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

ANZ FIRST

STATEMENT PERIOD: 18/05/26 to 16/06/26

ACCOUNT NUMBER: 4564-6210-2893-6659

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

PAYMENT SUMMARY	
Due Date	**13/07/26**
Minimum Monthly Payment	**$38.00**

MISS FRANCES LEE DEWSON
165 HILL ST
MUSWELLBROOK NSW 2333

Available Credit at Statement Date	**$103.66**
Credit Limit	**$2,000.00**

YOUR ANZ ACCOUNT SUMMARY

Opening Balance	**$1,740.40**
Purchases, Cash Advances & Other Debits	**$374.71**
Interest Charges	**$31.23**
Payments & Other Credits	**$250.00**
Closing Balance	**$1,896.34**

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	22 years and 4 months	$5,757.88
$97.44	2 years	$442.22, a saving of $5,315.66

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	4564-6210-2893-6659
Account Name	MISS FRANCES LEE DEWSON
Date Paid	
Amount Paid	$

XPRVPL0001-2606170014

4564621028936659

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
18/05/2026	15/05/2026	6667	APPLE.COM/BILL SYDNEY	$1.49	$1,741.89
22/05/2026	19/05/2026	6667	BARNARDOS AUSTRALIA ULTIMO	$30.00	$1,771.89
02/06/2026	02/06/2026	6667	PAYMENT THANKYOU 911400	$100.00CR	$1,671.89
03/06/2026	03/06/2026	6667	PAYMENT THANKYOU 762702	$100.00CR	$1,571.89
08/06/2026	03/06/2026	6667	HERTZ MUSWELLBROOK MUSWELLBROOK	$200.00	$1,771.89
08/06/2026	03/06/2026	6667	PAYPAL *TEMU COM 4029357733	$45.75	$1,817.64
08/06/2026	03/06/2026	6667	PAYPAL *TEMU COM 4029357733	$37.47	$1,855.11
08/06/2026	04/06/2026	6667	SURF LIFE SAVING AUS BOWEN HILLS	$30.00	$1,885.11
11/06/2026	11/06/2026	6659	AUTOREPAYMENT - THANK YOU	$50.00CR	$1,835.11
16/06/2026	16/06/2026	6659	ANNUAL FEE	$30.00	$1,865.11
16/06/2026	16/06/2026	6659	INTEREST CHARGED ON PURCHASES	$31.23	$1,896.34

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

IMPORTANT MESSAGES

YOUR AGREED PAYMENT WILL BE DEBITED FROM YOUR ACCOUNT 012865 00551702842 ON 13/07/26
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	$