



ANZ FREQUENT FLYER BLACK

STATEMENT PERIOD: 22/12/25 to 20/01/26

ACCOUNT NUMBER: 4564-6801-2105-4620

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

PAYMENT SUMMARY

Due Date	03/02/26
Minimum Monthly Payment	\$168.00

MR BEN EBSWORTH
27 CAMBRIDGE RD
MOOROOLBARK VIC 3138

Available Credit at Statement Date	\$6,639.74
Credit Limit	\$15,000.00

YOUR ANZ ACCOUNT SUMMARY

Opening Balance	\$13,673.23
Purchases, Cash Advances & Other Debits	\$9,115.03
Interest Charges	\$0.00
Payments & Other Credits	\$14,428.00
Closing Balance	\$8,360.26

Banking at your fingertips

In the ANZ App and Internet Banking, you can view your balance and transaction history, activate an eligible card and make future payments and transfers. Plus, in the ANZ App you can set or change your card PIN, temporarily block your card or report it as lost or stolen, as well as view your Spend Summary and your Ongoing & One-off Payments*.

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

*Eligibility criteria & T&Cs apply.

Points Earned this Statement Period	8,093
Qantas Frequent Flyer Number: 1935016954	

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	69 years and 1 month	\$48,921.99
\$429.56	2 years	\$1,949.18, a saving of \$46,972.81

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 GPO BOX 607, Melbourne, VIC, 3001

CardPay Direct

To ask about setting up a convenient direct debit payment please call 13 22 73

Account Number 4564-6801-2105-4620

Account Name MR BEN EBSWORTH

Date Paid

Amount Paid \$

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Interest Rates

Purchases	Interest Rate 20.99% p.a (0.0575% daily)
Cash Advances	Interest Rate 21.99% p.a (0.0602% daily)
Balance Transfers	Interest Rate 21.99% p.a (0.0602% daily)

Transaction Details

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
22/12/2025	16/12/2025	4638	PAYPAL *HELLOFRESH 4029357733	\$135.00	\$13,808.23
22/12/2025	17/12/2025	4638	NETFLIX.COM MELBOURNE	\$28.99	\$13,837.22
22/12/2025	17/12/2025	4646	SMP*DELIWORLD CHIRNSIDE PAR	\$102.43	\$13,939.65
22/12/2025	17/12/2025	4646	ALDI STORES CHIRNSIDE PAR	\$14.05	\$13,953.70
22/12/2025	18/12/2025	4638	CROYDON MEDICAL CENTR CROYDON	\$80.90	\$14,034.60
22/12/2025	18/12/2025	4638	PLINE PH MOOROOLBARK MOOROOLBARK	\$97.77	\$14,132.37
22/12/2025	20/12/2025	4638	MENSHO TOKYO RUSSELL MELBOURNE	\$76.41	\$14,208.78
22/12/2025	20/12/2025	4638	WOOLWORTHS/EASTLAND S/C M RINGWOOD	\$3.15	\$14,211.93
22/12/2025	20/12/2025	4638	WOOLWORTHS/224-238 MOUNT CROYDON	\$192.32	\$14,404.25
23/12/2025	20/12/2025	4638	COSTCO WHOLESALE AUSTR RINGWOOD	\$148.43	\$14,552.68
23/12/2025	20/12/2025	4638	PAYPAL *UBER AU 4029357733	\$9.99	\$14,562.67
24/12/2025	20/12/2025	4638	PICCOLO GRANDE PL WILLIAMSTOWN	\$10.60	\$14,573.27
24/12/2025	22/12/2025	4638	DROM BAKERY BAYSATER	\$51.89	\$14,625.16
24/12/2025	22/12/2025	4638	WOOLWORTHS/MT DANDEMONG & KILSYTH	\$48.00	\$14,673.16
29/12/2025	23/12/2025	4638	WOOLWORTHS/MT DANDEMONG & KILSYTH	\$52.25	\$14,725.41
29/12/2025	23/12/2025	4638	SP INGLEWOOD COFFEE MOUNT WAVERLE	\$39.50	\$14,764.91
29/12/2025	24/12/2025	4638	KMART 1144 RINGWOOD	\$16.00	\$14,780.91
29/12/2025	25/12/2025	4638	APPLE.COM/BILL SYDNEY	\$4.49	\$14,785.40
29/12/2025	25/12/2025	4638	DNSIMPLE DNSIMPLE.COM	\$10.05	\$14,795.45
			6.50 USD		
29/12/2025			INCL OVERSEAS TXN FEE 0.34 AUD		\$14,795.45
29/12/2025	26/12/2025	4638	CURSOR, AI POWERED IDE CURSOR.COM	\$309.19	\$15,104.64
			200.00 USD		
29/12/2025			INCL OVERSEAS TXN FEE 10.46 AUD		\$15,104.64
29/12/2025	26/12/2025	4638	EG GROUP/BENTONS RD & DUN MORNINGTON	\$96.77	\$15,201.41
29/12/2025	26/12/2025	4638	SQ *DAISY ON THE ESPLANAD MORNINGTON	\$25.70	\$15,227.11
29/12/2025	26/12/2025	4638	WOOLWORTHS/BENTONS RD MORNINGTON	\$103.92	\$15,331.03
29/12/2025	26/12/2025	4638	PAYMENT THANKYOU 541010	\$3,000.00CR	\$12,331.03
29/12/2025	27/12/2025	4638	OPENAI OPENAI.COM	\$17.01	\$12,348.04
			11.00 USD		

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
			\$
			\$
			\$
Teller Stamp	Signature	Subtotal	\$
		Notes	\$
		Coins	\$
		Total	\$

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Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
29/12/2025			INCL OVERSEAS TXN FEE 0.58 AUD		\$12,348.04
29/12/2025	27/12/2025	4638	SQ *TONICS@TULLYS MORNINGTON	\$28.50	\$12,376.54
29/12/2025	28/12/2025	4638	PAYMENT THANKYOU 763349	\$5,500.00CR	\$6,876.54
30/12/2025	26/12/2025	4638	PAYPAL *SPOTIFY*P3DD316 4029357733	\$27.99	\$6,904.53
30/12/2025	28/12/2025	4638	SQ *RICE PAPER SCISSORS MELBOURNE	\$273.14	\$7,177.67
31/12/2025	27/12/2025	4638	TULLYS CORNER PROD MORNINGTON	\$38.58	\$7,216.25
31/12/2025	27/12/2025	4638	TULLYS CORNER PROD MORNINGTON	\$71.67	\$7,287.92
31/12/2025	28/12/2025	4638	SWEET FISH PTY LTD MELBOURNE	\$69.88	\$7,357.80
31/12/2025	29/12/2025	4646	SPECSAVERS CHIRNSIDE PARK CHIRNSIDE PAR	\$39.00	\$7,396.80
31/12/2025	29/12/2025	4646	COLES 0622 CHIRNSIDE PK	\$66.29	\$7,463.09
31/12/2025	30/12/2025	4638	OPENAI OPENAI.COM 11.00 USD	\$17.04	\$7,480.13
31/12/2025			INCL OVERSEAS TXN FEE 0.58 AUD		\$7,480.13
02/01/2026	29/12/2025	4638	APPLE.COM/BILL SYDNEY	\$29.99	\$7,510.12
02/01/2026	29/12/2025	4646	TERRYWHITE CHEMMART CH CHIRNSIDE PAR	\$37.99	\$7,548.11
02/01/2026	30/12/2025	4646	BRIGHTON MAZDA - SERVI BENTLEIGH	\$544.00	\$8,092.11
02/01/2026	01/01/2026	4638	OPENAI OPENAI.COM 11.00 USD	\$17.10	\$8,109.21
02/01/2026			INCL OVERSEAS TXN FEE 0.58 AUD		\$8,109.21
05/01/2026	01/01/2026	4638	PAYPAL *GOOGLEAUSTR GOO 4029357733	\$12.98	\$8,122.19
05/01/2026	01/01/2026	4638	AMAZON WEB SERVICES SYDNEY	\$1.87	\$8,124.06
05/01/2026	01/01/2026	4638	PAYPAL *GOOGLEAUSTR GOO 4029357733	\$94.56	\$8,218.62
05/01/2026	01/01/2026	4638	PAYPAL *GOOGLEAUSTR GOO 4029357733	\$0.24	\$8,218.86
05/01/2026	02/01/2026	4638	GOOGLE CLOUD TFTZ69 SYDNEY	\$0.36	\$8,219.22
05/01/2026	02/01/2026	4638	ALIEXPRESS NORTH SYDNEY	\$195.33	\$8,414.55
05/01/2026	02/01/2026	4638	WOOLWORTHS/BENTONS RD MORNINGTON	\$219.28	\$8,633.83
05/01/2026	02/01/2026	4638	PAYPAL *UBEREATS AU 4029357733	\$72.74	\$8,706.57
05/01/2026	02/01/2026	4638	DONATO EST 1980 MOUNT MARTHA	\$28.49	\$8,735.06
05/01/2026	03/01/2026	4638	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COM	\$35.19	\$8,770.25
05/01/2026			INCL OVERSEAS TXN FEE 1.19 AUD		\$8,770.25
05/01/2026	04/01/2026	4638	PAYMENT THANKYOU 168366	\$5,500.00CR	\$3,270.25
06/01/2026	03/01/2026	4638	PAYPAL *ALDIMOBILE 0294780251	\$259.00CR	\$3,011.25
06/01/2026	03/01/2026	4638	TGTG FPBMX9G9FBG73 SYDNEY	\$9.99	\$3,021.24
06/01/2026	04/01/2026	4638	WOOLWORTHS/MAROONDAH HWY CHIRNSIDE PRK	\$225.76	\$3,247.00
07/01/2026	03/01/2026	4638	UNITED MOOROODOC MOOROODOUC	\$99.54	\$3,346.54
07/01/2026	04/01/2026	4638	SCHNITZ CHIRNSIDE CHIRNSIDE PAR	\$38.75	\$3,385.29
07/01/2026	04/01/2026	4638	CWH CROYDON CIVIC SQUARE CROYDON	\$66.99	\$3,452.28
07/01/2026	04/01/2026	4638	CWH CHIRNSIDE PARK CHIRNSIDE PAR	\$146.95	\$3,599.23
07/01/2026	04/01/2026	4638	AUDIBLE LIMITED AU MELBOURNE	\$16.45	\$3,615.68
07/01/2026	05/01/2026	4638	PRIME VIDE* PRIME VIDE SYDNEY	\$3.99	\$3,619.67
08/01/2026	05/01/2026	4646	BUNNINGS 614000 CROYDON	\$242.20	\$3,861.87
08/01/2026	06/01/2026	4638	SQ *MAKER LITTLE BOURKE MELBOURNE	\$7.11	\$3,868.98
09/01/2026	07/01/2026	4638	SP FARMERS PICK BRUNSWICK EAS	\$149.70	\$4,018.68
12/01/2026	07/01/2026	4638	PAYPAL *WESFARMERSP 4029357733	\$4.00	\$4,022.68
12/01/2026	07/01/2026	4638	APPLE.COM/BILL SYDNEY	\$15.99	\$4,038.67
12/01/2026	08/01/2026	4638	IKEA PTY LIMITED TEMPE	\$342.00	\$4,380.67
12/01/2026	08/01/2026	4638	COLES 0570 MOOROOLBARK	\$21.20	\$4,401.87
12/01/2026	09/01/2026	4638	OFFICEWORKS 0351 CHIRNSIDE PK	\$169.00CR	\$4,232.87
13/01/2026	11/01/2026	4638	WOOLWORTHS/EASTLAND S/C M RINGWOOD	\$143.89	\$4,376.76
13/01/2026	11/01/2026	4638	SQ *SAAZAA COFFEE RINGWOOD	\$34.00	\$4,410.76
14/01/2026	10/01/2026	4638	KFC EASTLINK SCORESBY	\$11.95	\$4,422.71
14/01/2026	11/01/2026	4638	COSTCO WHOLESALE AUSTR RINGWOOD	\$401.52	\$4,824.23
14/01/2026	11/01/2026	4638	ETSY.COM*MULTIPLE SHOPS SYDNEY	\$139.50	\$4,963.73

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14/01/2026	11/01/2026	4638	GOOGLE ONE BARANGAROO	\$32.99	\$4,996.72
14/01/2026	12/01/2026	4638	STUART CAMERON BERICK CROYDON	\$35.20	\$5,031.92
14/01/2026	12/01/2026	4638	CROYDON MEDICAL CENTR CROYDON	\$80.90	\$5,112.82
14/01/2026	12/01/2026	4638	WWW.ALIEXPRESS.COM WWW.ALIEXPRES	\$303.22	\$5,416.04
14/01/2026			INCL OVERSEAS TXN FEE 10.25 AUD		\$5,416.04
15/01/2026	12/01/2026	4638	CWH CROYDON CIVIC SQUARE CROYDON	\$24.99	\$5,441.03
15/01/2026	13/01/2026	4646	MOOROOLBARK VET MOOROOLBARK	\$120.00	\$5,561.03
15/01/2026	13/01/2026	4638	COLES 0570 MOOROOLBARK	\$48.70	\$5,609.73
15/01/2026	13/01/2026	4646	COLES 0570 MOOROOLBARK	\$25.70	\$5,635.43
15/01/2026	13/01/2026	4638	SUPABASE SINGAPORE	\$54.31	\$5,689.74
			35.00 USD		
15/01/2026			INCL OVERSEAS TXN FEE 1.84 AUD		\$5,689.74
19/01/2026	14/01/2026	4638	PONY ARMADALE	\$392.02	\$6,081.76
19/01/2026	14/01/2026	4646	PETBARN CHIRNSIDE PAR	\$99.98	\$6,181.74
19/01/2026	15/01/2026	4638	DNSIMPLE DNSIMPLE.COM	\$24.04	\$6,205.78
			15.50 USD		
19/01/2026			INCL OVERSEAS TXN FEE 0.81 AUD		\$6,205.78
19/01/2026	15/01/2026	4638	SP FARMERS PICK BRUNSWICK EAS	\$98.95	\$6,304.73
19/01/2026	16/01/2026	4638	APPLE.COM/BILL SYDNEY	\$12.99	\$6,317.72
19/01/2026	16/01/2026	4646	7-ELEVEN 1199 MOOROOLBARK	\$60.22	\$6,377.94
19/01/2026	16/01/2026	4638	ALIEXPRESS NORTH SYDNEY	\$33.87	\$6,411.81
19/01/2026	16/01/2026	4646	COLES 0570 MOOROOLBARK	\$159.62	\$6,571.43
19/01/2026	17/01/2026	4638	HARLI HARPA MANNINGHAM	\$32.99	\$6,604.42
19/01/2026	17/01/2026	4638	SCHNITZ - DONCASTER DONCASTER	\$35.00	\$6,639.42
19/01/2026	17/01/2026	4638	COLES 7735 DONCASTER	\$7.45	\$6,646.87
19/01/2026	17/01/2026	4638	DD *DOORDASHDASHPASS MELBOURNE	\$9.99	\$6,656.86
20/01/2026	17/01/2026	4638	COLONIAL FRUIT COMPANY DONCASTER	\$21.98	\$6,678.84
20/01/2026	17/01/2026	4638	COLONIAL FRUIT COMPANY DONCASTER	\$21.97	\$6,700.81
20/01/2026	17/01/2026	4638	FLORSHEIM AUSTRALIA DONCASTER	\$203.91	\$6,904.72
20/01/2026	18/01/2026	4638	NETFLIX.COM MELBOURNE	\$28.99	\$6,933.71
20/01/2026	18/01/2026	4638	UNIQLO EASTLAND RINGWOOD	\$44.70	\$6,978.41
20/01/2026	18/01/2026	4638	MH EASTLANDS RINGWOOD	\$1,314.00	\$8,292.41
20/01/2026	18/01/2026	4638	WOOLWORTHS/MT DANDEMONG & KILSYTH	\$37.45	\$8,329.86
20/01/2026	18/01/2026	4638	SQ *HAIGH'S EASTLAND RINGWOOD	\$30.40	\$8,360.26

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

IMPORTANT MESSAGES

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

ANZ FREQUENT FLYER BLACK

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Your Qantas Points Earned this Period	Points Earned (Visa)
ANZ Visa	
Points earned on \$7,500.00 (1 point per A\$1.00 spent)	7,500.00
Points earned on \$1,187.03 (0.5 point per A\$1.00 spent)	593.51
Points carried forward from last period	0.44
Subtotal Points Earned this Period	8,093
Total Points Earned this Period	8,093

Please note: if you have disputed a transaction or received a merchant refund/credit it will have been deducted from your total points earned for this period but will not be shown as a separate item in the above table.

Qantas Frequent Flyer points earned this period will be credited to your Qantas Frequent Flyer account after this statement is produced. To check your Qantas Frequent Flyer points balance, please view your details on-line at qantas.com

