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

ANZ LOW RATE

STATEMENT PERIOD: 14/09/26 to 12/10/26

ACCOUNT NUMBER: 4564-6271-2386-2492

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

PAYMENT SUMMARY	
Due Date	**06/11/26**
Minimum Monthly Payment	**$196.00**

MR MATTHEW DAVID SKOW
7 DAMON CT
MILLGROVE VIC 3799

Available Credit at Statement Date	**$237.80**
Credit Limit	**$10,000.00**

YOUR ANZ ACCOUNT SUMMARY

Opening Balance	**$9,209.08**
Purchases, Cash Advances & Other Debits	**$4,161.04**
Interest Charges	**$101.45**
Payments & Other Credits	**$3,709.37**
Closing Balance	**$9,762.20**

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	25 years and 10 months	$11,853.66
$467.51	2 years	$1,458.04, a saving of $10,395.62

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	4564-6271-2386-2492
Account Name	MR MATTHEW DAVID SKOW
Date Paid	
Amount Paid	$

XPRVPL0001-2610130051

4564627123862492

Interest Rates

Purchases	Interest Rate 13.74% p.a (0.0376% daily)
Cash Advances	Interest Rate 23.49% p.a (0.0643% daily)
Balance Transfers	Interest Rate 23.49% p.a (0.0643% daily)

Transaction Details

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount ($A)	Balance
14/09/2026	09/09/2026	2500	BUNNINGS 379000 SPRINGVALE	$18.40	$9,227.48
14/09/2026	10/09/2026	0131	AMAZON RETA* AMAZON AU SYDNEY	$52.20	$9,279.68
14/09/2026	10/09/2026	0131	AMAZON RETA* AMAZON AU SYDNEY	$21.91	$9,301.59
14/09/2026	10/09/2026	0131	AMAZON RETA* AMAZON AU SYDNEY	$52.20	$9,353.79
14/09/2026	10/09/2026	0131	INSURANCELINE SYDNEY	$53.04	$9,406.83
14/09/2026	11/09/2026	0131	STAN.COM.AU WWW.STAN.COM.	$17.99	$9,424.82
14/09/2026	12/09/2026	2500	KPAY*YAMATO JAPANESE R MELBOURNE	$84.96	$9,509.78
14/09/2026	12/09/2026	2500	WOOLWORTHS/84-88 WARBURTO YARRA JCTN	$12.03	$9,521.81
14/09/2026	12/09/2026	0131	PAYMENT THANKYOU 916505	$85.00CR	$9,436.81
14/09/2026	14/09/2026	2500	PAYMENT THANKYOU 573559	$64.00CR	$9,372.81
14/09/2026	14/09/2026	0131	PAYMENT THANKYOU 594181	$140.00CR	$9,232.81
15/09/2026	13/09/2026	0131	NORTON *NP2131083939 -	$103.49	$9,336.30
15/09/2026			INCL OVERSEAS TXN FEE 3.50 AUD		$9,336.30
15/09/2026	13/09/2026	0131	NORTON *NP2131087770 -	$41.16	$9,377.46
15/09/2026			INCL OVERSEAS TXN FEE 1.39 AUD		$9,377.46
15/09/2026	15/09/2026	0131	PAYMENT THANKYOU 932047	$250.00CR	$9,127.46
15/09/2026	15/09/2026	0131	PAYMENT THANKYOU 477280	$25.00CR	$9,102.46
16/09/2026	14/09/2026	0131	DODO SERVICES PTY LTD MELBOURNE	$15.00	$9,117.46
16/09/2026	14/09/2026	0131	WOOLWORTHS/84-88 WARBURTO YARRA JCTN	$51.90	$9,169.36
16/09/2026	16/09/2026	0131	PAYMENT THANKYOU 844310	$46.00CR	$9,123.36
17/09/2026	15/09/2026	2500	HOOGIES OF SEVILLE SEVILLE	$45.35	$9,168.71
17/09/2026	17/09/2026	2500	PAYMENT THANKYOU 238501	$9.00CR	$9,159.71
17/09/2026	17/09/2026	0131	PAYMENT THANKYOU 716232	$80.00CR	$9,079.71
17/09/2026	17/09/2026	0131	PAYMENT THANKYOU 724235	$179.00CR	$8,900.71
18/09/2026	18/09/2026	0131	PAYMENT THANKYOU 993110	$10.00CR	$8,890.71
18/09/2026	18/09/2026	0131	PAYMENT THANKYOU 716428	$48.00CR	$8,842.71
21/09/2026	16/09/2026	0131	PET CIRCLE 61438333720	$48.94	$8,891.65
21/09/2026	17/09/2026	0131	TWGH AT CADBURY RINGWOOD	$10.00	$8,901.65
21/09/2026	17/09/2026	2500	WOOLWORTHS/84-88 WARBURTO YARRA JCTN	$8.98	$8,910.63
21/09/2026	17/09/2026	0131	EZI*ALEXANDRA PLACE BENDIGO	$178.55	$9,089.18

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	$

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount ($A)	Balance
21/09/2026	17/09/2026	2500	SOLO WANDIN WANDIN NORTH	$80.12	$9,169.30
21/09/2026	17/09/2026	0131	GOOGLE YOUTUBE BARANGAROO	$16.99	$9,186.29
21/09/2026	18/09/2026	2500	BENDIGO KEBABS & GRILLL BENDIGO	$63.98	$9,250.27
21/09/2026	18/09/2026	2500	SQ *OUT OF ORDER BENDIGO BENDIGO	$79.75	$9,330.02
21/09/2026	19/09/2026	0131	SQ *BEKS BITES EPSOM	$33.50	$9,363.52
21/09/2026	19/09/2026	2500	SP BENDIGO POTTERY EPSOM	$51.90	$9,415.42
21/09/2026	19/09/2026	0131	PAYMENT THANKYOU 880850	$54.00CR	$9,361.42
21/09/2026	19/09/2026	0131	PAYMENT THANKYOU 883675	$80.00CR	$9,281.42
21/09/2026	19/09/2026	0131	PAYMENT THANKYOU 881775	$80.00CR	$9,201.42
21/09/2026	20/09/2026	0131	PAYMENT THANKYOU 549899	$86.00CR	$9,115.42
21/09/2026	20/09/2026	0131	PAYMENT THANKYOU 376117	$215.00CR	$8,900.42
21/09/2026	20/09/2026	0131	PAYMENT THANKYOU 375987	$394.00CR	$8,506.42
22/09/2026	19/09/2026	2500	BUNNINGS 410000 LILYDALE	$85.62	$8,592.04
22/09/2026	20/09/2026	0131	AMAZON MARKETPLACE AU SYDNEY	$12.99	$8,605.03
23/09/2026	19/09/2026	2500	CALTEX BENDIGO BENDIGO	$53.15	$8,658.18
23/09/2026	20/09/2026	0131	SPOTIFY P471389964 SYDNEY	$27.99	$8,686.17
23/09/2026	20/09/2026	0131	LAKES AND CRATERS HO MARSDEN PARK	$393.76	$9,079.93
23/09/2026	21/09/2026	0131	AMAZON MARKETPLACE AU SYDNEY	$101.66	$9,181.59
23/09/2026	21/09/2026	0131	AMAZON MARKETPLACE AU SYDNEY	$99.99	$9,281.58
23/09/2026	21/09/2026	0131	HUBBL - BINGE ARTARMON	$9.50	$9,291.08
23/09/2026	23/09/2026	0131	PAYMENT THANKYOU 676501	$35.00CR	$9,256.08
23/09/2026	23/09/2026	0131	PAYMENT THANKYOU 525671	$250.00CR	$9,006.08
25/09/2026	21/09/2026	0131	EXETEL PTY LTD 133938	$80.80	$9,086.88
25/09/2026	23/09/2026	0131	MONDELEZ AUSTRALIA RINGWOOD	$32.80	$9,119.68
25/09/2026	25/09/2026	0131	PAYMENT THANKYOU 583462	$117.00CR	$9,002.68
28/09/2026	02/09/2026	0131	PARTNERS ON BOOKING BV SYDNEY	$270.92CR	$8,731.76
28/09/2026	24/09/2026	2500	BWS LIQUOR/84-88 WARBURTO YARRA JCTN	$94.05	$8,825.81
28/09/2026	24/09/2026	0131	KOGAN MOBILE 0420471917	$59.97	$8,885.78
28/09/2026	24/09/2026	2500	BUNNINGS 614000 CROYDON	$21.14	$8,906.92
28/09/2026	26/09/2026	0131	BWS LIQUOR/84-88 WARBURTO YARRA JCTN	$45.60	$8,952.52
28/09/2026	26/09/2026	0131	WOOLWORTHS/84-88 WARBURTO YARRA JCTN	$20.04	$8,972.56
28/09/2026	26/09/2026	0131	PRIME VIDE* PRIMEVIDEO SYDNEY	$4.99	$8,977.55
28/09/2026	27/09/2026	0131	PAYMENT THANKYOU 014293	$21.00CR	$8,956.55
28/09/2026	27/09/2026	0131	PAYMENT THANKYOU 015471	$45.00CR	$8,911.55
28/09/2026	28/09/2026	2500	PAYMENT THANKYOU 343945	$45.00CR	$8,866.55
28/09/2026			RATE 21.99%PA TO 23.49%PA ON CASH ADVANCES		
28/09/2026			RATE 21.99%PA TO 23.49%PA ON BALANCE TRANSFERS		
29/09/2026	29/09/2026	0131	PAYMENT THANKYOU 229088	$25.00CR	$8,841.55
29/09/2026	29/09/2026	0131	PAYMENT THANKYOU 228603	$150.00CR	$8,691.55
30/09/2026	26/09/2026	0131	YARRA JUNCTION PHCY YARRA JUNCTIO	$47.85	$8,739.40
30/09/2026	28/09/2026	0131	NETFLIX.COM MELBOURNE	$20.99	$8,760.39
01/10/2026	29/09/2026	0131	GOOGLE HBO MAX STREAM BARANGAROO	$21.99	$8,782.38
02/10/2026	29/09/2026	2500	BUNNINGS 419000 BAYSWATER	$12.86	$8,795.24
02/10/2026	29/09/2026	0131	NSW TRAINLINK WEB WOLLONGONG	$99.00CR	$8,696.24
02/10/2026	29/09/2026	0131	NSW TRAINLINK WEB WOLLONGONG	$99.00	$8,795.24
02/10/2026	30/09/2026	0131	DODO SERVICES PTY LTD MELBOURNE	$15.00	$8,810.24
02/10/2026	30/09/2026	0131	MONDELEZ AUSTRALIA RINGWOOD	$35.40	$8,845.64
02/10/2026	30/09/2026	0131	WOOLWORTHS/84-88 WARBURTO YARRA JCTN	$14.26	$8,859.90
05/10/2026	30/09/2026	0131	NSW TRAINLINK WEB WOLLONGONG	$99.00CR	$8,760.90
05/10/2026	30/09/2026	0131	NSW TRAINLINK WEB WOLLONGONG	$99.00CR	$8,661.90
05/10/2026	02/10/2026	0131	APIA INSURANCE BRISBANE CITY	$150.25	$8,812.15

ANZ LOW RATE

ACCOUNT NUMBER: 4564-6271-2386-2492

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling **13 22 73**

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount ($A)	Balance
05/10/2026	02/10/2026	0131	BIG WET NATURAL SPRI DOVETON	$175.50	$8,987.65
05/10/2026	02/10/2026	2500	WOOLWORTHS/84-88 WARBURTO YARRA JCTN	$27.25	$9,014.90
05/10/2026	03/10/2026	0131	GOOGLE LIFE360 FAMILY BARANGAROO	$15.99	$9,030.89
05/10/2026	05/10/2026	2500	PAYMENT THANKYOU 201254	$23.00CR	$9,007.89
06/10/2026	06/10/2026	0131	PAYMENT THANKYOU 590063	$130.00CR	$8,877.89
07/10/2026	05/10/2026	0131	DODO SERVICES PTY LTD MELBOURNE	$15.00	$8,892.89
07/10/2026	07/10/2026	0131	PAYMENT THANKYOU 000578	$35.00CR	$8,857.89
07/10/2026	07/10/2026	0131	PAYMENT THANKYOU 999895	$150.00CR	$8,707.89
07/10/2026	07/10/2026	0131	PAYMENT THANKYOU 161628	$27.00CR	$8,680.89
07/10/2026	07/10/2026	2500	PAYMENT THANKYOU 938899	$40.00CR	$8,640.89
08/10/2026	06/10/2026	0131	THE HOSPITALS CONTRI SYDNEY	$133.28	$8,774.17
08/10/2026	06/10/2026	0131	APIA INSURANCE BRISBANE CITY	$78.04	$8,852.21
08/10/2026	06/10/2026	2500	DIVINE DENTAL CARE CROYDON	$50.00	$8,902.21
09/10/2026	05/10/2026	0131	GOOGLE G1SK002M BARANGAROO	$2.99	$8,905.20
09/10/2026	07/10/2026	2500	DIVINE DENTAL CARE CROYDON	$136.10	$9,041.30
09/10/2026	07/10/2026	0131	WOOLWORTHS/84-88 WARBURTO YARRA JCTN	$26.69	$9,067.99
09/10/2026	09/10/2026	0131	PAYMENT THANKYOU 215158	$70.00CR	$8,997.99
09/10/2026	09/10/2026	2500	PAYMENT THANKYOU 907150	$56.00CR	$8,941.99
09/10/2026	09/10/2026	2500	PAYMENT THANKYOU 068498	$32.45CR	$8,909.54
09/10/2026	09/10/2026	0131	PAYMENT THANKYOU 461303	$35.00CR	$8,874.54
12/10/2026	07/10/2026	2500	CWH CENTRAL CROYDON	$16.98	$8,891.52
12/10/2026	08/10/2026	2500	HONEY INSURANCE SURRY HILLS	$235.30	$9,126.82
12/10/2026	08/10/2026	0131	AMAZON MARKETPLACE AU SYDNEY	$34.95	$9,161.77
12/10/2026	08/10/2026	2500	CWH CROYDON CIVIC SQUARE CROYDON	$66.98	$9,228.75
12/10/2026	09/10/2026	2500	BWS LIQUOR/84-88 WARBURTO YARRA JCTN	$32.30	$9,261.05
12/10/2026	09/10/2026	0131	ALLIANZ AUSTRALIA INSUR SYDNEY	$295.39	$9,556.44
12/10/2026	09/10/2026	2500	BUNNINGS 642000 SCORESBY	$46.55	$9,602.99
12/10/2026	09/10/2026	2500	BUNNINGS 642000 SCORESBY	$9.76	$9,612.75
12/10/2026	12/10/2026	2500	PAYMENT THANKYOU 303887	$10.00CR	$9,602.75
12/10/2026	12/10/2026	2492	ANNUAL FEE	$58.00	$9,660.75
12/10/2026	12/10/2026	2492	INTEREST CHARGED ON PURCHASES	$101.45	$9,762.20

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.