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

ANZ FREQUENT FLYER PLATINUM

STATEMENT PERIOD: 03/07/26 to 03/08/26

ACCOUNT NUMBER: 4564-6800-2677-7853

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

MR JOSHUA R LEACH
303 LANCASTER RD
ASCOT QLD 4007

PAYMENT SUMMARY	
Due Date	**17/08/26**
Minimum Monthly Payment	**$120.00**
Overdue/Overlimit *Payable Immediately*	**+ $27.78**
Available Credit at Statement Date	**$0.00**
Credit Limit	**$6,000.00**

YOUR ANZ ACCOUNT SUMMARY

Opening Balance	**$6,091.86**
Purchases, Cash Advances & Other Debits	**$26.00**
Interest Charges	**$109.92**
Payments & Other Credits	**$200.00**
Closing Balance	**$6,027.78**

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.

Points Earned this Statement Period **5**

Qantas Frequent Flyer Number: 1934030865

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	58 years and 6 months	$33,106.33
$309.71	2 years	$1,405.26, a saving of $31,701.07

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	4564-6800-2677-7853
Account Name	MR JOSHUA R LEACH
Date Paid	
Amount Paid	$

XPRVPL0001-2608040035

4564680026777853

ANZ FREQUENT FLYER PLATINUM

ACCOUNT NUMBER: 4564-6800-2677-7853

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
06/07/2026	02/07/2026	7861	MON S CAFE MULWALA	$6.00	$6,097.86
15/07/2026	15/07/2026	7853	PAYMENT - THANKYOU	$200.00CR	$5,897.86
03/08/2026	03/08/2026	7853	LATE PAYMENT FEE	$20.00	$5,917.86
03/08/2026	03/08/2026	7853	INTEREST CHARGED ON PURCHASES	$109.92	$6,027.78

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 ACCOUNT. SELECT ONE THAT BEST SUITS YOUR NEEDS.

Your Qantas Points Earned this Period	Points Earned (Visa)
ANZ Visa	
Points earned on $6.00 (0.75 point per A$1.00 spent)	4.50
Points carried forward from last period	1.49
Subtotal Points Earned this Period	**5**
Total Points Earned this Period	**5**

Please note: if you have disputed a transaction or received a merchant refund/credit it will have been deducted from your total points earned for this period but will not be shown as a separate item in the above table.
Qantas Frequent Flyer points earned this period will be credited to your Qantas Frequent Flyer account after this statement is produced. To check your Qantas Frequent Flyer points balance, please view your details on-line at qantas.com

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	$

Notification of changes to ANZ Pay Anyone limits

Changes to ANZ Pay Anyone limits in ANZ Internet Banking

On and from 10 October 2026, the Pay Anyone daily limits available in ANZ Internet Banking will increase as follows:

- Personal customers will be able to increase their Pay Anyone daily limit up to $50,000 if registered for ANZ Shield; and
- Business customers will be able to increase their Pay Anyone daily limit up to $100,000 if registered for ANZ Shield.

Your default Pay Anyone daily limit in ANZ Internet Banking is $1,000 if you are a personal customer or $5,000 if you are a business customer. There are no changes to the Pay Anyone daily limits in the ANZ App or other channels.

Changes to the 'Easy every day payments' page on anz.com

We will update the 'Easy every day payments' webpage on anz.com to help customers better understand how Pay Anyone daily limits apply across ANZ digital channels.

Webpage reference: www.anz.com.au/support/online-banking/payments/every-day-payments

Summary of changes that will apply on and from 10 October 2026

Page heading/ section	Changes made under heading
Payment limits	We are updating this section to further clarify how limits apply. Specifically, we have clarified that: • Pay Anyone daily limits are applied per Customer Registration Number (CRN). • Separate limits apply to each channel, including the ANZ App, ANZ Internet Banking and Phone Banking. • Each authorised user has their own individual payment limit linked to their CRN. • Customers with more than one CRN need to set limits for each CRN separately

Page heading/ section	Changes made under heading
Pay Anyone daily limit	We are updating this section to make it clearer as to what Pay Anyone daily limits apply across digital channels and to reflect the new limits available in ANZ Internet Banking on and from 10 October 2026. Specifically, we have; • Added separate headings for Pay Anyone daily limits in the ANZ App and ANZ Internet Banking. • Clarified the limits available in each digital channel, including limits for payments made today, and future-dated payments such as later or recurring payments. • Updated the ANZ Internet Banking Pay Anyone daily limits for personal and business customers using ANZ Shield effective on and from 10 October 2026.

Page heading/ section	Changes made under heading
Important information	We are updating this section to improve clarity and ensure the information is current. Specifically, we have: • Removed some disclaimers that were not required for Pay Anyone payments made in the ANZ App or ANZ Internet Banking.

Changes to the 'Pay and transfer - business customers' page on anz.com

We will update the 'Pay and transfer – business customers' webpage on anz.com to help business customers better understand how Pay Anyone daily limits apply across ANZ digital channels.

Webpage reference: www.anz.com.au/support/business/internet-banking/transfers

Summary of changes that will apply on and from 10 October 2026

Page heading/ section	Changes made under heading
Pay and transfer - business customers	We have added instructions at the top of the page on where to find information about the daily transaction limits available across all digital channels.

Page heading/ section	Changes made under heading
Frequently asked questions - Getting started	We have reflected the new limits available in ANZ Internet Banking and ANZ Internet Banking for Business on and from 10 October 2026 under the FAQ titled “Are there daily limits for transaction amounts in ANZ Internet Banking and ANZ Internet Banking for Business?”
Frequently asked questions - Getting started	We have added a new FAQ to clarify how to manage future dated payments through ANZ Internet Banking for Business titled ‘Can I amend a one off future-dated payment or a recurring payment that I had previously scheduled?”

Important: stay scam safe

When making a payment, it’s your responsibility to check that the details are correct. A Confirmation of Payee lookup will occur automatically the first time you make a payment to a BSB and account number. Always double-check the recipient and amount before confirming the payment and stay alert to potential scams. Increasing your limit may also increase your liability in the event of unauthorised transactions.

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