ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 15
06 NOVEMBER 2024 TO 06 DECEMBER 2024

MR N T RASHLEIGH
14 PATRICIA ST
KARALEE QLD 4306

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

NATHAN TROY RASHLEIGH

Branch Number (BSB)

013-711

Account Number

4382-60982

Opening Balance:
$240.47
+
Total Deposits:
$0.00
−
Total Withdrawals:
$200.40
=
Closing Balance:
$40.07

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.
RTBSP04I_MAIL

XPRCAP0021-2412070441

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals ($)	Deposits ($)	Balance ($)
2024				
06 NOV	**OPENING BALANCE**			**240.47**
02 DEC	**VISA DEBIT PURCHASE CARD 2484** DIGITALOCEAN.COM GROSVENOR PLA 37.82 USD INC O/S FEE $1.74 EFFECTIVE DATE 01 DEC 2024	60.02		180.45
03 DEC	**VISA DEBIT PURCHASE CARD 2484** GOOGLE GSUITE_SMOKESTACK. 650-2530000 7.55 USD INC O/S FEE $0.34 EFFECTIVE DATE 01 DEC 2024	11.98		168.47
04 DEC	**VISA DEBIT PURCHASE CARD 2484** GOOGLE CLOUD QK4C9Z SYDNEY EFFECTIVE DATE 02 DEC 2024	1.22		167.25
04 DEC	**VISA DEBIT PURCHASE CARD 2484** GOOGLE*GSUITE STRIX.SY CC GOOGLE.COM EFFECTIVE DATE 01 DEC 2024	11.09		156.16
04 DEC	**VISA DEBIT PURCHASE CARD 2484** GOOGLE*GSUITE MNML.GG CC GOOGLE.COM EFFECTIVE DATE 01 DEC 2024	11.09		145.07
06 DEC	**EFTPOS** AUSSIE BROADBAND LIMITED\	105.00		40.07
	TOTALS AT END OF PAGE	**$200.40**	**$0.00**	
	TOTALS AT END OF PERIOD	**$200.40**	**$0.00**	**$40.07**

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

WE'RE REMINDING YOU ABOUT INFORMATION REGARDING YOUR ANZ BUSINESS VISA DEBIT CARD

We wanted to remind you about what to do if you need to dispute a transaction on your ANZ Business Visa Debit card.

WHAT YOU NEED TO KNOW

ANZ has a process in place to help you with any incorrect or unauthorised transactions charged to your card.

WHAT YOU CAN DO IF THIS HAPPENS

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant.

If you believe you're entitled to have a transaction reversed, you should let us know immediately. The Visa Scheme Rules (Scheme Rules) impose time limits for raising a dispute. Generally, under the Scheme rules, ANZ must lodge a fully detailed claim on your behalf within 120 days[1]. However, we recommend that you raise your dispute with us as soon as possible.

If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed via the Scheme Rules. Therefore, it's important to review your statements carefully and let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

In addition to the Scheme Rules, please refer to the Electronic Banking Conditions of Use in your Terms and Conditions for more details relating to unauthorised transactions.

VISA SECURE AND EFTPOS SECURE

Visa Secure and eftpos Secure provides an extra level of protection for online Visa purchases at participating retailers, utilizing One-Time Passwords sent via the ANZ App or via SMS to your mobile phone number held by ANZ. It's only possible to reverse a transaction that's been authenticated using Visa Secure or eftpos Secure where ANZ is liable, as provided in the Electronic Banking Conditions of Use contained in your product Terms and Conditions or Conditions of Use.

ANY QUESTIONS?

For more information on disputing a transaction, refer to the relevant Terms and Conditions or Conditions of Use.

If you have any questions, please call us on 1800 801 485 (8am – 6pm Melbourne time, Monday – Friday).

Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

[1] For transactions performed using the eftpos system, longer time limits may apply.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.
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