Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence No. 234527.

ANZ FIRST

STATEMENT PERIOD: 16/04/26 to 17/05/26

ACCOUNT NUMBER: 4564-6210-3733-9689

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

PAYMENT SUMMARY	
Due Date	**11/06/26**
Minimum Monthly Payment	**$98.00**

MR BRAD JAMES LUDLOW
PO BOX 922
PROSERPINE QLD 4800

YOUR ANZ ACCOUNT SUMMARY

Opening Balance	**$4,861.41**
Purchases, Cash Advances & Other Debits	**$169.00**
Interest Charges	**$85.66**
Payments & Other Credits	**$250.00**
Closing Balance	**$4,866.07**

Available Credit at Statement Date	**$133.93**
Credit Limit	**$5,000.00**

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.

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	51 years and 7 months	$25,227.18
$250.02	2 years	$1,134.41, a saving of $24,092.77

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	4564-6210-3733-9689
Account Name	MR BRAD JAMES LUDLOW
Date Paid	
Amount Paid	$

XPRVPL0001-2605160034

4564621037339689

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 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
17/04/2026	17/04/2026	9697	PAYMENT THANKYOU 664635	$250.00CR	$4,611.41
13/05/2026	10/05/2026	9697	STARLINK INTERNET SYDNEY	$139.00	$4,750.41
17/05/2026	17/05/2026	9689	ANNUAL FEE	$30.00	$4,780.41
17/05/2026	17/05/2026	9689	INTEREST CHARGED ON PURCHASES	$85.62	$4,866.03
17/05/2026	17/05/2026	9689	INTEREST CHARGED ON CASH	$0.04	$4,866.07

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.

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	$