



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#
Payment frequency#
Next scheduled payment#
Interest only term expires
Amount paid in advance
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

#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.

Opening balance	\$0.00
Total payments	+\$59,581.69
Total withdrawals	-\$1,749,984.20
Total interest	-\$51,760.89
Total bank/services charges	-\$324.00
Closing balance	-\$1,742,487.60

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



ANZ Mobile Lender will
come to you

ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 7313-20024

Transaction details

Please retain this statement for taxation purposes

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

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

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Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
09 OCT	INTEREST REDIRECTED FROM 4367-63674 EFFECTIVE DATE 08 OCT 2023		8,579.22	1,742,487.60DR
10 OCT	INTEREST ADJUSTMENT EFFECTIVE DATE 08 OCT 2023		0.01	1,742,487.59DR
10 OCT	INTEREST ADJUST REDIRECTED TO 4367-63674 EFFECTIVE DATE 08 OCT 2023	0.01		1,742,487.60DR
08 NOV	INTEREST	8,934.93		1,751,422.53DR
08 NOV	INTEREST REDIRECTED FROM 4367-63674		8,934.93	1,742,487.60DR
TOTALS AT END OF PAGE		\$8,934.94	\$17,514.16	
TOTALS AT END OF PERIOD		\$1,802,069.30	\$59,581.70	\$1,742,487.60DR

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 for more details about your insurance obligations.

You can find more information about property insurance on 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.

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

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 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.

