



ANZ ONLINE SAVER STATEMENT

STATEMENT NUMBER 24

28 FEBRUARY 2022 TO 26 AUGUST 2022

MR U SINGH
31 LAPSTONE ST
THE PONDS NSW 2769

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

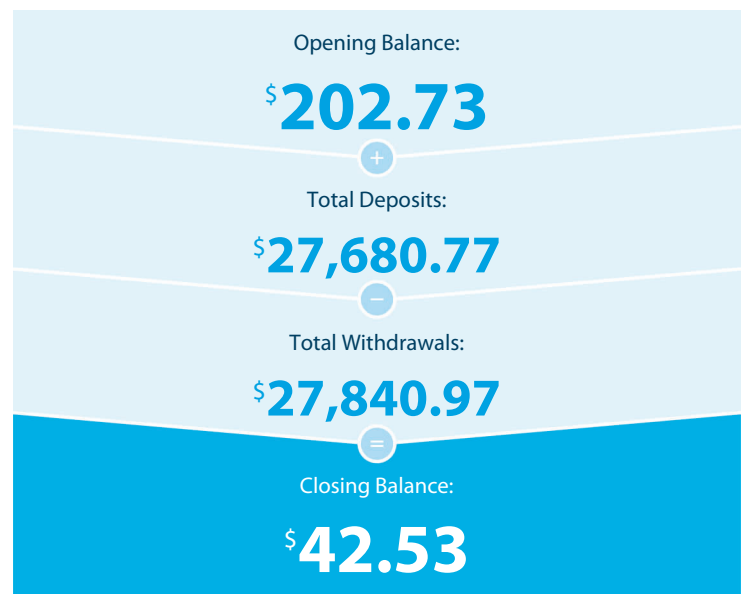
SINGH UPVINDER
ITF KAUR JASMINE

Branch Number (BSB)

015-300

Account Number

1870-80871



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ ONLINE SAVER STATEMENT

Account Number 1870-80871

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
28 FEB	OPENING BALANCE			202.73
31 MAR	TRANSFER FROM MICHAEL PAGE INT MPI PAYROLL 3430		995.84	1,198.57
31 MAR	ANZ MOBILE BANKING PAYMENT 029770 TO JASMINE KAUR	700.00		498.57
01 APR	ANZ M-BANKING FUNDS TFER TRANSFER 165802 TO 015300454570649	98.00		400.57
07 APR	TRANSFER FROM MICHAEL PAGE INT MPI PAYROLL 3440		1,000.42	1,400.99
07 APR	ANZ MOBILE BANKING PAYMENT 723359 TO JASMINE KAUR	300.00		1,100.99
07 APR	ANZ M-BANKING FUNDS TFER TRANSFER 723712 TO 015300454570649	1,000.00		100.99
13 APR	ANZ MOBILE BANKING PAYMENT 658928 TO UPVINDER	50.00		50.99
19 APR	ANZ MOBILE BANKING PAYMENT 632185 TO UPVINDER	30.00		20.99
21 APR	TRANSFER FROM MICHAEL PAGE INT MPI PAYROLL 3457		880.17	901.16
21 APR	TRANSFER FROM MICHAEL PAGE INT MPI PAYROLL 3457		977.75	1,878.91
21 APR	ANZ M-BANKING FUNDS TFER TRANSFER 460802 TO 4564627119227817	482.97		1,395.94
21 APR	ANZ MOBILE BANKING PAYMENT 459901 TO JASMINE KAUR	700.00		695.94
22 APR	ANZ MOBILE BANKING PAYMENT 415222 TO UPVINDER	200.00		495.94
27 APR	ANZ M-BANKING FUNDS TFER TRANSFER 118558 TO 015300454570649	400.00		95.94
29 APR	PAY/SALARY FROM DOWNER EDI SERVI 1417945		833.33	929.27
29 APR	CREDIT INTEREST PAID		0.01	929.28
02 MAY	ANZ MOBILE BANKING PAYMENT 140584 TO JASMINE KAUR EFFECTIVE DATE 30 APR 2022	400.00		529.28
09 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 807639 TO 015300454570649	500.00		29.28
13 MAY	PAY/SALARY FROM DOWNER EDI SERVI 1417945		4,377.33	4,406.61
13 MAY	ANZ MOBILE BANKING PAYMENT 107016 TO JASMINE KAUR	2,400.00		2,006.61
16 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 524273 TO 015300454570649	1,000.00		1,006.61
18 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 621434 TO 015300454570649	500.00		506.61
19 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 887044 FROM 454570649		1,000.00	1,506.61
TOTALS AT END OF PAGE		\$8,760.97	\$10,064.85	

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19 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 987615 TO 015300454570649	200.00		1,306.61
20 MAY	ANZ MOBILE BANKING PAYMENT 139786 TO JAGJEET KAUR	700.00		606.61
23 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 106626 TO 015300454570649	500.00		106.61
27 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 203446 TO 015300454570649	100.00		6.61
31 MAY	CREDIT INTEREST PAID		0.03	6.64
14 JUN	PAY/SALARY FROM DOWNER EDI SERVI 1417945		4,377.33	4,383.97
14 JUN	ANZ MOBILE BANKING PAYMENT 170598 TO JASMINE KAUR	1,500.00		2,883.97
16 JUN	ANZ MOBILE BANKING PAYMENT 792980 TO UPVINDER	100.00		2,783.97
21 JUN	ANZ MOBILE BANKING PAYMENT 027761 TO JAGJEET KAUR	500.00		2,283.97
22 JUN	ANZ M-BANKING FUNDS TFER TRANSFER 633210 TO 015300454570649	400.00		1,883.97
23 JUN	ANZ M-BANKING FUNDS TFER TRANSFER 895192 TO 015300454570649	1,880.00		3.97
30 JUN	CREDIT INTEREST PAID		0.03	4.00
14 JUL	PAY/SALARY FROM DOWNER EDI SERVI 1417945		4,407.33	4,411.33
15 JUL	ANZ MOBILE BANKING PAYMENT 780577 TO UPVINDER	200.00		4,211.33
15 JUL	ANZ MOBILE BANKING PAYMENT 989922 TO JASMINE KAUR	1,500.00		2,711.33
18 JUL	ANZ MOBILE BANKING PAYMENT 183955 TO JASMINE KAUR EFFECTIVE DATE 17 JUL 2022	700.00		2,011.33
20 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 509091 TO 015300454570649	2,000.00		11.33
29 JUL	CREDIT INTEREST PAID		0.13	11.46
02 AUG	TRANSFER FROM ATO ATO005000016566606		4,647.79	4,659.25
02 AUG	ANZ M-BANKING FUNDS TFER TRANSFER 554429 TO 015300454570657	4,600.00		59.25
12 AUG	PAY/SALARY FROM DOWNER EDI SERVI 1417945		2,104.61	2,163.86
15 AUG	ANZ MOBILE BANKING PAYMENT 518610 TO UPVINDER	50.00		2,113.86
15 AUG	ANZ MOBILE BANKING PAYMENT 966271 TO UPVINDER EFFECTIVE DATE 14 AUG 2022	350.00		1,763.86
19 AUG	ANZ M-BANKING FUNDS TFER TRANSFER 493943 FROM 454570649		1,000.00	2,763.86
19 AUG	PAY/SALARY FROM DOWNER EDI SERVI 1417945		1,078.67	3,842.53
TOTALS AT END OF PAGE		\$15,280.00	\$17,615.92	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
19 AUG	ANZ MOBILE BANKING PAYMENT 353354 TO JASMINE KAUR	1,000.00		2,842.53
22 AUG	ANZ M-BANKING FUNDS TFER TRANSFER 392300 TO 015300454570649 EFFECTIVE DATE 20 AUG 2022	2,000.00		842.53
24 AUG	ANZ M-BANKING FUNDS TFER TRANSFER 805616 TO 015300454570649	500.00		342.53
26 AUG	ANZ MOBILE BANKING PAYMENT 449209 TO UPVINDER	300.00		42.53
TOTALS AT END OF PAGE		\$3,800.00	\$0.00	
TOTALS AT END OF PERIOD		\$27,840.97	\$27,680.77	\$42.53

This Statement Includes

Interest earned on deposits	\$0.20
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Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	0.37
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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

IMPORTANT INFORMATION ABOUT YOUR ANZ CARD AND PASSWORD SECURITY FOR RETAIL CUSTOMERS

We are writing to remind you about how to protect your card and password 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 accounts, cards, password, PIN, Telecode, and other user names 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 unauthorized 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 unauthorized 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.

If you have allowed another person's biometric information to be registered on your device, they may be able to use their biometric information to make a transaction and you may be taken to have authorised the person to transact on your card using your digital wallet.

Passcode security requirements

These requirements help to protect your personal identification numbers (**PIN**) or other passwords, Telecode or usernames (**'passcodes'**). You may be held liable or partly liable for unauthorized 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 electronic 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 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 numbers 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 unauthorised 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 days¹. 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 the ePayments code applies, 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 utilizing 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 general enquiries, contact our ANZ Customer Contact Centre on 13 13 14, 24 hours, 7 days. Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

Alternatively, you may wish to contact us at our ANZ website, www.anz.com

¹ For transactions performed using the EFTPOS system, longer time limits may apply.