



# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 1

08 MAY 2023 TO 08 NOVEMBER 2023

MR A L SMITH  
4/41 WRIGHTS RD  
DRUMMOYNE NSW 2047

Branch number (BSB) 012-336  
Account number **7313-20024**  
Account name(s) SMITH  
ALEXANDER LIAM

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment<sup>#</sup> Interest only  
Payment frequency<sup>#</sup> Monthly  
Next scheduled payment<sup>#</sup> 08/12/2023  
Interest only term expires 08/05/2028  
**Amount paid in advance \$7,512.00**  
Need access to your additional payments?  
Visit anz.com or call now.  
**Offset account savings**  
Offset interest savings for this statement period \$3,085.06  
Offset account number 4367-63674

<sup>#</sup>Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

<b>Opening balance</b>	<b>\$0.00</b>
Total payments	+\$59,581.69
Total withdrawals	-\$1,749,984.20
Total interest	-\$51,760.89
Total bank/services charges	-\$324.20
<b>Closing balance</b>	<b>-\$1,742,487.60</b>

## NEED TO GET IN TOUCH?

 ANZ Internet Banking anz.com	OR	 Mortgage Customer Service 13 25 99 ANZ General Enquiries 13 13 14	OR	 Visit an ANZ branch near you, or contact your dedicated mortgage expert	OR	 ANZ Mobile Lender will come to you
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# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 7313-20024

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2023</b>				
<b>08 MAY</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>0.00</b>
09 MAY	<b>OPENING INT RATE ON BORROWINGS 5.79%</b>			
08 MAY	<b>LOAN DRAWDOWN</b>	1,589,185.85		1,589,185.85DR
08 MAY	<b>LOAN DRAWDOWN</b>	160,489.95		1,749,675.80DR
08 MAY	<b>GOVERNMENT SEARCH FEE</b>	15.80		1,749,691.60DR
08 MAY	<b>LOAN DRAWDOWN FOR SECURITY CHARGES</b>	308.40		1,750,000.00DR
08 MAY	<b>PAYMENT FOR PROVISION OF SECURITY CHRGS</b>		308.40	1,749,691.60DR
08 MAY	<b>REGISTRATION OF DISCHARGE OF MORTGAGE</b>	154.20		1,749,845.80DR
08 MAY	<b>REGISTRATION OF MORTGAGE</b>	154.20		1,750,000.00DR
12 MAY	<b>INT RATE ON BORROWING CHNGD TO 6.04%</b>			
29 MAY	<b>ANZ M-BANKING</b> TRANSFER 562808 FROM 323232682 EFFECTIVE DATE 28 MAY 2023		6.45	1,749,993.55DR
29 MAY	<b>ANZ M-BANKING</b> TRANSFER 562221 FROM 474955351 EFFECTIVE DATE 28 MAY 2023		10.00	1,749,983.55DR
29 MAY	<b>ANZ M-BANKING</b> TRANSFER 562545 FROM 474955351 EFFECTIVE DATE 28 MAY 2023		183.55	1,749,800.00DR
30 MAY	<b>ANZ M-BANKING</b> TRANSFER 669056 FROM 323232682		5.99	1,749,794.01DR
05 JUN	<b>ANZ M-BANKING</b> TRANSFER 997344 FROM 436763674 EFFECTIVE DATE 04 JUN 2023		69.15	1,749,724.86DR
07 JUN	<b>ANZ M-BANKING</b> TRANSFER 217798 FROM 436763674		24.86	1,749,700.00DR
08 JUN	<b>INTEREST</b>	8,321.24		1,758,021.24DR
08 JUN	<b>INTEREST REDIRECTED FROM 4367-63674</b>		8,321.24	1,749,700.00DR
16 JUN	<b>INT RATE ON BORROWING CHNGD TO 6.29%</b>			
26 JUN	<b>ANZ M-BANKING</b> TRANSFER 879398 FROM 436763674 EFFECTIVE DATE 24 JUN 2023		75.62	1,749,624.38DR
26 JUN	<b>ANZ M-BANKING</b> TRANSFER 880109 FROM 436763674 EFFECTIVE DATE 24 JUN 2023		200.00	1,749,424.38DR
26 JUN	<b>ANZ M-BANKING</b> TRANSFER 481667 FROM 323232682		37.70	1,749,386.68DR
03 JUL	<b>ANZ M-BANKING</b> TRANSFER 108834 FROM 436763674 EFFECTIVE DATE 01 JUL 2023		387.00	1,748,999.68DR
10 JUL	<b>ANZ M-BANKING</b> TRANSFER 765888 FROM 323232682 EFFECTIVE DATE 09 JUL 2023		47.50	1,748,952.18DR
10 JUL	<b>ANZ M-BANKING</b> TRANSFER 229464 FROM 436763674 EFFECTIVE DATE 09 JUL 2023		999.68	1,747,952.50DR
<b>TOTALS AT END OF PAGE</b>		<b>\$1,758,629.64</b>	<b>\$10,677.14</b>	

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Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
10 JUL	<b>INTEREST</b> EFFECTIVE DATE 08 JUL 2023	8,436.94		1,756,389.44DR
10 JUL	<b>INTEREST REDIRECTED FROM 4367-63674</b> EFFECTIVE DATE 08 JUL 2023		8,436.94	1,747,952.50DR
14 JUL	<b>ANZ M-BANKING</b> TRANSFER 070119 FROM 323232682		30.00	1,747,922.50DR
14 JUL	<b>ANZ M-BANKING</b> TRANSFER 276816 FROM 323232682		43.92	1,747,878.58DR
14 JUL	<b>ANZ M-BANKING</b> TRANSFER 094476 FROM 215794549		250.00	1,747,628.58DR
14 JUL	<b>ANZ M-BANKING</b> TRANSFER 069946 FROM 436763674		828.58	1,746,800.00DR
17 JUL	<b>ANZ M-BANKING</b> TRANSFER 536462 FROM 436763674 EFFECTIVE DATE 16 JUL 2023		500.00	1,746,300.00DR
20 JUL	<b>ANZ M-BANKING</b> TRANSFER 422689 FROM 436763674		200.00	1,746,100.00DR
21 JUL	<b>ANZ M-BANKING</b> TRANSFER 735925 FROM 323232682		442.11	1,745,657.89DR
24 JUL	<b>ANZ M-BANKING</b> TRANSFER 743539 FROM 474955351 EFFECTIVE DATE 22 JUL 2023		0.89	1,745,657.00DR
26 JUL	<b>ANZ M-BANKING</b> TRANSFER 060744 FROM 436763674		90.00	1,745,567.00DR
07 AUG	<b>ANZ M-BANKING</b> TRANSFER 677645 FROM 436763674 EFFECTIVE DATE 06 AUG 2023		500.00	1,745,067.00DR
08 AUG	<b>INTEREST</b>	8,851.83		1,753,918.83DR
08 AUG	<b>INTEREST REDIRECTED FROM 4367-63674</b>		8,851.83	1,745,067.00DR
09 AUG	<b>ANZ M-BANKING</b> TRANSFER 837442 FROM 323232682		20.00	1,745,047.00DR
28 AUG	<b>ANZ M-BANKING</b> TRANSFER 343387 FROM 436763674 EFFECTIVE DATE 27 AUG 2023		86.19	1,744,960.81DR
30 AUG	<b>ANZ M-BANKING</b> TRANSFER 564993 FROM 436763674		300.00	1,744,660.81DR
07 SEP	<b>ANZ M-BANKING</b> TRANSFER 669750 FROM 436763674		661.00	1,743,999.81DR
08 SEP	<b>ANZ M-BANKING</b> TRANSFER 075068 FROM 436763674		1,000.00	1,742,999.81DR
08 SEP	<b>INTEREST</b>	8,636.73		1,751,636.54DR
08 SEP	<b>INTEREST REDIRECTED FROM 4367-63674</b>		8,636.73	1,742,999.81DR
11 SEP	<b>ANZ M-BANKING</b> TRANSFER 189325 FROM 436763674 EFFECTIVE DATE 10 SEP 2023		56.12	1,742,943.69DR
19 SEP	<b>ANZ M-BANKING</b> TRANSFER 519042 FROM 215794549		398.00	1,742,545.69DR
25 SEP	<b>ANZ M-BANKING</b> TRANSFER 690757 FROM 323232682		37.70	1,742,507.99DR
27 SEP	<b>ANZ M-BANKING</b> TRANSFER 472208 FROM 474955351		20.39	1,742,487.60DR
09 OCT	<b>INTEREST</b> EFFECTIVE DATE 08 OCT 2023	8,579.22		1,751,066.82DR
<b>TOTALS AT END OF PAGE</b>		<b>\$34,504.72</b>	<b>\$31,390.40</b>	

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09 OCT	<b>INTEREST REDIRECTED FROM 4367-63674</b> EFFECTIVE DATE 08 OCT 2023		8,579.22	1,742,487.60DR
10 OCT	<b>INTEREST ADJUSTMENT</b> EFFECTIVE DATE 08 OCT 2023		0.01	1,742,487.59DR
10 OCT	<b>INTEREST ADJUST REDIRECTED TO 4367-63674</b> EFFECTIVE DATE 08 OCT 2023	0.01		1,742,487.60DR
08 NOV	<b>INTEREST</b>	8,934.93		1,751,422.53DR
08 NOV	<b>INTEREST REDIRECTED FROM 4367-63674</b>		8,934.93	1,742,487.60DR
<b>TOTALS AT END OF PAGE</b>		<b>\$8,934.94</b>	<b>\$17,514.16</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,802,069.30</b>	<b>\$59,581.70</b>	<b>\$1,742,487.60DR</b>

## Yearly summary

Financial year ending 30/06/2023 (\$)

Interest paid on borrowings	8,321.24
Services charges posted	324.20

## Helpful hint to manage your loan

### Why might we perform an interest adjustment

Sometimes we need to backdate a deposit or withdrawal transaction on your loan and/or offset account. This can happen for a number of reasons, including when you've completed a transaction on a weekend or public holiday. When we backdate a transaction, we'll re-calculate the offset amount on your linked ANZ loan and process additional debit or credit interest adjustments to your account. You might see these adjustments on the ANZ App, in Internet Banking or on your statement.

### Move to fortnightly repayments

By moving to fortnightly repayments set at half the monthly repayment amount, you could reduce your home loan principal faster and reduce the total interest payable.

\*Paying half the monthly repayment amount of your loan each fortnight is a way to make an additional repayment each year.

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## Is your property insured?

While ANZ holds a mortgage over your property as part of your loan arrangements, you must keep that property insured for the duration of that mortgage. Please refer to the ANZ Consumer Lending Terms and Conditions on [www.anz.com/consumerlending](http://www.anz.com/consumerlending) for more details about your insurance obligations.

You can find more information about property insurance on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). If you have insurance with ANZ and would like to update it, or want to find out more about ANZ Home Insurance, please contact us on 13 16 14, visit your local branch or go to [www.anz.com/homeinsurance](http://www.anz.com/homeinsurance).

For new policies commencing from 3 July 2023 (inclusive) or policies migrated from QBE Insurance (Australia) Limited from 7 August 2023 (inclusive), ANZ Home Insurance is issued by Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) trading as CGU Insurance and distributed by ANZ under its own licence. For policies commenced before 3 July 2023 or policies renewed before 7 August 2023, ANZ Home Insurance is issued by QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239 545). Although ANZ distributes these products and except as described in the relevant PDS, ANZ does not stand behind or guarantee the issuers or the products.

## Banking at your fingertips

In the ANZ App and Internet Banking, you can view your home loan balance and transactions, current interest rate and repayment amount, payment frequency and how much you've paid off. In Internet Banking\*, you can also change your home loan repayment amount and frequency and if eligible, redraw funds.

View your online statements anytime. Log in to the ANZ App and Internet Banking today.

\*Eligibility criteria & T&Cs apply.

## We're introducing BPAY® daily limits in ANZ Phone Banking

We'll soon be making changes to ANZ Phone Banking to introduce a daily limit for BPAY® payments. For more information about making payments online and the different limits available, visit [www.anz.com/support/make-payments](http://www.anz.com/support/make-payments)

## IMPORTANT INFORMATION

**PLEASE CHECK THIS STATEMENT OF ACCOUNT CAREFULLY AND IMMEDIATELY NOTIFY ANZ OF ANY UNAUTHORISED OR DISPUTED TRANSACTIONS.**

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Brochures detailing ANZ's fees and charges are available at [anz.com](http://anz.com) or any ANZ branch.

This statement shows entries processed by ANZ. Some entries may show an effective date. These entries are posted to your account at the date shown in the left hand column but affect the balance of your account for interest calculations at the effective date.

If your account is linked to a card, and your card or Personal Identification Number (PIN) is lost or stolen, or if your PIN becomes known to someone else, you must notify ANZ immediately.

Please tell us if you change your address or contact details.

