ANZ ACCESS ADVANTAGE STATEMENT WITH OVERDRAFT FACILITY

STATEMENT NUMBER 155

23 MARCH 2026 TO 23 APRIL 2026

MRS M L BOYCE
9 BREAKWATER RD
ROBINA QLD 4226
AUSTRALIA

OVERDRAFT INFORMATION

Overdraft Limit	**$500.00**
Limit Used	**$173.34**
Available Credit	**$326.66**

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

BOYCE MICHELLE LOUISE

BOYCE SCOTT

Branch Number (BSB)

013-241

Account Number

4858-00443

Opening Balance:

$469.93 DR

+

Total Deposits:

$5,048.26

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Total Withdrawals:

$4,751.67

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Closing Balance:

$173.34 DR

NEED TO GET IN TOUCH?

ANZ Internet Banking
anz.com

OR

Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

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

ANZ ACCESS ADVANTAGE STATEMENT WITH OVERDRAFT FACILITY

Account Number 4858-00443

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
2026				
23 MAR	**OPENING BALANCE**			**469.93DR**
24 MAR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM EFFECTIVE DATE 22 MAR 2026	37.50		507.43DR
24 MAR	**DEBIT INTEREST CHARGED ADJ INCREASE** EFFECTIVE DATE 23 MAR 2026	0.02		507.45DR
25 MAR	**PAYMENT FROM MICHELLE L BOYCE**		4.37	503.08DR
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 931044 FROM 189602848		5.58	497.50DR
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 458406 FROM 189602848		160.00	337.50DR
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 540725 FROM 189602848		240.00	97.50DR
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 457845 FROM 189602848		298.00	200.50
25 MAR	**PAYMENT** TO APSBS 547794 S6	5.20		195.30
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 460742 TO 014707189602848	160.00		35.30
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 549372 TO 013241485800566	240.00		204.70DR
25 MAR	**PAYMENT** TO APSBS 547794 L3	294.80		499.50DR
26 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 161058 FROM 189602848		234.66	264.84DR
26 MAR	**PAYMENT** TO TELSTRA SERVICES 3BP5XA7T	152.19		417.03DR
27 MAR	**WAIVE: DISHONOUR FEE**		6.00	411.03DR
27 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 874528 FROM 485800566		87.00	324.03DR
27 MAR	**REVERSAL OF PAYMENT** EFFECTIVE DATE 26 MAR 2026		152.19	171.84DR
27 MAR	**DISHONOUR FEE**	6.00		177.84DR
27 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 034116 TO 014707189602848	87.00		264.84DR
30 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 856547 FROM 485800566		34.00	230.84DR
30 MAR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM EFFECTIVE DATE 26 MAR 2026	234.66		465.50DR
31 MAR	**PAYMENT** TO SUNCORP INSUR MPS061226942	179.31		644.81DR
01 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 002228 FROM 189602848		110.00	534.81DR
01 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 954397 FROM 189602848		148.00	386.81DR
	TOTALS AT END OF PAGE	**$1,396.68**	**$1,479.80**	

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Account Number 4858-00443

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
01 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 853010 FROM 189602848		178.00	208.81DR
01 APR	**REVERSAL OF PAYMENT** EFFECTIVE DATE 31 MAR 2026		179.31	29.50DR
01 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 995613 FROM 189602848		300.00	270.50
01 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 030800 FROM 189602848		400.00	670.50
01 APR	**DISHONOUR FEE**	6.00		664.50
01 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 645084 TO 014707189602848	160.00		504.50
02 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 234500 FROM 189602848		55.00	559.50
02 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 284554 FROM 189602848		145.00	704.50
02 APR	**PAYMENT** TO APSBS 960929S6	5.20		699.30
02 APR	**VISA DEBIT PURCHASE CARD 8090** LINKT MELBOURNE MELBOURNE EFFECTIVE DATE 30 MAR 2026	33.12		666.18
02 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 451117 TO 014707189602848	150.00		516.18
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 412356 FROM 189602848 EFFECTIVE DATE 06 APR 2026		16.00	532.18
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 539604 FROM 189602848 EFFECTIVE DATE 03 APR 2026		60.00	592.18
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 143775 FROM 189602848 EFFECTIVE DATE 04 APR 2026		83.15	675.33
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 109059 FROM 189602848 EFFECTIVE DATE 03 APR 2026		90.00	765.33
07 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM EFFECTIVE DATE 03 APR 2026	1.32		764.01
07 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM EFFECTIVE DATE 03 APR 2026	1.36		762.65
07 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM EFFECTIVE DATE 03 APR 2026	2.09		760.56
07 APR	**VISA DEBIT PURCHASE CARD 8090** PAYPAL *APPLE.COM/BILL 4029357733 EFFECTIVE DATE 01 APR 2026	14.99		745.57
07 APR	**VISA DEBIT PURCHASE CARD 8090** LINKT MELBOURNE MELBOURNE EFFECTIVE DATE 02 APR 2026	40.14		705.43
07 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM EFFECTIVE DATE 03 APR 2026	60.00		645.43
	TOTALS AT END OF PAGE	**$474.22**	**$1,506.46**	

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ANZ ACCESS ADVANTAGE STATEMENT WITH OVERDRAFT FACILITY

Account Number 4858-00443

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
07 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM EFFECTIVE DATE 03 APR 2026	90.00		555.43
07 APR	**VISA DEBIT PURCHASE CARD 8090** TELSTRA SERVICES MELBOURNE EFFECTIVE DATE 01 APR 2026	108.65		446.78
07 APR	**VISA DEBIT PURCHASE CARD 8090** STARLINK INTERNET SYDNEY EFFECTIVE DATE 01 APR 2026	147.50		299.28
07 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM EFFECTIVE DATE 01 APR 2026	300.00		0.72DR
07 APR	**VISA DEBIT PURCHASE CARD 8090** OPTUS BILLING MACQUARIEPARK EFFECTIVE DATE 01 APR 2026	400.00		400.72DR
08 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 510751 FROM 189602848		480.00	79.28
08 APR	**PAYMENT** TO APSBS 547794 S6	5.20		74.08
08 APR	**PAYMENT** TO SUNCORP INSUR MPS061226942	179.31		105.23DR
08 APR	**PAYMENT** TO APSBS 547794 L3	294.80		400.03DR
09 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 295010 FROM 485800566		3.00	397.03DR
09 APR	**ANZ INTERNET BANKING FUNDS TFER** TRANSFER 460898 FROM 189602848		325.00	72.03DR
09 APR	**VISA DEBIT PURCHASE CARD 8090** PAYPAL *SPOTIFY*P412786 0626255726 EFFECTIVE DATE 06 APR 2026	15.99		88.02DR
09 APR	**VISA DEBIT PURCHASE CARD 8090** PAYPAL *WOOLWORTHSL 4029357733 EFFECTIVE DATE 04 APR 2026	83.15		171.17DR
10 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 295010 TO 013241485800443 EFFECTIVE DATE 09 APR 2026	3.00		174.17DR
10 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 885192 TO 014707189602848	325.00		499.17DR
13 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 962157 FROM 485800566 EFFECTIVE DATE 11 APR 2026		7.00	492.17DR
13 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 961885 FROM 189602848 EFFECTIVE DATE 11 APR 2026		90.00	402.17DR
13 APR	**VISA DEBIT PURCHASE CARD 8090** APPLE.COM/BILL SYDNEY EFFECTIVE DATE 09 APR 2026	3.00		405.17DR
13 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 963070 TO 013241485800566 EFFECTIVE DATE 11 APR 2026	94.83		500.00DR
15 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 021584 FROM 189602848		140.00	360.00DR
	TOTALS AT END OF PAGE	**$2,050.43**	**$1,045.00**	

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Account Number 4858-00443

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
15 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 025688 FROM 189602848		233.00	127.00DR
16 APR	**PAYMENT** TO APSBS 960929S6	5.20		132.20DR
17 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 116872 FROM 189602848		19.00	113.20DR
17 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 416281 FROM 189602848		130.00	16.80
17 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM/ EFFECTIVE DATE 15 APR 2026	233.00		216.20DR
20 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM/ EFFECTIVE DATE 17 APR 2026	1.32		217.52DR
20 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 224162 TO 013241485800566 EFFECTIVE DATE 18 APR 2026	3.69		221.21DR
20 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM/ EFFECTIVE DATE 17 APR 2026	3.74		224.95DR
20 APR	**VISA DEBIT PURCHASE CARD 8090** PAYPAL *WOOLWORTHSL 4029357733 EFFECTIVE DATE 15 APR 2026	127.85		352.80DR
20 APR	**VISA DEBIT PURCHASE CARD 8090** AFTERPAY AFTERPAY.COM/ EFFECTIVE DATE 17 APR 2026	130.00		482.80DR
22 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 211537 FROM 189602848		300.00	182.80DR
22 APR	**PAYMENT** TO APSBS 547794 S6	5.20		188.00DR
22 APR	**VISA DEBIT PURCHASE CARD 8090** PAYPAL *EBAY AU 4029357733 EFFECTIVE DATE 17 APR 2026	17.20		205.20DR
22 APR	**PAYMENT** TO APSBS 547794 L3	294.80		500.00DR
23 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 200758 FROM 189602848		335.00	165.00DR
23 APR	**DEBIT INTEREST CHARGED**	8.34		173.34DR
	TOTALS AT END OF PAGE	**$830.34**	**$1,017.00**	
	TOTALS AT END OF PERIOD	**$4,751.67**	**$5,048.26**	**$173.34DR**

Interest Rate Table

Your opening debit interest rate is 19.85%
Your current debit interest rate changed to 20.10% on 27/03/2026

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ANZ ACCESS ADVANTAGE STATEMENT WITH OVERDRAFT FACILITY

Account Number 4858-00443

This Statement Includes

Interest paid on borrowings	$8.36
ANZ bank charges	$6.00

Fee Summary

Fees Charged for period: 28 FEB 2026 to 31 MAR 2026

Summary of ANZ Transaction Fees	Transactions Total	Transactions Free	Transactions Additional	Fee Per Transaction ($)	Amount Waived ($)	Total Charge ($)
SERVICE FEES						
MONTHLY ACCOUNT SERVICE FEE					5.00	0.00
Total Account Service Fees						**$0.00**
Total Bank Account Fees Charged						**$0.00**

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 23/04/26 and the monthly fee cycle, as appears above, ended on 31/03/26.

ANZ Fee Saving Tip

Transferring your other accounts to ANZ.
We've made it simple and convenient for you to change your bank accounts to ANZ and transfer your regular payments to your new ANZ accounts. In 3 easy steps you'll be done. Check out anz.com/switching for more info or to switch today.

ANZ ACCESS ADVANTAGE STATEMENT WITH OVERDRAFT FACILITY

Account Number 4858-00443

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at **anz.com** or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/, alternatively you may wish to:

Call us:
- General enquiries **13 13 14**
- If you're overseas **+61 3 9683 9999**
- ANZ Complaint Resolution Team on **1800 805 154**
- If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: https://nrschat.nrscall.gov.au/nrs/internetrelay

Write to us: ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form**:
https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/

Visit us: At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Call: **1800 931 678** (free call within Australia), or **+61 1800 931 678** (International)

Online: Email: info@afca.org.au
Web: www.afca.org.au

Write to: **Australian Financial Complaints Authority Limited**
GPO Box 3,
Melbourne VIC 3001

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