ANZ ACCESS ADVANTAGE STATEMENT

STATEMENT NUMBER 24
17 FEBRUARY 2026 TO 17 AUGUST 2026

MR M D SKOW
7 DAMON CT
MILLGROVE VIC 3799

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SKOW MATTHEW D

Branch Number (BSB)

013-711

Account Number

4287-95916

Opening Balance:
$55.19

\+

Total Deposits:
$55,064.86

−

Total Withdrawals:
$54,119.59

=

Closing Balance:
$1,000.46

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.
RTBSP03I_MAIL

XPRCAP0021-2608180413

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
2026				
17 FEB	**OPENING BALANCE**			**55.19**
18 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 765072 FROM 156097347		40.00	95.19
18 FEB	**EFTPOS** YARRA JUNCTION NEWSAGEN\2454 WARBURTO AU	12.70		82.49
18 FEB	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 16 FEB 2026	35.13		47.36
19 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 874532 FROM 156097347		30.00	77.36
19 FEB	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/659 MOUNTAIN H BAYSWATER EFFECTIVE DATE 17 FEB 2026	16.05		61.31
19 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 893687 TO 4564XXXXXXXX2500	21.00		40.31
19 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 875342 TO 4564XXXXXXXX2500	30.40		9.91
20 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 899486 FROM 156097347		30.00	39.91
20 FEB	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 18 FEB 2026	8.40		31.51
20 FEB	**EFTPOS** ALDI STORES SEVILLE VICAU	28.49		3.02
23 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 821131 FROM 156097347 EFFECTIVE DATE 21 FEB 2026		10.00	13.02
23 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 308212 FROM 156097347		80.00	93.02
23 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 073493 FROM 156097347		330.00	423.02
23 FEB	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,481.12	1,904.14
23 FEB	**ANZ MOBILE BANKING PAYMENT 821846** TO JOANNE B SKOW EFFECTIVE DATE 21 FEB 2026	13.00		1,891.14
23 FEB	**PAYMENT** TO OURMONEYMARKET L PAYWAY4315144114	56.41		1,834.73
23 FEB	**EFTPOS** SMP*SAM FAILLAS QUALI\YARRA JUNCTIO03 AU	69.33		1,765.40
23 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 308615 TO 4564XXXXXXXX2500	85.24		1,680.16
23 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 072299 TO 013414156097347	441.00		1,239.16
24 FEB	**PAYMENT FROM CHARLOTTE SKOW**		50.00	1,289.16
24 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 270573 FROM 322948742		200.00	1,489.16
24 FEB	**PAYMENT FROM JOANNE SKOW**		250.00	1,739.16
	TOTALS AT END OF PAGE	**$817.15**	**$2,501.12**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
24 FEB	**PAYMENT FROM CJ CASH FOR GOLD** GOLD PURCHASE 23/2/26		1,250.00	2,989.16
24 FEB	**EFTPOS** ALDI STORES SEVILLE VICAU	54.07		2,935.09
24 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 567582 TO 013125322948742	100.00		2,835.09
24 FEB	**NON-ANZ ATM** CBA\BAYSWATER VIC AU	500.00		2,335.09
24 FEB	**ANZ MOBILE BANKING PAYMENT 563479** TO JOANNE B SKOW	550.00		1,785.09
24 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 564720 TO 013414156097347	659.00		1,126.09
24 FEB	**ANZ INTERNET BANKING PAYMENT 254900** TO MRS J B SKOW	980.00		146.09
25 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 855972 FROM 156097347		60.00	206.09
25 FEB	**EFTPOS** ALDI STORES SEVILLE VICAU	69.85		136.24
25 FEB	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 23 FEB 2026	95.32		40.92
26 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 515521 FROM 322948742		33.00	73.92
26 FEB	**EFTPOS** YARRA JUNCTION NEWSAGEN\2454 WARBURTO AU	12.70		61.22
27 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 036735 FROM 322948742		10.00	71.22
27 FEB	**PAYMENT FROM J SKOW**		120.00	191.22
27 FEB	**ANZ M-BANKING FUNDS TFER** TRANSFER 897812 FROM 156097347		120.00	311.22
27 FEB	**EFTPOS** ALDI STORES SEVILLE VICAU	7.67		303.55
27 FEB	**EFTPOS** WOOLWORTHS 3240\SEVILLE VIC AU	114.00		189.55
27 FEB	**REVERSAL OF ACCOUNT SERVICING FEE** MINIMUM $2000 IN DEPOSITS RECEIVED		5.00	194.55
27 FEB	**ACCOUNT SERVICING FEE**	5.00		189.55
02 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 090837 FROM 156097347 EFFECTIVE DATE 28 FEB 2026		10.00	199.55
02 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 853015 FROM 322948742 EFFECTIVE DATE 28 FEB 2026		180.00	379.55
02 MAR	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,411.88	1,791.43
02 MAR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 28 FEB 2026	7.86		1,783.57
02 MAR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 26 FEB 2026	15.58		1,767.99
	TOTALS AT END OF PAGE	**$3,171.05**	**$3,199.88**	

XPRCAP0021-2608180413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
02 MAR	**EFTPOS** SMP*SAM FAILLAS QUALI\YARRA JUNCTIO03 AU	24.90		1,743.09
02 MAR	**VISA DEBIT PURCHASE CARD 9071** RC AUS PTY LTD BAYSWATER EFFECTIVE DATE 25 FEB 2026	37.95		1,705.14
02 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 736906 TO 013414156097347	40.00		1,665.14
02 MAR	**PAYMENT** TO OURMONEYMARKET L PAYWAY4321702397	56.41		1,608.73
02 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 852846 TO 013125322948742 EFFECTIVE DATE 28 FEB 2026	120.00		1,488.73
02 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 853222 TO 013414156097347 EFFECTIVE DATE 28 FEB 2026	180.00		1,308.73
02 MAR	**EFTPOS** ALDI STORES HEALESVILLE VICAU	221.59		1,087.14
03 MAR	**PAYMENT FROM CHARLOTTE SKOW**		50.00	1,137.14
03 MAR	**EFTPOS** ALDI STORES SEVILLE VICAU	29.67		1,107.47
03 MAR	**ANZ INTERNET BANKING PAYMENT 302319** TO MRS J B SKOW	980.00		127.47
04 MAR	**VISA DEBIT PURCHASE CARD 9071** MCDONALDS WOLLERT NT WOLLERT EFFECTIVE DATE 27 FEB 2026	14.90		112.57
04 MAR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 02 MAR 2026	34.37		78.20
04 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 501121 TO 013414156097347	60.00		18.20
05 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 171913 FROM 156097347		100.00	118.20
05 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 127596 FROM 156097347		100.00	218.20
05 MAR	**EFTPOS** SMP*SAM FAILLAS QUALI\YARRA JUNCTIO03 AU	9.56		208.64
05 MAR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/567 WARBURTON SEVILLE EFFECTIVE DATE 03 MAR 2026	11.49		197.15
05 MAR	**EFTPOS** YARRA JUNCTION NEWSAGEN\2454 WARBURTO AU	12.70		184.45
06 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 792680 FROM 156097347		40.00	224.45
06 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 642516 FROM 156097347		200.00	424.45
06 MAR	**EFTPOS** REDDY EXPRESS 6712 NUNAWADING AU	3.00		421.45
06 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 969894 TO 013414156097347	140.00		281.45
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 240920 FROM 322948742		7.11	288.56
	TOTALS AT END OF PAGE	**$1,976.54**	**$497.11**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 546511 FROM 156097347 EFFECTIVE DATE 08 MAR 2026		20.00	308.56
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 255779 FROM 156097347 EFFECTIVE DATE 08 MAR 2026		20.00	328.56
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 921909 FROM 156097347		29.99	358.55
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 230153 FROM 322948742		33.70	392.25
09 MAR	**PAYMENT FROM JO-ANNE B SKOW** CADEN		50.00	442.25
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 924070 FROM4564XXXXXXXX2500		192.43	634.68
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 621842 FROM 156097347 EFFECTIVE DATE 07 MAR 2026		360.00	994.68
09 MAR	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,492.00	2,486.68
09 MAR	**VISA DEBIT PURCHASE CARD 9071** BUNNINGS 614000 CROYDON EFFECTIVE DATE 06 MAR 2026	5.20		2,481.48
09 MAR	**ANZ MOBILE BANKING PAYMENT 256714** TO CHARLOTTE SKOW EFFECTIVE DATE 08 MAR 2026	15.00		2,466.48
09 MAR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 07 MAR 2026	18.90		2,447.58
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 623097 TO 4564XXXXXXXX2500 EFFECTIVE DATE 07 MAR 2026	27.40		2,420.18
09 MAR	**EFTPOS** ALDI STORES SEVILLE VICAU	29.99		2,390.19
09 MAR	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 05 MAR 2026	39.69		2,350.50
09 MAR	**PAYMENT** TO OURMONEYMARKET L PAYWAY4328147984	56.41		2,294.09
09 MAR	**VISA DEBIT PURCHASE CARD 9071** YARRA JUNC.H HARDWARE YARRA JUNCTIO EFFECTIVE DATE 06 MAR 2026	97.14		2,196.95
09 MAR	**VISA DEBIT PURCHASE CARD 9071** BUNNINGS 614000 CROYDON EFFECTIVE DATE 06 MAR 2026	107.84		2,089.11
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 749208 TO 013414156097347	183.00		1,906.11
09 MAR	**EFTPOS** ALDI STORES SEVILLE VICAU	192.43		1,713.68
09 MAR	**NON-ANZ ATM** CBA\YARRA JUNCTION VIC AU EFFECTIVE DATE 07 MAR 2026	300.00		1,413.68
	TOTALS AT END OF PAGE	**$1,073.00**	**$2,198.12**	

XPRCAP0021-2608180413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
09 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 750685 TO 013125322948742	330.00		1,083.68
10 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 258358 FROM 322948742		30.00	1,113.68
10 MAR	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,168.68
10 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 298201 TO 013125322948742	15.00		1,153.68
10 MAR	**EFTPOS** ALDI STORES SEVILLE VICAU	19.79		1,133.89
10 MAR	**VISA DEBIT PURCHASE CARD 9071** YARRA JUNC.H HARDWARE YARRA JUNCTIO EFFECTIVE DATE 08 MAR 2026	58.71		1,075.18
10 MAR	**ANZ INTERNET BANKING PAYMENT 765880** TO MRS J B SKOW	980.00		95.18
11 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 651219 FROM 156097347		20.00	115.18
11 MAR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 09 MAR 2026	5.72		109.46
11 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 673233 TO 4564XXXXXXXX2500	8.00		101.46
11 MAR	**EFTPOS** YARRA JUNCTION NEWSAGEN\2454 WARBURTO AU	12.70		88.76
11 MAR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 09 MAR 2026	33.70		55.06
11 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 650570 TO 013125322948742	55.00		0.06
16 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 347568 FROM 156097347 EFFECTIVE DATE 14 MAR 2026		30.00	30.06
16 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 314695 FROM 322948742 EFFECTIVE DATE 14 MAR 2026		50.00	80.06
16 MAR	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,469.25	1,549.31
16 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 346788 TO 013125322948742 EFFECTIVE DATE 14 MAR 2026	24.00		1,525.31
16 MAR	**EFTPOS** ALDI STORES SEVILLE VICAU EFFECTIVE DATE 14 MAR 2026	26.01		1,499.30
16 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 438714 TO 4564XXXXXXXX2500 EFFECTIVE DATE 14 MAR 2026	28.00		1,471.30
16 MAR	**PAYMENT** TO OURMONEYMARKET L PAYWAY4334769879	56.41		1,414.89
16 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 310434 TO 013414156097347	146.00		1,268.89
16 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 309182 TO 4564XXXXXXXX2500	287.00		981.89
	TOTALS AT END OF PAGE	**$2,086.04**	**$1,654.25**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
17 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 912647 FROM 322948742		19.00	1,000.89
17 MAR	**ANZ INTERNET BANKING PAYMENT 420291** TO MRS J B SKOW	980.00		20.89
18 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 595482 FROM 156097347		30.00	50.89
18 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 177145 FROM 156097347		31.00	81.89
18 MAR	**PAYMENT FROM CHARLOTTE SKOW**		55.00	136.89
18 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 207471 TO 013125322948742	9.22		127.67
18 MAR	**EFTPOS** YARRA JUNCTION NEWSAGEN\2454 WARBURTO AU	12.70		114.97
18 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 596266 TO 4564XXXXXXXX2500	27.50		87.47
18 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 174980 TO 013125322948742	55.00		32.47
19 MAR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 17 MAR 2026	14.29		18.18
20 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 291386 FROM 156097347		5.00	23.18
20 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 256502 FROM 322948742		18.00	41.18
20 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 289986 FROM 156097347		35.00	76.18
20 MAR	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 18 MAR 2026	18.05		58.13
20 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 291809 TO 4564XXXXXXXX2500	56.00		2.13
23 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 343048 FROM 156097347 EFFECTIVE DATE 21 MAR 2026		50.00	52.13
23 MAR	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,503.88	1,556.01
23 MAR	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/567 WARBURTON SEVILLE EFFECTIVE DATE 21 MAR 2026	9.50		1,546.51
23 MAR	**EFTPOS** ALDI STORES SEVILLE VICAU EFFECTIVE DATE 21 MAR 2026	42.46		1,504.05
23 MAR	**PAYMENT** TO OURMONEYMARKET L PAYWAY4341239460	56.41		1,447.64
23 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 669604 TO 013414156097347	464.00		983.64
24 MAR	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,038.64
24 MAR	**ANZ INTERNET BANKING PAYMENT 804894** TO MRS J B SKOW	980.00		58.64
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 226139 FROM 156097347		20.00	78.64
	TOTALS AT END OF PAGE	**$2,725.13**	**$1,821.88**	

XPRCAP0021-2608180413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 225683 FROM 322948742		20.00	98.64
25 MAR	**EFTPOS** SMP*SAM FAILLAS QUALI\YARRA JUNCTIO03 AU	12.15		86.49
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 234928 TO 013414156097347	30.00		56.49
25 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 653911 TO 013125322948742	55.15		1.34
30 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 544301 FROM 156097347 EFFECTIVE DATE 28 MAR 2026		40.00	41.34
30 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 910122 FROM 156097347		56.00	97.34
30 MAR	**PAYMENT FROM J SKOW** EFFECTIVE DATE 28 MAR 2026		70.00	167.34
30 MAR	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,446.50	1,613.84
30 MAR	**EFTPOS** SMP*SAM FAILLAS QUALI\YARRA JUNCTIO03 AU	33.95		1,579.89
30 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 545069 TO 013125322948742 EFFECTIVE DATE 28 MAR 2026	40.00		1,539.89
30 MAR	**PAYMENT** TO OURMONEYMARKET L PAYWAY4347445988	56.41		1,483.48
30 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 534839 TO 013414156097347 EFFECTIVE DATE 28 MAR 2026	71.00		1,412.48
30 MAR	**ANZ M-BANKING FUNDS TFER** TRANSFER 909179 TO 4564XXXXXXXX2500	381.00		1,031.48
31 MAR	**ANZ MOBILE BANKING PAYMENT 271662** TO MATTHEW SKOW	28.00		1,003.48
31 MAR	**ANZ INTERNET BANKING PAYMENT 352952** TO MRS J B SKOW	980.00		23.48
31 MAR	**REVERSAL OF ACCOUNT SERVICING FEE** MINIMUM $2000 IN DEPOSITS RECEIVED		5.00	28.48
31 MAR	**ACCOUNT SERVICING FEE**	5.00		23.48
01 APR	**PAYMENT FROM CHARLOTTE SKOW**		55.00	78.48
01 APR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 30 MAR 2026	12.16		66.32
01 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 235409 TO 013414156097347	55.00		11.32
02 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 552123 FROM 156097347		13.00	24.32
02 APR	**TRANSFER** FROM CBA RECTIFIED WE 0504		1,400.00	1,424.32
02 APR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 31 MAR 2026	10.35		1,413.97
02 APR	**EFTPOS** LILYDALE VILLAGE LOTTO\51-59 ANDERSON AU	12.60		1,401.37
	TOTALS AT END OF PAGE	**$1,782.77**	**$3,105.50**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
02 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 424732 TO 013414156097347	80.00		1,321.37
02 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 423968 TO 013125322948742	280.00		1,041.37
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 545221 FROM 322948742 EFFECTIVE DATE 06 APR 2026		0.85	1,042.22
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 545852 FROM 156097347 EFFECTIVE DATE 06 APR 2026		1.00	1,043.22
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 030465 FROM 156097347		19.00	1,062.22
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 027825 FROM 322948742		20.00	1,082.22
07 APR	**PAYMENT FROM JO-ANNE B SKOW** EFFECTIVE DATE 04 APR 2026		55.00	1,137.22
07 APR	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,192.22
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 590024 FROM 322948742 EFFECTIVE DATE 04 APR 2026		212.00	1,404.22
07 APR	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 04 APR 2026	18.23		1,385.99
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 850300 TO 4564XXXXXXXX2500 EFFECTIVE DATE 04 APR 2026	20.00		1,365.99
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 779304 TO 013125322948742 EFFECTIVE DATE 04 APR 2026	20.00		1,345.99
07 APR	**EFTPOS** SMP*SAM FAILLAS QUALI\YARRA JUNCTIO03 AU	21.91		1,324.08
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 048083 TO 013125322948742	55.00		1,269.08
07 APR	**PAYMENT** TO OURMONEYMARKET L PAYWAY4353167624	56.41		1,212.67
07 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 754085 TO 4564XXXXXXXX2500 EFFECTIVE DATE 04 APR 2026	214.00		998.67
07 APR	**ANZ INTERNET BANKING PAYMENT 727376** TO MRS J B SKOW EFFECTIVE DATE 03 APR 2026	980.00		18.67
09 APR	**EFTPOS** RITCHIES DIAMOND CRE DIAMOND CREE AU	4.54		14.13
09 APR	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 07 APR 2026	13.30		0.83
10 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 698970 FROM 156097347		30.00	30.83
10 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 730530 TO 013414156097347	12.00		18.83
	TOTALS AT END OF PAGE	**$1,775.39**	**$392.85**	

XPRCAP0021-260818413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
13 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 464273 FROM 156097347 EFFECTIVE DATE 11 APR 2026		10.00	28.83
13 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 033548 FROM 156097347		12.00	40.83
13 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 463823 FROM 322948742 EFFECTIVE DATE 11 APR 2026		18.00	58.83
13 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 040452 FROM 156097347		20.00	78.83
13 APR	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,492.00	1,570.83
13 APR	**ANZ MOBILE BANKING PAYMENT 984521** TO MATTHEW SKOW EFFECTIVE DATE 12 APR 2026	2.80		1,568.03
13 APR	**VISA DEBIT PURCHASE CARD 9071** COLES 0662 LILYDALE EFFECTIVE DATE 11 APR 2026	5.90		1,562.13
13 APR	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 10 APR 2026	18.05		1,544.08
13 APR	**EFTPOS** ST GERMAIN NEW LOTTOL&N CCLYDE NORTH AU	18.80		1,525.28
13 APR	**ANZ MOBILE BANKING PAYMENT 808448** TO MATTHEW SKOW EFFECTIVE DATE 11 APR 2026	20.00		1,505.28
13 APR	**PAYMENT** TO OURMONEYMARKET L PAYWAY4359204450	56.41		1,448.87
13 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 916724 TO 013414156097347	432.00		1,016.87
14 APR	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,071.87
14 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 462785 TO 4564XXXXXXXX2500	25.00		1,046.87
14 APR	**ANZ INTERNET BANKING PAYMENT 268024** TO MRS J B SKOW	980.00		66.87
15 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 889767 TO 013125322948742	30.00		36.87
15 APR	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 13 APR 2026	36.10		0.77
20 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 362547 FROM 156097347		150.00	150.77
20 APR	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,457.38	1,608.15
20 APR	**PAYMENT** TO OURMONEYMARKET L PAYWAY4365794748	56.41		1,551.74
20 APR	**NON-ANZ ATM** WESTPAC RINGWOOD AU	150.00		1,401.74
20 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 297098 TO 013414156097347	418.00		983.74
21 APR	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,038.74
	TOTALS AT END OF PAGE	**$2,249.47**	**$3,269.38**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
21 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 085529 TO 013414156097347	58.00		980.74
21 APR	**ANZ INTERNET BANKING PAYMENT 726419** TO MRS J B SKOW	980.00		0.74
24 APR	**TRANSFER** FROM OURMONEYMARKET L FUND SKOW		7,208.03	7,208.77
24 APR	**ANZ MOBILE BANKING PAYMENT 625721** TO MATTHEW SKOW	200.00		7,008.77
24 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 624509 TO 013125322948742	7,000.00		8.77
27 APR	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,434.62	1,443.39
27 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 466676 TO 013414156097347	114.00		1,329.39
27 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 467326 TO 4564XXXXXXXX2500	280.00		1,049.39
28 APR	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,104.39
28 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 246616 TO 013414156097347	55.00		1,049.39
28 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 415030 TO 013414156097347	69.00		980.39
28 APR	**ANZ INTERNET BANKING PAYMENT 109726** TO MRS J B SKOW	980.00		0.39
29 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 172400 FROM 322948742		300.00	300.39
29 APR	**NON-ANZ ATM** CBA\YARRA JUNCTION VIC AU	300.00		0.39
30 APR	**ANZ M-BANKING FUNDS TFER** TRANSFER 841561 FROM 156097347		50.00	50.39
30 APR	**REVERSAL OF ACCOUNT SERVICING FEE** MINIMUM $2000 IN DEPOSITS RECEIVED		5.00	55.39
30 APR	**ACCOUNT SERVICING FEE**	5.00		50.39
01 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 515390 FROM 322948742		250.00	300.39
01 MAY	**NON-ANZ ATM** CBA\YARRA JUNCTION VIC AU	250.00		50.39
04 MAY	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,446.50	1,496.89
04 MAY	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 30 APR 2026	14.99		1,481.90
04 MAY	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 30 APR 2026	26.60		1,455.30
04 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 004127 TO 013414156097347	415.00		1,040.30
05 MAY	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,095.30
05 MAY	**ANZ INTERNET BANKING PAYMENT 786654** TO MRS J B SKOW	980.00		115.30
	TOTALS AT END OF PAGE	**$11,727.59**	**$10,804.15**	

XPRCAP0021-2608180413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
06 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 700526 FROM 156097347		10.00	125.30
06 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 669287 FROM 156097347		14.00	139.30
06 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 906039 FROM 322948742		80.00	219.30
06 MAY	**ANZ MOBILE BANKING PAYMENT 707605** TO MATTHEW SKOW	5.90		213.40
06 MAY	**EFTPOS** YARRA JUNCTION NEWSAGEN\2454 WARBURTO AU	12.70		200.70
06 MAY	**EFTPOS** SMP*SAM FAILLAS QUALI\YARRA JUNCTIO03 AU	17.79		182.91
06 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 905894 TO 013414156097347	55.00		127.91
06 MAY	**NON-ANZ ATM** CBA\YARRA JUNCTION VIC AU	80.00		47.91
07 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 301238 FROM 156097347		30.00	77.91
07 MAY	**ANZ MOBILE BANKING PAYMENT 341269** TO MATTHEW SKOW	6.50		71.41
08 MAY	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 06 MAY 2026	19.00		52.41
08 MAY	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 06 MAY 2026	28.84		23.57
11 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 810939 FROM 156097347		38.00	61.57
11 MAY	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,492.00	1,553.57
11 MAY	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 07 MAY 2026	23.27		1,530.30
11 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 402635 TO 013414156097347	452.00		1,078.30
12 MAY	**ANZ MOBILE BANKING PAYMENT 970718** TO MATTHEW SKOW	30.00		1,048.30
12 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 970565 TO 013414156097347	30.00		1,018.30
12 MAY	**ANZ INTERNET BANKING PAYMENT 275501** TO MRS J B SKOW	980.00		38.30
13 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 975803 FROM 156097347		25.00	63.30
13 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 972895 FROM 322948742		40.00	103.30
13 MAY	**PAYMENT FROM CHARLOTTE SKOW**		55.00	158.30
13 MAY	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 11 MAY 2026	12.16		146.14
	TOTALS AT END OF PAGE	**$1,753.16**	**$1,784.00**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
13 MAY	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 11 MAY 2026	26.10		120.04
13 MAY	**ANZ MOBILE BANKING PAYMENT 756575** TO MATTHEW SKOW	55.00		65.04
13 MAY	**ANZ MOBILE BANKING PAYMENT 186826** TO MATTHEW SKOW	65.00		0.04
18 MAY	**PAYMENT FROM MATTHEW SKOW** EFFECTIVE DATE 17 MAY 2026		40.00	40.04
18 MAY	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,629.50	1,669.54
18 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 177080 TO 4564XXXXXXXX2500	40.00		1,629.54
18 MAY	**PAYMENT** TO OURMONEYMARKET L PAYWAY4392308702	85.36		1,544.18
18 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 679942 TO 013414156097347	589.00		955.18
19 MAY	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,010.18
19 MAY	**ANZ MOBILE BANKING PAYMENT 101724** TO MATTHEW SKOW	55.00		955.18
19 MAY	**ANZ INTERNET BANKING PAYMENT 697635** TO MRS J B SKOW	954.00		1.18
21 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 018337 FROM 156097347		20.00	21.18
22 MAY	**PAYMENT FROM MATTHEW SKOW**		200.00	221.18
22 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 608575 TO 4564XXXXXXXX2500	200.00		21.18
25 MAY	**PAYMENT FROM VISY CDS (VIC) NETWORK OPER** EFFECTIVE DATE 24 MAY 2026		6.50	27.68
25 MAY	**PAYMENT FROM VISY CDS (VIC) NETWORK OPER** EFFECTIVE DATE 24 MAY 2026		6.50	34.18
25 MAY	**PAYMENT FROM VISY CDS (VIC) NETWORK OPER** EFFECTIVE DATE 24 MAY 2026		6.60	40.78
25 MAY	**PAYMENT FROM DYLAN SKOW** EFFECTIVE DATE 24 MAY 2026		7.00	47.78
25 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 780568 FROM 156097347		86.00	133.78
25 MAY	**PAYMENT FROM MATTHEW SKOW**		94.00	227.78
25 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 273541 FROM 322948742 EFFECTIVE DATE 24 MAY 2026		200.00	427.78
25 MAY	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,629.50	2,057.28
25 MAY	**EFTPOS** SMP*SAM FAILLAS QUALI\YARRA JUNCTIO03 AU	18.65		2,038.63
25 MAY	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 21 MAY 2026	20.61		2,018.02
25 MAY	**PAYMENT** TO OURMONEYMARKET L PAYWAY4398894595	85.36		1,932.66
	TOTALS AT END OF PAGE	**$2,194.08**	**$3,980.60**	

XPRCAP0021-2608180413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
25 MAY	**EFTPOS** ALDI STORES SEVILLE VICAU EFFECTIVE DATE 24 MAY 2026	137.30		1,795.36
25 MAY	**NON-ANZ ATM** CBA\YARRA JUNCTION VIC AU	180.00		1,615.36
25 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 775240 TO 013414156097347	589.00		1,026.36
26 MAY	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,081.36
26 MAY	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 24 MAY 2026	30.40		1,050.96
26 MAY	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 24 MAY 2026	36.15		1,014.81
26 MAY	**ANZ INTERNET BANKING PAYMENT 126926** TO MRS J B SKOW	954.00		60.81
27 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 533226 FROM 156097347		50.00	110.81
27 MAY	**ANZ M-BANKING FUNDS TFER** TRANSFER 533684 TO 4564XXXXXXXX2500	77.00		33.81
29 MAY	**VISA DEBIT PURCHASE CARD 9071** YARRA JUNCTION PHCY YARRA JUNCTIO EFFECTIVE DATE 27 MAY 2026	7.99		25.82
29 MAY	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 27 MAY 2026	25.74		0.08
29 MAY	**REVERSAL OF ACCOUNT SERVICING FEE** MINIMUM $2000 IN DEPOSITS RECEIVED		5.00	5.08
29 MAY	**ACCOUNT SERVICING FEE**	5.00		0.08
01 JUN	**PAYMENT FROM JOANNE SKOW** EFFECTIVE DATE 30 MAY 2026		45.00	45.08
01 JUN	**PAYMENT FROM MATTHEW SKOW** EFFECTIVE DATE 30 MAY 2026		120.00	165.08
01 JUN	**PAYMENT FROM J SKOW** EFFECTIVE DATE 30 MAY 2026		204.00	369.08
01 JUN	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,469.25	1,838.33
01 JUN	**PAYMENT** TO OURMONEYMARKET L PAYWAY4405422331	85.36		1,752.97
01 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 681302 TO 4564XXXXXXXX2500 EFFECTIVE DATE 31 MAY 2026	369.00		1,383.97
01 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 934327 TO 013414156097347	429.00		954.97
02 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 420200 FROM 156097347		4.00	958.97
02 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 264771 FROM 156097347		50.00	1,008.97
02 JUN	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,063.97
02 JUN	**PAYMENT FROM MATTHEW SKOW**		55.00	1,118.97
	TOTALS AT END OF PAGE	**$2,925.94**	**$2,112.25**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
02 JUN	**NON-ANZ ATM** BP BLACKBURN BLACKBURN AU INCLUDES ATM OPERATOR CHARGE $3.10	83.10		1,035.87
02 JUN	**ANZ INTERNET BANKING PAYMENT 722146** TO MRS J B SKOW	954.00		81.87
03 JUN	**ANZ MOBILE BANKING PAYMENT 105897** TO MATTHEW SKOW	57.00		24.87
04 JUN	**VISA DEBIT PURCHASE CARD 9071** BWS LIQUOR/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 02 JUN 2026	24.70		0.17
08 JUN	**PAYMENT FROM MATTHEW SKOW** EFFECTIVE DATE 06 JUN 2026		10.00	10.17
08 JUN	**PAYMENT FROM MATTHEW SKOW** EFFECTIVE DATE 07 JUN 2026		17.10	27.27
08 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 857865 FROM 156097347 EFFECTIVE DATE 06 JUN 2026		50.00	77.27
08 JUN	**PAYMENT FROM J SKOW** EFFECTIVE DATE 06 JUN 2026		70.00	147.27
08 JUN	**PAYMENT FROM MATTHEW SKOW** EFFECTIVE DATE 06 JUN 2026		120.00	267.27
08 JUN	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,469.25	1,736.52
08 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 796380 TO 4564XXXXXXXX2500	17.10		1,719.42
08 JUN	**PAYMENT** TO OURMONEYMARKET L PAYWAY4412152464	85.36		1,634.06
08 JUN	**NON-ANZ ATM** CBA\YARRA JUNCTION VIC AU EFFECTIVE DATE 06 JUN 2026	250.00		1,384.06
08 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 798382 TO 013414156097347	429.00		955.06
09 JUN	**PAYMENT FROM JO-ANNE B SKOW**		55.00	1,010.06
09 JUN	**ANZ INTERNET BANKING PAYMENT 101064** TO MRS J B SKOW	954.00		56.06
11 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 499213 FROM 156097347		14.00	70.06
11 JUN	**EFTPOS** YARRA JUNCTION NEWSAGEN\2454 WARBURTO AU	12.70		57.36
11 JUN	**ANZ MOBILE BANKING PAYMENT 489517** TO MATTHEW SKOW	55.00		2.36
15 JUN	**PAYMENT FROM MATTHEW SKOW** EFFECTIVE DATE 14 JUN 2026		20.00	22.36
15 JUN	**PAYMENT FROM MATTHEW SKOW**		50.00	72.36
15 JUN	**PAYMENT FROM JO-ANNE B SKOW**		55.00	127.36
15 JUN	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,434.62	1,561.98
15 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 869319 TO 013414156097347	10.00		1,551.98
	TOTALS AT END OF PAGE	**$2,931.96**	**$3,364.97**	

XPRCAP0021-2608180413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
15 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 744002 TO 013414156097347 EFFECTIVE DATE 14 JUN 2026	20.00		1,531.98
15 JUN	**NON-ANZ ATM** NAB ATM 171 175 MAROOAU	40.00		1,491.98
15 JUN	**PAYMENT** TO OURMONEYMARKET L PAYWAY4418278820	85.36		1,406.62
15 JUN	**ANZ MOBILE BANKING PAYMENT 495340** TO MATTHEW SKOW	396.00		1,010.62
16 JUN	**ANZ MOBILE BANKING PAYMENT 737381** TO MATTHEW SKOW	56.00		954.62
16 JUN	**ANZ INTERNET BANKING PAYMENT 487411** TO MRS J B SKOW	954.00		0.62
18 JUN	**PAYMENT FROM MATTHEW SKOW**		63.00	63.62
18 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 418692 TO 4564XXXXXXXX2500	63.00		0.62
19 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 537065 FROM 322948742		29.00	29.62
19 JUN	**PAYMENT FROM NATASHA STAUNTON**		1,400.00	1,429.62
19 JUN	**ANZ MOBILE BANKING PAYMENT 531780** TO MATTHEW SKOW	360.00		1,069.62
22 JUN	**PAYMENT FROM MR MATTHEW DAVID SKOW** EFFECTIVE DATE 21 JUN 2026		27.00	1,096.62
22 JUN	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 19 JUN 2026	27.00		1,069.62
22 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 980466 TO 4564XXXXXXXX2500 EFFECTIVE DATE 21 JUN 2026	27.00		1,042.62
22 JUN	**PAYMENT** TO OURMONEYMARKET L PAYWAY4424866199	85.36		957.26
23 JUN	**ANZ INTERNET BANKING PAYMENT 802523** TO MRS J B SKOW	954.00		3.26
29 JUN	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,400.00	1,403.26
29 JUN	**PAYMENT** TO OURMONEYMARKET L PAYWAY4431460972	85.36		1,317.90
29 JUN	**ANZ MOBILE BANKING PAYMENT 202729** TO MATTHEW SKOW	360.00		957.90
30 JUN	**PAYMENT FROM MR MATTHEW DAVID SKOW**		193.00	1,150.90
30 JUN	**ANZ M-BANKING FUNDS TFER** TRANSFER 821954 TO 4564XXXXXXXX2500	150.00		1,000.90
30 JUN	**ANZ INTERNET BANKING PAYMENT 326024** TO MRS J B SKOW	954.00		46.90
30 JUN	**REVERSAL OF ACCOUNT SERVICING FEE** MINIMUM $2000 IN DEPOSITS RECEIVED		5.00	51.90
30 JUN	**ACCOUNT SERVICING FEE**	5.00		46.90
06 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW**		51.00	97.90
06 JUL	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,405.00	1,502.90
	TOTALS AT END OF PAGE	**$4,622.08**	**$4,573.00**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
06 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 021288 TO 013125322948742	51.00		1,451.90
06 JUL	**PAYMENT** TO OURMONEYMARKET L PAYWAY4438587308	85.36		1,366.54
06 JUL	**ANZ MOBILE BANKING PAYMENT 487641** TO MATTHEW SKOW	325.00		1,041.54
07 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 925754 FROM 322948742		26.00	1,067.54
07 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 935674 FROM 322948742		30.00	1,097.54
07 JUL	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,152.54
07 JUL	**ANZ INTERNET BANKING PAYMENT 894673** TO MATTHEW SKOW	30.00		1,122.54
07 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 887643 TO 013125322948742	55.00		1,067.54
07 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 936082 TO 4564XXXXXXXX2500	102.00		965.54
07 JUL	**ANZ INTERNET BANKING PAYMENT 894694** TO MRS J B SKOW	965.00		0.54
09 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW**		12.00	12.54
10 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW**		8.00	20.54
10 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 330674 FROM 322948742		10.43	30.97
10 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 252822 TO 4564XXXXXXXX2500	12.00		18.97
13 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 702096 FROM 322948742 EFFECTIVE DATE 11 JUL 2026		10.00	28.97
13 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 812383 FROM 322948742 EFFECTIVE DATE 12 JUL 2026		10.00	38.97
13 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW** EFFECTIVE DATE 11 JUL 2026		20.00	58.97
13 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 324545 FROM 322948742 EFFECTIVE DATE 11 JUL 2026		20.00	78.97
13 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW** EFFECTIVE DATE 11 JUL 2026		30.00	108.97
13 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW**		30.00	138.97
13 JUL	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,428.75	1,567.72
13 JUL	**ANZ MOBILE BANKING PAYMENT 813093** TO JOANNE B SKOW EFFECTIVE DATE 12 JUL 2026	10.00		1,557.72
13 JUL	**EFTPOS** ECO WASH AUSTRALIA PTY LTSEVILLE AU EFFECTIVE DATE 11 JUL 2026	10.30		1,547.42
13 JUL	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 10 JUL 2026	15.19		1,532.23
	TOTALS AT END OF PAGE	**$1,660.85**	**$1,690.18**	

XPRCAP0021-2608180413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
13 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 878141 TO 013125322948742	30.00		1,502.23
13 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 703362 TO 4564XXXXXXXX2500 EFFECTIVE DATE 11 JUL 2026	53.00		1,449.23
13 JUL	**PAYMENT** TO OURMONEYMARKET L PAYWAY4445047565	85.36		1,363.87
13 JUL	**ANZ MOBILE BANKING PAYMENT 689004** TO MATTHEW SKOW	344.00		1,019.87
14 JUL	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,074.87
14 JUL	**ANZ INTERNET BANKING PAYMENT 134732** TO MATTHEW SKOW	30.00		1,044.87
14 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 025138 TO 013125322948742	55.00		989.87
14 JUL	**ANZ INTERNET BANKING PAYMENT 134753** TO MRS J B SKOW	965.00		24.87
15 JUL	**VISA DEBIT PURCHASE CARD 9071** WESBURN FUELS AND CA WESBURN EFFECTIVE DATE 11 JUL 2026	20.00		4.87
20 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW** EFFECTIVE DATE 18 JUL 2026		12.00	16.87
20 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 761947 FROM 322948742 EFFECTIVE DATE 18 JUL 2026		35.00	51.87
20 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 443366 FROM 322948742		212.00	263.87
20 JUL	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,428.75	1,692.62
20 JUL	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 18 JUL 2026	8.91		1,683.71
20 JUL	**EFTPOS** SQ *YARRA VALLEY ARTIS \WESBURN AU EFFECTIVE DATE 18 JUL 2026	13.00		1,670.71
20 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 794857 TO 013125322948742 EFFECTIVE DATE 19 JUL 2026	19.00		1,651.71
20 JUL	**ANZ MOBILE BANKING PAYMENT 423207** TO MATTHEW SKOW	84.00		1,567.71
20 JUL	**PAYMENT** TO OURMONEYMARKET L PAYWAY4452231126	85.36		1,482.35
20 JUL	**EFTPOS** ALDI STORES SEVILLE VICAU	201.25		1,281.10
20 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 422560 TO 013125322948742	260.00		1,021.10
21 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 664828 FROM 322948742		3.00	1,024.10
21 JUL	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,079.10
21 JUL	**ANZ MOBILE BANKING PAYMENT 015817** TO MATTHEW SKOW	13.00		1,066.10
	TOTALS AT END OF PAGE	**$2,266.88**	**$1,800.75**	

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
21 JUL	**ANZ INTERNET BANKING PAYMENT 461506** TO MATTHEW SKOW	30.00		1,036.10
21 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 093662 TO 013125322948742	56.00		980.10
21 JUL	**ANZ INTERNET BANKING PAYMENT 461525** TO MRS J B SKOW	965.00		15.10
22 JUL	**VISA DEBIT PURCHASE CARD 9071** WESBURN FUELS AND CA WESBURN EFFECTIVE DATE 18 JUL 2026	10.00		5.10
23 JUL	**PAYMENT FROM J SKOW**		220.00	225.10
23 JUL	**VISA DEBIT PURCHASE CARD 9071** WOOLWORTHS/84-88 WARBURTO YARRA JCTN EFFECTIVE DATE 21 JUL 2026	5.03		220.07
24 JUL	**NON-ANZ ATM** CBA\YARRA JUNCTION VIC AU	220.00		0.07
27 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW**		40.00	40.07
27 JUL	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,428.75	1,468.82
27 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 586618 TO 4564XXXXXXXX2500	17.00		1,451.82
27 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 770919 TO 4564XXXXXXXX2500	40.00		1,411.82
27 JUL	**PAYMENT** TO OURMONEYMARKET L PAYWAY4459024497	85.36		1,326.46
27 JUL	**ANZ MOBILE BANKING PAYMENT 588487** TO MATTHEW SKOW	326.00		1,000.46
28 JUL	**PAYMENT FROM CHARLOTTE SKOW**		40.00	1,040.46
28 JUL	**ANZ INTERNET BANKING PAYMENT 656697** TO MATTHEW SKOW	30.00		1,010.46
28 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 134194 TO 013125322948742	45.00		965.46
28 JUL	**ANZ INTERNET BANKING PAYMENT 656672** TO MRS J B SKOW	965.00		0.46
29 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 318146 FROM 322948742		5.00	5.46
29 JUL	**PAYMENT FROM MR MATTHEW DAVID SKOW**		10.00	15.46
29 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 358567 FROM 322948742		20.00	35.46
29 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 359797 TO 013125322948742	6.00		29.46
29 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 359007 TO 4564XXXXXXXX2500	25.00		4.46
31 JUL	**ANZ M-BANKING FUNDS TFER** TRANSFER 503553 FROM 322948742		16.00	20.46
31 JUL	**VISA DEBIT PURCHASE CARD 9071** YARRA JUNC.H HARDWARE YARRA JUNCTIO EFFECTIVE DATE 29 JUL 2026	4.06		16.40
31 JUL	**EFTPOS** ALDI STORES SEVILLE VICAU	6.98		9.42
	TOTALS AT END OF PAGE	**$2,836.43**	**$1,779.75**	

XPRCAP0021-2608180413

ANZ ACCESS ADVANTAGE STATEMENT

Account Number 4287-95916

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
31 JUL	**REVERSAL OF ACCOUNT SERVICING FEE** MINIMUM $2000 IN DEPOSITS RECEIVED		5.00	14.42
31 JUL	**ACCOUNT SERVICING FEE**	5.00		9.42
03 AUG	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,439.62	1,449.04
03 AUG	**ANZ M-BANKING FUNDS TFER** TRANSFER 114015 TO 4564XXXXXXXX2500	37.00		1,412.04
03 AUG	**PAYMENT** TO OURMONEYMARKET L PAYWAY4466061726	85.36		1,326.68
03 AUG	**ANZ MOBILE BANKING PAYMENT 116056** TO MATTHEW SKOW	327.00		999.68
04 AUG	**ANZ INTERNET BANKING PAYMENT 272765** TO MATTHEW SKOW	30.00		969.68
04 AUG	**ANZ INTERNET BANKING PAYMENT 272788** TO MRS J B SKOW	965.00		4.68
05 AUG	**PAYMENT FROM MR MATTHEW DAVID SKOW**		25.00	29.68
05 AUG	**PAYMENT FROM CHARLOTTE SKOW**		55.00	84.68
05 AUG	**ANZ M-BANKING FUNDS TFER** TRANSFER 334965 TO 4564XXXXXXXX2500	25.00		59.68
05 AUG	**ANZ MOBILE BANKING PAYMENT 891901** TO MATTHEW SKOW	59.00		0.68
10 AUG	**PAYMENT FROM MR MATTHEW DAVID SKOW** EFFECTIVE DATE 08 AUG 2026		10.00	10.68
10 AUG	**PAYMENT FROM MR MATTHEW DAVID SKOW**		65.00	75.68
10 AUG	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,451.50	1,527.18
10 AUG	**ANZ M-BANKING FUNDS TFER** TRANSFER 809330 TO 4564XXXXXXXX2500 EFFECTIVE DATE 08 AUG 2026	10.00		1,517.18
10 AUG	**ANZ M-BANKING FUNDS TFER** TRANSFER 540311 TO 4564XXXXXXXX2500	65.00		1,452.18
10 AUG	**PAYMENT** TO OURMONEYMARKET L PAYWAY4473215949	85.36		1,366.82
10 AUG	**ANZ MOBILE BANKING PAYMENT 535459** TO MATTHEW SKOW	367.00		999.82
11 AUG	**PAYMENT FROM CHARLOTTE SKOW**		55.00	1,054.82
11 AUG	**ANZ INTERNET BANKING PAYMENT 553881** TO MATTHEW SKOW	30.00		1,024.82
11 AUG	**ANZ INTERNET BANKING PAYMENT 553860** TO MRS J B SKOW	965.00		59.82
12 AUG	**ANZ MOBILE BANKING PAYMENT 093922** TO MATTHEW SKOW	59.00		0.82
14 AUG	**PAYMENT FROM MR MATTHEW DAVID SKOW**		24.00	24.82
14 AUG	**ANZ M-BANKING FUNDS TFER** TRANSFER 514065 TO 4564XXXXXXXX2500	24.00		0.82
17 AUG	**PAY/SALARY** FROM RECTIFIED PTY LT RECTIFIED SALARY		1,405.00	1,405.82
17 AUG	**ANZ MOBILE BANKING PAYMENT 972827** TO MATTHEW SKOW	23.00		1,382.82
	TOTALS AT END OF PAGE	**$3,161.72**	**$4,535.12**	

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
17 AUG	**PAYMENT** TO OURMONEYMARKET L PAYWAY4480329882	85.36		1,297.46
17 AUG	**ANZ M-BANKING FUNDS TFER** TRANSFER 973365 TO 4564XXXXXXXX2500	90.00		1,207.46
17 AUG	**ANZ MOBILE BANKING PAYMENT 979328** TO MATTHEW SKOW	207.00		1,000.46
	TOTALS AT END OF PAGE	**$382.36**	**$0.00**	
	TOTALS AT END OF PERIOD	**$54,119.59**	**$55,064.86**	**$1,000.46**

Fee Summary

Fees Charged for period: 31 JAN 2026 to 27 FEB 2026

Summary of ANZ Transaction Fees	Transactions Total	Free	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

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

Summary of ANZ Transaction Fees	Transactions Total	Free	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

Fees Charged for period: 01 APR 2026 to 30 APR 2026

Summary of ANZ Transaction Fees	Transactions Total	Free	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

XPRCAP0021-2608180413

Fees Charged for period: 01 MAY 2026 to 29 MAY 2026

Summary of ANZ Transaction Fees	Transactions Total	Free	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

Fees Charged for period: 30 MAY 2026 to 30 JUN 2026

Summary of ANZ Transaction Fees	Transactions Total	Free	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

Fees Charged for period: 01 JUL 2026 to 31 JUL 2026

Summary of ANZ Transaction Fees	Transactions Total	Free	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 17/08/26 and the monthly fee cycle, as appears above, ended on 31/07/26.

ANZ Fee Saving Tip

Use Internet Banking to view your bills electronically with BPAY View™.
Go to the 'View Bills' option in Internet Banking to register. You can also pay bills directly from your account using BPAY®.

BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518
™BPAY View is registered to BPAY Pty Ltd ABN 69 079 137 518

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*.

View your online statements anytime. Log in to the ANZ App and Internet Banking today.

*Eligibility criteria & T&Cs apply.

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

XPRCAP0021-260818413