ANZ VARIABLE RATE LOAN STATEMENT

STATEMENT NUMBER 5

19 SEPTEMBER 2025 TO 06 MARCH 2026

MR L CARVELL
165 HILL ST
MUSWELLBROOK NSW 2333

Branch number (BSB)	012-819
Account number	**7335-41496**
Account name(s)	CARVELL LENARD WILLIAM

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment#	$194.94
Payment frequency#	Fortnightly
Next scheduled payment#	18/03/2026

#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.

Amount paid in advance **$0.09**

To redraw your available funds, you can transfer the money using ANZ Internet Banking or call **1800 801 485** between 8am to 8pm (AEST) Monday to Friday.

Opening balance	**-$20,972.21**
Total payments	+$2,355.99
Total withdrawals	$0.00
Total interest	-$1,467.32
Total bank/services charges	-$80.00
Closing balance	**-$20,163.54**

NEED TO GET IN TOUCH?

ANZ Internet Banking
anz.com

OR

ANZ General Enquiries
13 13 14

OR

Visit an ANZ branch
near you

ANZ VARIABLE RATE LOAN STATEMENT

Account number 7335-41496

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits ($)	Credits ($)	Balance ($)
2025				
19 SEP	**BALANCE BROUGHT FORWARD**			**20,972.21DR**
20 SEP	**OPENING INT RATE ON BORROWINGS 13.99%**			
22 SEP	**LOAN ADMINISTRATION CHARGE**	30.00		21,002.21DR
22 SEP	**INTEREST** EFFECTIVE DATE 21 SEP 2025	251.27		21,253.48DR
30 SEP	**LATE PAYMENT FEE**	20.00		21,273.48DR
07 OCT	**PAYMENT TRANSFER FROM ACCOUNT 483882406**		212.71	21,060.77DR
09 OCT	**LOAN PAYMENT CARVELL L W**		193.88	20,866.89DR
21 OCT	**INTEREST**	242.51		21,109.40DR
29 OCT	**LOAN PAYMENT CARVELL L W**		194.94	20,914.46DR
12 NOV	**LOAN PAYMENT CARVELL L W**		194.94	20,719.52DR
21 NOV	**INTEREST**	248.43		20,967.95DR
26 NOV	**LOAN PAYMENT CARVELL L W**		194.94	20,773.01DR
10 DEC	**LOAN PAYMENT CARVELL L W**		194.94	20,578.07DR
22 DEC	**LOAN ADMINISTRATION CHARGE**	30.00		20,608.07DR
22 DEC	**INTEREST** EFFECTIVE DATE 21 DEC 2025	238.41		20,846.48DR
24 DEC	**LOAN PAYMENT CARVELL L W**		194.94	20,651.54DR
2026				
07 JAN	**LOAN PAYMENT CARVELL L W**		194.94	20,456.60DR
21 JAN	**INTEREST**	244.55		20,701.15DR
21 JAN	**LOAN PAYMENT CARVELL L W**		194.94	20,506.21DR
04 FEB	**LOAN PAYMENT CARVELL L W**		194.94	20,311.27DR
18 FEB	**LOAN PAYMENT CARVELL L W**		194.94	20,116.33DR
23 FEB	**INTEREST** EFFECTIVE DATE 21 FEB 2026	242.15		20,358.48DR
04 MAR	**LOAN PAYMENT CARVELL L W**		194.94	20,163.54DR
	TOTALS AT END OF PAGE	**$1,547.32**	**$2,355.99**	
	TOTALS AT END OF PERIOD	**$1,547.32**	**$2,355.99**	**$20,163.54DR**

IMPORTANT INFORMATION

This statement shows entries processed by ANZ. All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions.

Please tell us if you change your address or contact details by calling 13 13 14.