



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

020/1776

STATEMENT NUMBER 23

17 OCTOBER 2023 TO 17 APRIL 2024



Branch number (BSB)

012-615

Account number

3802-13744



WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$1,751.46
Payment frequency# Monthly
Next scheduled payment# 17/05/2024
Amount paid in advance \$190,973.00
Need access to your additional payments?
Visit anz.com or call now.
Offset account savings
Offset interest savings for this
statement period \$1,183.64
Offset account number 5853-17635

#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 -\$24,996.91
Total payments +\$37,220.60
Total withdrawals -\$40,000.00
Total interest -\$145.66
Total bank/services charges \$0.00
Closing balance -\$27,921.97

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

ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3802-13744

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2023				
17 OCT	BALANCE BROUGHT FORWARD			24,996.91DR
18 OCT	OPENING INT RATE ON BORROWINGS 6.34%			
20 OCT	INTERNET BANKING - REDRAW TRANSFER 167969 TO 012585585317635	40,000.00		64,996.91DR
25 OCT	ANZ M-BANKING TRANSFER 115272 FROM 585315816		5,000.00	59,996.91DR
27 OCT	ANZ M-BANKING TRANSFER 586966 FROM 585315816		6,500.00	53,496.91DR
17 NOV	INT RATE ON BORROWING CHNGD TO 6.59%			
17 NOV	INTEREST	107.63		53,604.54DR
17 NOV	LOAN PAYMENT BRANDON AJ/RM		2,280.10	51,324.44DR
20 NOV	ANZ M-BANKING TRANSFER 942570 FROM 585315816 EFFECTIVE DATE 19 NOV 2023		110.00	51,214.44DR
23 NOV	ANZ M-BANKING TRANSFER 904758 FROM 429827967		800.00	50,414.44DR
23 NOV	ANZ M-BANKING TRANSFER 897928 FROM 429827975		1,090.00	49,324.44DR
23 NOV	ANZ M-BANKING TRANSFER 901004 FROM 429827967		1,700.00	47,624.44DR
18 DEC	ANZ M-BANKING TRANSFER 923779 FROM 585315816 EFFECTIVE DATE 16 DEC 2023		1,500.00	46,124.44DR
18 DEC	INTEREST EFFECTIVE DATE 17 DEC 2023	37.64		46,162.08DR
18 DEC	LOAN PAYMENT BRANDON AJ/RM		2,280.10	43,881.98DR
19 DEC	INTEREST ADJUSTMENT EFFECTIVE DATE 17 DEC 2023	0.27		43,882.25DR
27 DEC	ANZ M-BANKING TRANSFER 980094 FROM 429827975 EFFECTIVE DATE 23 DEC 2023		1,000.00	42,882.25DR
27 DEC	ANZ M-BANKING TRANSFER 978889 FROM 429827967 EFFECTIVE DATE 23 DEC 2023		2,000.00	40,882.25DR
2024				
05 JAN	ANZ M-BANKING TRANSFER 635793 FROM 585315816		50.00	40,832.25DR
17 JAN	LOAN PAYMENT BRANDON AJ/RM		2,280.10	38,552.15DR
23 JAN	ANZ M-BANKING TRANSFER 597997 FROM 429827975		1,000.00	37,552.15DR
23 JAN	ANZ M-BANKING TRANSFER 596673 FROM 429827967		2,000.00	35,552.15DR
24 JAN	ANZ M-BANKING TRANSFER 377335 FROM 585317635		40.00	35,512.15DR
19 FEB	INTEREST EFFECTIVE DATE 17 FEB 2024	0.12		35,512.27DR
19 FEB	LOAN PAYMENT BRANDON AJ/RM		2,280.10	33,232.17DR
	TOTALS AT END OF PAGE	\$40,145.66	\$31,910.40	

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Account number 3802-13744

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
18 MAR	LOAN PAYMENT BRANDON AJ/RM		2,280.10	30,952.07DR
12 APR	ANZ M-BANKING TRANSFER 453964 FROM 585315816		750.00	30,202.07DR
17 APR	LOAN PAYMENT BRANDON AJ/RM		2,280.10	27,921.97DR
TOTALS AT END OF PAGE		\$0.00	\$5,310.20	
TOTALS AT END OF PERIOD		\$40,145.66	\$37,220.60	\$27,921.97DR

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.

Use Internet and Phone Banking

Save time by using ANZ Internet and Phone Banking. It gives you access to all your ANZ accounts in one spot, so you can check balances, transfer funds and make online transactions. Call 13 33 50 to register or visit anz.com

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.

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.

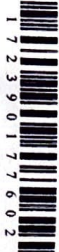
For new policies commencing from 3 July 2023 (inclusive) or policies migrated from QBE Insurance (Australia) Limited from 7 August 2023 (inclusive), ANZ Home Insurance is issued by Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) trading as CGU Insurance and distributed by ANZ under its 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.



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