENT 375110</b> TO VICKI KONSTANTINIDIS	125.00		7,199.50
14 DEC	<b>ANZ MOBILE BANKING PAYMENT 373913</b> TO VIVIANA PAEZ	184.00		7,015.50
14 DEC	<b>ANZ MOBILE BANKING PAYMENT 375515</b> TO JHONNY MARTINEZ	300.00		6,715.50
14 DEC	<b>ANZ MOBILE BANKING PAYMENT 373217</b> TO ALEJANDRA OCHOA	350.00		6,365.50
14 DEC	<b>ANZ MOBILE BANKING PAYMENT 372056</b> TO JHON MANJARRES	625.00		5,740.50
14 DEC	<b>ANZ MOBILE BANKING PAYMENT 374501</b> TO MARIO FARRUGIA	650.00		5,090.50
14 DEC	<b>ANZ MOBILE BANKING PAYMENT 372741</b> TO JESUS MONTOYA	837.50		4,253.00
15 DEC	<b>TRANSFER</b> FROM UNITED LIFT SERV ULS		836.00	5,089.00
16 DEC	<b>TRANSFER</b> FROM DEPT VET AFFAIRS DVAV2026125697		651.60	5,740.60
16 DEC	<b>TRANSFER</b> FROM HOLLY AND WILLIA SP1PS431073 000243		3,576.80	9,317.40
<b>TOTALS AT END OF PAGE</b>		<b>\$4,056.43</b>	<b>\$5,146.90</b>	

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# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
16 DEC	<b>TRANSFER</b> FROM HOLLY AND WILLIA SP2PS431073 000386		8,731.20	18,048.60
16 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> WOOLWORTHS/29 LAKE STREET CAROLINE SPGS EFFECTIVE DATE 15 DEC 2021	26.00		18,022.60
16 DEC	<b>ANZ MOBILE BANKING PAYMENT 894914</b> TO DUYGU GUNER	100.00		17,922.60
16 DEC	<b>PAYMENT</b> TO MYOB PAY SUPER SP000002279786	567.00		17,355.60
17 DEC	<b>TRANSFER</b> FROM OCORP PS810383L- INV00003925		140.00	17,495.60
17 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 16 DEC 2021	8.50		17,487.10
17 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> POST EAST MELBOURNE EA EAST MELBOURN EFFECTIVE DATE 15 DEC 2021	17.99		17,469.11
17 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 16 DEC 2021	127.32		17,341.79
17 DEC	<b>ANZ INTERNET BANKING BPAY</b> AGL SALES P/L {912558}	216.43		17,125.36
17 DEC	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 916368 TO 4564699028506482	350.00		16,775.36
17 DEC	<b>ANZ ATM</b> DELAHEY TAYLORS RD DELAHEY VI	750.00		16,025.36
20 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> 7-ELEVEN 1303 MOONEE PONDS EFFECTIVE DATE 17 DEC 2021	2.54		16,022.82
20 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> RUMI TREASURE PTY LTD DONCASTER EAS EFFECTIVE DATE 16 DEC 2021	4.50		16,018.32
20 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> POST EAST MELBOURNE EA EAST MELBOURN EFFECTIVE DATE 16 DEC 2021	13.99		16,004.33
20 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0526 MITCHAM EFFECTIVE DATE 18 DEC 2021	15.10		15,989.23
20 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> WOOLWORTHS/29 LAKE STREET CAROLINE SPGS EFFECTIVE DATE 19 DEC 2021	35.46		15,953.77
20 DEC	<b>EFTPOS</b> PLINE PH WATERGARDENS TAYLORS LAKESVICAU	41.07		15,912.70
20 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> SMP* BYBLOS MARKET BURNSIDE EFFECTIVE DATE 16 DEC 2021	44.20		15,868.50
20 DEC	<b>ANZ INTERNET BANKING BPAY</b> AGL SALES P/L {810704}	69.29		15,799.21
20 DEC	<b>ANZ MOBILE BANKING PAYMENT 964454</b> TO IREM RAFTOPOULOS	170.00		15,629.21
<b>TOTALS AT END OF PAGE</b>		<b>\$2,559.39</b>	<b>\$8,871.20</b>	

# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
20 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> CHEMIST WAREHOUSE BURNSIDE EFFECTIVE DATE 16 DEC 2021	185.90		15,443.31
20 DEC	<b>NON-ANZ ATM</b> CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 18 DEC 2021	202.50		15,240.81
20 DEC	<b>ANZ MOBILE BANKING PAYMENT 808558</b> TO AKILA PEIRISPULLE	500.00		14,740.81
20 DEC	<b>ANZ MOBILE BANKING PAYMENT 249640</b> TO GARRY AND LORRAINE NASH	575.00		14,165.81
20 DEC	<b>ANZ MOBILE BANKING PAYMENT 248241</b> TO GARRY AND LORRAINE NASH	825.00		13,340.81
20 DEC	<b>ANZ MOBILE BANKING PAYMENT 548908</b> TO ROBIN OCAMPO	908.50		12,432.31
20 DEC	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 335626 TO 4564807015767740 EFFECTIVE DATE 18 DEC 2021	1,000.00		11,432.31
20 DEC	<b>PAYMENT</b> TO MYOB PAY SUPER SP000002283306	5,898.55		5,533.76
21 DEC	<b>PAYMENT FROM CAMBERWELL MAGPIES CRICKET</b>		1,364.00	6,897.76
21 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> BLUE HIPPO LAUNDRY KINGSVILLE EFFECTIVE DATE 19 DEC 2021	5.30		6,892.46
21 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> LAURENT BAKERIES EAST MELBOURN EFFECTIVE DATE 18 DEC 2021	15.20		6,877.26
21 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> LAURENT BAKERIES EAST MELBOURN EFFECTIVE DATE 18 DEC 2021	71.00		6,806.26
21 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES EXPRESS 6763 RICHMOND EFFECTIVE DATE 20 DEC 2021	81.97		6,724.29
21 DEC	<b>ANZ INTERNET BANKING PAYMENT 521096</b> TO WESTERN UNION	407.00		6,317.29
21 DEC	<b>ANZ INTERNET BANKING PAYMENT 580839</b> TO WESTERN UNION	407.00		5,910.29
21 DEC	<b>NON-ANZ ATM</b> CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	752.50		5,157.79
21 DEC	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 595303 TO 4564807015767740	1,100.00		4,057.79
22 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> MCDONALDS COLLINGWOOD COLLINGWOOD EFFECTIVE DATE 19 DEC 2021	3.85		4,053.94
22 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> GHANDA TAYLORS LAKES EFFECTIVE DATE 20 DEC 2021	64.95		3,988.99
22 DEC	<b>ANZ INTERNET BANKING BPAY</b> ALINTA ENERGY {081508}	88.00		3,900.99
<b>TOTALS AT END OF PAGE</b>		<b>\$13,092.22</b>	<b>\$1,364.00</b>	

# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
22 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES EXPRESS 6801 E MELBOURNE EFFECTIVE DATE 21 DEC 2021	107.71		3,793.28
22 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> MY BEAUTY SPOT TAYLORS LAKES EFFECTIVE DATE 20 DEC 2021	109.99		3,683.29
22 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> CHEMIST WAREHOUSE TAYLORS LAKES EFFECTIVE DATE 20 DEC 2021	120.47		3,562.82
22 DEC	<b>ANZ INTERNET BANKING BPAY</b> LINKT MELB TOLLS {083441}	150.00		3,412.82
22 DEC	<b>EFTPOS</b> C SPRINGS PHARMACY \CAROLINE SPRINGS AU	159.95		3,252.87
22 DEC	<b>ANZ MOBILE BANKING PAYMENT 956011</b> TO MELINA RUIZ	200.00		3,052.87
23 DEC	<b>TRANSFER</b> FROM PARL OF VIC 18768-68961		240.00	3,292.87
23 DEC	<b>TRANSFER</b> FROM A/C ID 346845 20-22 HOTHAM STREE		462.00	3,754.87
23 DEC	<b>TRANSFER</b> FROM A/C ID 434722 1-5 LYNDHURST STRE		561.00	4,315.87
23 DEC	<b>TRANSFER</b> FROM A/C ID 548194 9 ST NINIANS COURT		1,443.56	5,759.43
23 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> COLES 0554 CAROLINE SPRS EFFECTIVE DATE 22 DEC 2021	41.92		5,717.51
23 DEC	<b>ANZ INTERNET BANKING BPAY</b> VICROADS {326746}	213.98		5,503.53
24 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> AUG GEL CAR SPRINGS CAROLINE SPRI EFFECTIVE DATE 22 DEC 2021	39.50		5,464.03
24 DEC	<b>VISA DEBIT PURCHASE CARD 4041</b> DELAHEY SUPERFRESH PTY DELAHEY EFFECTIVE DATE 22 DEC 2021	46.82		5,417.21
24 DEC	<b>NON-ANZ ATM</b> CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	202.50		5,214.71
24 DEC	<b>NON-ANZ ATM</b> CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	302.50		4,912.21
24 DEC	<b>NON-ANZ ATM</b> CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50	502.50		4,409.71
24 DEC	<b>ACCOUNT SERVICING FEE</b>	10.00		4,399.71
<b>TOTALS AT END OF PAGE</b>		<b>\$2,207.84</b>	<b>\$2,706.56</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$100,333.22</b>	<b>\$97,356.95</b>	<b>\$4,399.71</b>

# BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

## This Statement Includes

Interest paid on borrowings	\$0.15
ANZ bank charges	\$87.70

## Fee Summary

Fees Charged for period: 26 OCT 2021 to 25 NOV 2021

### Summary of ANZ Transaction Fees

	Transactions			Fee Per	Total
	Total	Free	Additional	Transaction (\$)	Charge (\$)
<b>SERVICE FEES</b>					
MONTHLY ACCOUNT SERVICE FEE					10.00
<b>Total Account Service Fees</b>					<b>\$10.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$10.00</b>

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

Fees Charged for period: 26 NOV 2021 to 24 DEC 2021

### Summary of ANZ Transaction Fees

	Transactions			Fee Per	Total
	Total	Free	Additional	Transaction (\$)	Charge (\$)
<b>SERVICE FEES</b>					
MONTHLY ACCOUNT SERVICE FEE					10.00
<b>Total Account Service Fees</b>					<b>\$10.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$10.00</b>

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

## 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.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and 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 [www.anz.com](http://www.anz.com) or by calling **13 13 14**.





# WE'RE REMINDING YOU ABOUT INFORMATION REGARDING YOUR ANZ BUSINESS VISA DEBIT CARD

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We wanted to remind you about what to do if you need to dispute a transaction on your ANZ Business Visa Debit card.

## WHAT YOU NEED TO KNOW

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

## WHAT YOU CAN DO IF THIS HAPPENS

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant. If you believe you're entitled to have a transaction reversed, you should let us know promptly. The Visa 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 days<sup>1</sup>. 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 reversed.

In some cases, the time limits under the scheme rules may not apply to your disputed transaction. However, you should still 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 reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you're likely to be liable for the transaction.

Therefore, it's important to review your statements carefully.

## VISA SECURE AND EFTPOS SECURE

Visa Secure and EFTPOS Secure provides an extra level of protection for online Visa purchases at participating retailers utilising One Time Password via SMS sent 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 more information on disputing a transaction, refer to the relevant Terms and Conditions or Conditions of Use.

If you have any questions, please visit [www.anz.com](http://www.anz.com) or call us on 1800 801 485 (8.30am – 8pm Melbourne time, Monday – Friday).

Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

<sup>1</sup> For transactions performed using the EFTPOS system, longer time limits may apply.

**Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.**

Australian Credit Licence Number 234527. Item No. 96878 10.2021 WZ112142

