



ANZ FIRST FREE DAYS VISA

STATEMENT PERIOD: 21/12/18 to 20/01/19

ACCOUNT NUMBER: 4564-6350-4065-2862

031/4021



MR RODNEY JOHN SHEPPARD
9 WENDY CT
HAMPTON PARK VIC 3976

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

PAYMENT SUMMARY	
Due Date	04/02/19
Minimum Monthly Payment	\$72.00

Available Credit at Statement Date	\$439.88
Credit Limit	\$4,000.00

YOUR ANZ ACCOUNT SUMMARY

Opening Balance	\$3,869.32
Purchases, Cash Advances & Other Debits	\$130.30
Interest Charges	\$60.50
Payments & Other Credits	\$500.00
Closing Balance	\$3,560.12

Credit Card Closure and Limit Decrease Request

From 1st January 2019, in addition to using Internet Banking, calling 13 22 73 (or +61 3 9683 9999 from overseas), visiting an ANZ branch or submitting a request via mail, you will be able to request an account closure or limit decrease for your ANZ Credit card online at <https://www.anz.com.au/personal/credit-cards/using/managing>.

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	31 years and 10 months	\$11,469.16
\$180.74	2 years	\$777.64, a saving of \$10,691.52

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 PO BOX 607, Melbourne, VIC, 3001

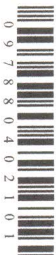


CardPay Direct
To ask about setting up a convenient direct debit payment please call 13 22 73

Account Number	4564-6350-4065-2862
Account Name	MR RODNEY JOHN SHEPPARD
Date Paid	
Amount Paid	\$

4564635040652862

019C1000CP/031841_LMU19_004



02197 E-4021 S-4595 I-9189

ANZ FIRST FREE DAYS VISA

ACCOUNT NUMBER: 4564-6350-4065-2862

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling **13 22 73**

Interest Rates

Purchases	Interest Rate 19.74% p.a (0.0540% daily)
Cash Advances	Interest Rate 21.49% p.a (0.0588% daily)
Balance Transfers	Interest Rate 21.49% p.a (0.0588% daily)

Transaction Details

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
24/12/2018	24/12/2018	2862	PAYMENT - THANKYOU	\$150.00CR	\$3,719.32
03/01/2019	03/01/2019	2862	PAYMENT - THANKYOU	\$250.00CR	\$3,469.32
16/01/2019	14/01/2019	2862	MLC LIMITED DOCKLANDS	\$130.30	\$3,599.62
18/01/2019	18/01/2019	2862	PAYMENT - THANKYOU	\$100.00CR	\$3,499.62
20/01/2019	20/01/2019	2862	INTEREST CHARGED ON PURCHASES	\$60.50	\$3,560.12

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. SELECT ONE THAT BEST SUITS YOUR NEEDS.

02197 E-4021 S-4595 I-9190

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	\$