



## ANZ PLATINUM

STATEMENT PERIOD: 07/03/22 to 05/04/22

ACCOUNT NUMBER: 4564-6990-2957-9850

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

MR TAPAN MUKESHBHAI CHAVDA  
2/29 JOYCE ST  
PENDLE HILL NSW 2145

### PAYMENT SUMMARY

Due Date	02/05/22
Minimum Monthly Payment	\$381.00

Available Credit at Statement Date	\$969.38
Credit Limit	\$20,000.00

## YOUR ANZ ACCOUNT SUMMARY

Opening Balance	\$18,401.87
Purchases, Cash Advances & Other Debits	\$1,398.75
Interest Charges	\$0.00
Payments & Other Credits	\$770.00
Closing Balance	\$19,030.62

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	78 years and 8 months	\$95,053.98
\$970.81	2 years	\$4,268.82, a saving of \$90,785.16

**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 4564-6990-2957-9850

Account Name MR TAPAN MUKESHBHAI CHAVDA

Date Paid

Amount Paid

\$

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling **13 22 73**

## Interest Rates

<b>Purchases</b>	Interest Rate 20.24% p.a (0.0554% daily) Interest rate reduced to 0.00% p.a (0.0000% daily) until 17/10/2022
<b>Cash Advances</b>	Interest Rate 20.24% p.a (0.0554% daily)
<b>Balance Transfers</b>	Interest Rate 20.24% p.a (0.0554% daily)

## Transaction Details

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
14/03/2022	11/03/2022	9868	VODAFONE AUSTRALIA NORTH SYDNEY	\$10.00	\$18,411.87
14/03/2022	12/03/2022	9868	WOOLWORTHS/HILLS CENTRE P SEVEN HILLS	\$118.86	\$18,530.73
14/03/2022	12/03/2022	9868	COLES 0768 EPPING	\$17.30	\$18,548.03
14/03/2022	12/03/2022	9868	SHIV AUSTRALIA PTY L SEVEN HILLS	\$12.40	\$18,560.43
14/03/2022	12/03/2022	9868	SURYA SUPERMARKET TOONGABBIE	\$14.00	\$18,574.43
14/03/2022	12/03/2022	9868	PAYMENT - THANKYOU	\$400.00CR	\$18,174.43
15/03/2022	14/03/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$39.21	\$18,213.64
16/03/2022	15/03/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$9.06	\$18,222.70
18/03/2022	16/03/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$11.50	\$18,234.20
18/03/2022	17/03/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$15.74	\$18,249.94
21/03/2022	16/03/2022	9868	OFFICEWORKS BENTLEIGH EAS	\$69.00	\$18,318.94
21/03/2022	17/03/2022	9868	MALWA GROUP SYDNEY PTY PENDLE HILL	\$4.00	\$18,322.94
21/03/2022	20/03/2022	9868	PAYMENT - THANKYOU	\$370.00CR	\$17,952.94
24/03/2022	23/03/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$13.49	\$17,966.43
24/03/2022	23/03/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$61.95	\$18,028.38
25/03/2022	23/03/2022	9868	TEA VILLA CAFE PENDLE HILL	\$24.00	\$18,052.38
25/03/2022	23/03/2022	9868	RAJAH SUPERMARKET PENDLE HILL	\$4.95	\$18,057.33
28/03/2022	26/03/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$18.90	\$18,076.23
29/03/2022	27/03/2022	9868	SAVARIYA-PURE VEGETA QUAKERS HILL	\$81.30	\$18,157.53
29/03/2022	28/03/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$2.73	\$18,160.26
29/03/2022	28/03/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$10.85	\$18,171.11
01/04/2022	29/03/2022	9868	TRANSPORTFORNSW OPAL CHIPPENDALE	\$20.00	\$18,191.11
04/04/2022	31/03/2022	9868	DR RAGHUBINDER SINGH G BELLA VISTA	\$130.00	\$18,321.11
04/04/2022	01/04/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$37.85	\$18,358.96
04/04/2022	01/04/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$17.33	\$18,376.29
04/04/2022	02/04/2022	9868	WOOLWORTHS/AURELIA / JUNI TOONGABBIE	\$55.33	\$18,431.62
05/04/2022	03/04/2022	9868	HOME SWEET HOME SOFA PROSPECT	\$599.00	\$19,030.62

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

**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
			\$
			\$
			\$
<b>Teller Stamp</b>	<b>Signature</b>	<b>Subtotal</b>	\$
		<b>Notes</b>	\$
		<b>Coins</b>	\$
		<b>Total</b>	\$

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling **13 22 73**

---

## Congratulations, your Annual Fee has been waived!

Accumulated eligible purchases from last Annual Fee Date: \$24,896

**ANZ Platinum Annual Account Fee Waiver:** Your next Annual Fee will be waived if you make eligible purchases of \$20,000 or more in the year prior to your next Annual Fee Date using your ANZ Platinum Account. Eligible purchases excludes Balance Transfers, Cash Advances, Interest, Fees, transactions reversed and purchase refunds. Interest may be charged on your eligible purchases and other fees and charges may apply to your account. The Annual Fee is currently \$87 but is subject to change.

---

## IMPORTANT MESSAGES

OUR PAYMENT OPTIONS LISTED SHOW THE MANY WAYS TO PAY YOUR CREDIT CARD. 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 Fee<sup>1</sup> that will apply to your ANZ Consumer Credit Card account will be 3%<sup>2</sup>.
- ANZ has also made changes to some interest rates. Please check your statement of account for any which may apply to your credit card.

<sup>1</sup> 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.

<sup>2</sup> Fees and Charges are subject to change.

# IMPORTANT INFORMATION ABOUT YOUR ANZ CARD

---

We are writing to remind you about how to protect your card 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 card, password, PIN, Telecode and other usernames 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;
- destroy your card on the expiry date by cutting it diagonally in half (including any embedded microchip on the card, magnetic strip and card validation code);
- not let anyone else use your card;
- 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 or theft; and
- notify ANZ immediately if you become aware that your card or card account 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 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.

## **Passcode security requirements**

These requirements help to protect your personal identification numbers (PIN) or other passwords, Telecodes 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 given to you by ANZ that is used to perform transactions ('device') 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;
- choose a PIN or passcode that represents your birth date or a 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 electronically 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](http://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 number 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 unknown transactions charged to your card.

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 immediately. 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, such as where ePayments code applies, these time limits 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 may be liable for the transaction. To make sure this doesn't happen, it's important to review your statements carefully.

### **Visa Secure (Formerly known as Verified by Visa)**

Visa Secure (formerly known as Verified by Visa) 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.

You are not able to reverse a transaction authenticated using Visa Secure (formerly known as Verified by Visa) unless ANZ is liable as provided in your Electronic Banking 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 [anz.com](https://anz.com) or call 13 22 73. 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.



## ANZ PLATINUM

STATEMENT PERIOD: 06/04/22 to 05/05/22

ACCOUNT NUMBER: 4564-6990-2957-9850

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

MR TAPAN MUKESHBHAI CHAVDA  
2/29 JOYCE ST  
PENDLE HILL NSW 2145

### PAYMENT SUMMARY

Due Date	30/05/22
Minimum Monthly Payment	\$389.00

Available Credit at Statement Date	\$552.82
Credit Limit	\$20,000.00

## YOUR ANZ ACCOUNT SUMMARY

Opening Balance	\$19,030.62
Purchases, Cash Advances & Other Debits	\$916.56
Interest Charges	\$0.00
Payments & Other Credits	\$500.00
Closing Balance	\$19,447.18

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	79 years and 3 months	\$97,276.68
\$992.06	2 years	\$4,362.26, a saving of \$92,914.42

**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	4564-6990-2957-9850
Account Name	MR TAPAN MUKESHBHAI CHAVDA
Date Paid	
Amount Paid	\$

4564699029579850

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling **13 22 73**

## Interest Rates

<b>Purchases</b>	Interest Rate 20.24% p.a (0.0554% daily) Interest rate reduced to 0.00% p.a (0.0000% daily) until 17/10/2022
<b>Cash Advances</b>	Interest Rate 21.24% p.a (0.0581% daily)
<b>Balance Transfers</b>	Interest Rate 21.24% p.a (0.0581% daily)

## Transaction Details

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
06/04/2022	03/04/2022	9868	MALWA GROUP SYDNEY PTY PENDLE HILL	\$68.45	\$19,099.07
08/04/2022	05/04/2022	9868	TRANSPORTFORNSW TAP SYDNEY	\$7.32	\$19,106.39
08/04/2022	06/04/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$19.48	\$19,125.87
08/04/2022	06/04/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$10.85	\$19,136.72
11/04/2022	07/04/2022	9868	RAJAH SUPERMARKET PENDLE HILL	\$7.41	\$19,144.13
11/04/2022	07/04/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$15.99	\$19,160.12
11/04/2022	07/04/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$88.55	\$19,248.67
11/04/2022	07/04/2022	9868	7-ELEVEN 2009 PENDLE HILL	\$4.00	\$19,252.67
11/04/2022	07/04/2022	9868	AMAYSIM MOBILE PTY LTD SYDNEY	\$30.00	\$19,282.67
12/04/2022	10/04/2022	9868	WOOLWORTHS/GREAT WESTERN WNTWORTHVILLE	\$121.42	\$19,404.09
12/04/2022	10/04/2022	9868	TARGET 5177 CASTLE HILL	\$75.00	\$19,479.09
13/04/2022	10/04/2022	9868	JB HI FI CASTLE TOWE CASTLE HILL	\$15.99	\$19,495.08
14/04/2022	10/04/2022	9868	STARCADIUM PTY LTD CASTLE HILL	\$15.95	\$19,511.03
19/04/2022	13/04/2022	9868	SYD APRT INTNL CARP50 SYDNEY	\$9.90	\$19,520.93
19/04/2022	14/04/2022	9868	EL JANNAH BLACKTOWN BLACKTOWN	\$29.30	\$19,550.23
19/04/2022	14/04/2022	9868	KMART 1002 BLACKTOWN	\$8.00	\$19,558.23
19/04/2022	16/04/2022	9868	WOOLWORTHS/23 STEEL STREE NEWCASTLE W	\$10.00	\$19,568.23
21/04/2022	19/04/2022	9868	WOOLWORTHS/AURELIA / JUNI TOONGABBIE	\$4.28	\$19,572.51
21/04/2022	19/04/2022	9868	BWS/15 AURELIA ST TOONGABBIE	\$20.00	\$19,592.51
22/04/2022	18/04/2022	9868	AMPOL PENDLE HI 22707F PENDLE HILL	\$36.61	\$19,629.12
22/04/2022	19/04/2022	9868	MADHU BARGAVAN PENDLE HILL	\$18.00	\$19,647.12
22/04/2022	22/04/2022	9868	PAYMENT - THANKYOU	\$500.00CR	\$19,147.12
26/04/2022	23/04/2022	9868	7-ELEVEN 2009 PENDLE HILL	\$4.10	\$19,151.22
27/04/2022	24/04/2022	9868	RAJAH SUPERMARKET PENDLE HILL	\$16.21	\$19,167.43
27/04/2022	24/04/2022	9868	KST SPICE CORNER PTY PENDLE HILL	\$9.90	\$19,177.33
27/04/2022			RATE 20.24%PA TO 21.24%PA ON CASH ADVANCES		
27/04/2022			RATE 20.24%PA TO 21.24%PA ON BALANCE TRANSFERS		
28/04/2022	26/04/2022	9868	WOOLWORTHS/AURELIA / JUNI TOONGABBIE	\$93.21	\$19,270.54

**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
			\$
			\$
			\$
<b>Teller Stamp</b>	<b>Signature</b>	<b>Subtotal</b>	\$
		<b>Notes</b>	\$
		<b>Coins</b>	\$
		<b>Total</b>	\$

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling **13 22 73**

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
02/05/2022	27/04/2022	9868	SYDNEY MARINA DINE IN PENDLE HILL	\$9.00	\$19,279.54
02/05/2022	28/04/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$46.59	\$19,326.13
03/05/2022	30/04/2022	9868	24/7 SPORTS BAR SYDN PYRMONT	\$14.40	\$19,340.53
03/05/2022	01/05/2022	9868	WOOLWORTHS/AURELIA / JUNI TOONGABBIE	\$23.70	\$19,364.23
03/05/2022	01/05/2022	9868	WOOLWORTHS/AURELIA / JUNI TOONGABBIE	\$29.00	\$19,393.23
04/05/2022	02/05/2022	9868	SRI LAKSHMI SUPERMAR WENTWORTHVILL	\$10.45	\$19,403.68
04/05/2022	02/05/2022	9868	OFFICEWORKS 0241 WNTWORTHVILLE	\$9.45	\$19,413.13
05/05/2022	03/05/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$34.05	\$19,447.18

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

## Congratulations, your Annual Fee has been waived!

Accumulated eligible purchases from last Annual Fee Date: \$25,812

**ANZ Platinum Annual Account Fee Waiver:** Your next Annual Fee will be waived if you make eligible purchases of \$20,000 or more in the year prior to your next Annual Fee Date using your ANZ Platinum Account. Eligible purchases excludes Balance Transfers, Cash Advances, Interest, Fees, transactions reversed and purchase refunds. Interest may be charged on your eligible purchases and other fees and charges may apply to your account. The Annual Fee is currently \$87 but is subject to change.

## IMPORTANT MESSAGES

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





## ANZ PLATINUM

STATEMENT PERIOD: 06/05/22 to 05/06/22

ACCOUNT NUMBER: 4564-6990-2957-9850

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

MR TAPAN MUKESHBHAI CHAVDA  
2/29 JOYCE ST  
PENDLE HILL NSW 2145

### PAYMENT SUMMARY

Due Date	30/06/22
Minimum Monthly Payment	\$356.00

Available Credit at Statement Date	\$2,225.97
Credit Limit	\$20,000.00

## YOUR ANZ ACCOUNT SUMMARY

Opening Balance	\$19,447.18
Purchases, Cash Advances & Other Debits	\$2,426.85
Interest Charges	\$0.00
Payments & Other Credits	\$4,100.00
Closing Balance	\$17,774.03

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	76 years and 10 months	\$88,287.94
\$906.71	2 years	\$3,987.01, a saving of \$84,300.93

**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 4564-6990-2957-9850

Account Name MR TAPAN MUKESHBHAI CHAVDA

Date Paid

Amount Paid

\$

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling **13 22 73**

## Interest Rates

<b>Purchases</b>	Interest Rate 20.24% p.a (0.0554% daily) Interest rate reduced to 0.00% p.a (0.0000% daily) until 17/10/2022
<b>Cash Advances</b>	Interest Rate 21.24% p.a (0.0581% daily)
<b>Balance Transfers</b>	Interest Rate 21.24% p.a (0.0581% daily)

## Transaction Details

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
06/05/2022	04/05/2022	9868	OPTIMAL BELLA VISTA BELLA VISTA	\$25.99	\$19,473.17
06/05/2022	04/05/2022	9868	WOOLWORTHS/109 PENDLE WAY PENDLE HILL	\$7.00	\$19,480.17
09/05/2022	04/05/2022	9868	MALWA GROUP SYDNEY PTY PENDLE HILL	\$12.74	\$19,492.91
09/05/2022	04/05/2022	9868	DR RAGHUBINDER SINGH G BELLA VISTA	\$130.00	\$19,622.91
09/05/2022	04/05/2022	9868	TRANSPORTFORNSW TAP SYDNEY	\$10.46	\$19,633.37
09/05/2022	05/05/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$36.24	\$19,669.61
09/05/2022	05/05/2022	9868	DOSAPLAZA-HARRIS PARK HARRIS PARK	\$34.60	\$19,704.21
09/05/2022	05/05/2022	9868	AMAYSIM MOBILE PTY LTD SYDNEY	\$15.00	\$19,719.21
09/05/2022	05/05/2022	9868	SPORTSDIRECT.COM SHIREBROOK	\$43.25	\$19,762.46
09/05/2022			INCL OVERSEAS TXN FEE 1.26 AUD		\$19,762.46
09/05/2022	05/05/2022	9868	VODAFONE AUSTRALIA NORTH SYDNEY	\$50.00	\$19,812.46
16/05/2022	14/05/2022	9868	PAYMENT - THANKYOU	\$1,000.00CR	\$18,812.46
17/05/2022	15/05/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$5.00	\$18,817.46
18/05/2022	15/05/2022	9868	DIESEL AUS HOMEBUSH	\$69.00	\$18,886.46
18/05/2022	15/05/2022	9868	TAROCASH PTY LTD 145 HOMEBUSH	\$104.98	\$18,991.44
18/05/2022	15/05/2022	9868	DHARMA BHAKTI & SONS WENTWORTHVILL	\$44.82	\$19,036.26
19/05/2022	15/05/2022	9868	APPLE JEWELLERY NORTH RYDE	\$30.00	\$19,066.26
19/05/2022	17/05/2022	9868	RAJAH SUPERMARKET PENDLE HILL	\$29.61	\$19,095.87
19/05/2022	19/05/2022	9868	PAYMENT - THANKYOU	\$3,100.00CR	\$15,995.87
20/05/2022	16/05/2022	9868	ENERGYAUSTRALIA PTY LT MELBOURNE	\$220.15	\$16,216.02
20/05/2022	16/05/2022	9868	ENERGYAUSTRALIA PTY LT MELBOURNE	\$159.81	\$16,375.83
20/05/2022	19/05/2022	9868	SWAROVSKI DIGITAL 664-8834331	\$194.09	\$16,569.92
			131.25 USD		
20/05/2022			INCL OVERSEAS TXN FEE 5.65 AUD		\$16,569.92
23/05/2022	21/05/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$17.99	\$16,587.91
24/05/2022	22/05/2022	9868	EL JANNAH BLACKTOWN BLACKTOWN	\$21.40	\$16,609.31
25/05/2022	22/05/2022	9868	TAROCASH PTY LTD 135 BLACKTOWN	\$174.99	\$16,784.30
25/05/2022	22/05/2022	9868	SRI LAKSHMI SUPERMAR WENTWORTHVILL	\$6.50	\$16,790.80
26/05/2022	23/05/2022	9868	SANKALP WENTWORTHVILL	\$173.25	\$16,964.05
26/05/2022	24/05/2022	9868	RAJAH SUPERMARKET PENDLE HILL	\$11.24	\$16,975.29

**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
			\$
			\$
			\$
<b>Teller Stamp</b>	<b>Signature</b>	<b>Subtotal</b>	\$
		<b>Notes</b>	\$
		<b>Coins</b>	\$
		<b>Total</b>	\$

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling **13 22 73**

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
27/05/2022	24/05/2022	9868	DHARMA BHAKTI & SONS WENTWORTHVILL	\$270.03	\$17,245.32
27/05/2022	25/05/2022	9868	EL JANNAH BLACKTOWN BLACKTOWN	\$7.50	\$17,252.82
30/05/2022	26/05/2022	9868	TRANSPORTFORNSW OPAL CHIPPENDALE	\$10.00	\$17,262.82
30/05/2022	27/05/2022	9868	VODAFONE AUSTRALIA NORTH SYDNEY	\$50.24	\$17,313.06
30/05/2022	27/05/2022	9868	TRANSPORTFORNSW OPAL CHIPPENDALE	\$20.00	\$17,333.06
30/05/2022	28/05/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$41.48	\$17,374.54
01/06/2022	29/05/2022	9868	TRANSPORTFORNSW TAP SYDNEY	\$2.56	\$17,377.10
01/06/2022	29/05/2022	9868	7-ELEVEN 2085 PARRAMATTA	\$105.95	\$17,483.05
01/06/2022	29/05/2022	9868	7-ELEVEN 2085 PARRAMATTA	\$105.95	\$17,589.00
01/06/2022	30/05/2022	9868	SHIVAM INDIAN SPICES PENDLE HILL	\$5.99	\$17,594.99
02/06/2022	29/05/2022	9868	KINGS SPICE MINI MAR PENDLE HILL	\$4.00	\$17,598.99
02/06/2022	30/05/2022	9868	TRANSPORTFORNSW TAP SYDNEY	\$2.56	\$17,601.55
02/06/2022	30/05/2022	9868	SMP*ASHMORE MOTORS PENDLE HILL	\$152.48	\$17,754.03
03/06/2022	31/05/2022	9868	TRANSPORTFORNSW OPAL CHIPPENDALE	\$20.00	\$17,774.03

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

## \$20,000 eligible purchases required to receive Annual Fee Waiver of \$87 on your next Annual Fee Date, which is 04/06/2023

Accumulated eligible purchases from last Annual Fee Date: \$0

**ANZ Platinum Annual Account Fee Waiver:** Your next Annual Fee will be waived if you make eligible purchases of \$20,000 or more in the year prior to your next Annual Fee Date using your ANZ Platinum Account. Eligible purchases excludes Balance Transfers, Cash Advances, Interest, Fees, transactions reversed and purchase refunds. Interest may be charged on your eligible purchases and other fees and charges may apply to your account. The Annual Fee is currently \$87 but is subject to change.

## IMPORTANT MESSAGES

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



