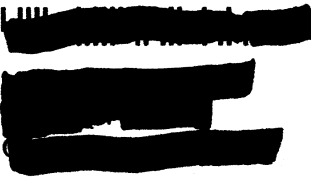


ANZ REWARDS

Cards Enquiries 13 22 73
 Lost/Stolen Cards 1800 033 844
 Rewards Enquiries 1300 367 763



Payment Summary

Due Date 10/12/2014
 Minimum Monthly Payment \$25.00

Account Summary

Statement Period	27/10/2014 - 26/11/2014
Account Number	4 [REDACTED]
Spending Limit	\$7,500.00
Available Credit at Statement Date	\$6,333.19
Opening Balance	\$1,118.45
Payments and Other Credits	\$1,118.45
Purchases, Cash Advances & Other Debits	\$1,166.81
Interest Charges	\$0.00
Closing Balance	\$1,166.81

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 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 8.70	7 years and 1 month 2 years	\$944.92 \$241.99, a saving of \$702.93

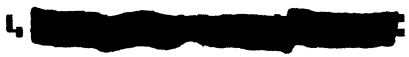
Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1800 252 845. We may be able to assist you.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522

ANZ Credit Card Payment Slip

- BPAY**
 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 Internet Banking**
www.anz.com
 Payments made after 10pm (EST) will be processed the next business day.
- By Mail**
 Tear off this slip and mail to PO Box 607 Melbourne VIC 3001
- ANZ Phone Banking**
 13 22 73
 Payments made after 10pm (EST) will be processed the next business day.
- CardPay Direct**
 To ask about setting up a convenient direct debit payment please call 13 22 73

Account Number 4 [REDACTED] 9
 Account Name MR [REDACTED]
 Date Paid
 Amount Paid \$



Form No. 55732 10/2011 W238702