

# ANZ Online Investment Account

GUIDE TO UNDERSTANDING YOUR STATEMENT

This guide is designed to assist you in understanding the information contained in your ANZ Online Investment Account statement. Your statement is organised to display both summary and detailed information about transactions including deposits and withdrawals, investment income, and any applicable fees and charges in an easy-to-understand format.

### Statement Details

#### Statement Period

This refers to the date range covered in your statement. You will receive two statements each year which will typically cover the periods from 1st January-30th June and 1st July-31st December.

If you opened (or closed) your account within the statement period, your statement will reflect the length of time your investment was open.

### Account Summary Details

This section provides a summary of your activity along with changes in the value of your investment over the statement period.

#### Opening balance

Shows how much your investment was worth at the start of the statement period.

#### Deposits (including any income distributions received)

This represents the total amount deposited into your ANZ Online Investment Account during the statement period, including any income distributions you may have received.

#### Withdrawals

This represents the total amount withdrawn from your ANZ Online Investment Account during the statement period. It also includes deductions made during the distribution period, including the collection of any ANZ Management Fees owing and Withholding Tax payable.

#### Change in investment value

This records the change to your overall investment value in the statement period. In this example, the investment increased in value by \$240.21 during the statement period. However, if the value was - \$240.21 then the investment would have decreased in value by this amount.

#### Closing balance

Displays an estimate of how much your investment is worth at the end of the statement period before any ANZ Management Fees outstanding are deducted.

## Where to find more information

Further Information about your ANZ Online Investment Account can be found in the Product Disclosure Statement at [www.anz.com/Online-Investment-Account](http://www.anz.com/Online-Investment-Account)

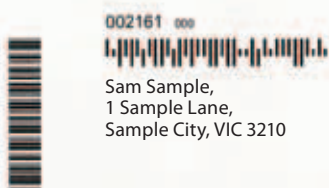


**Statement for the period**  
01 July 2009 to 31 December 2009

## Online Investment Account

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BSB 012 - 345  
Account No. 123456789



### ANZ Contact Details

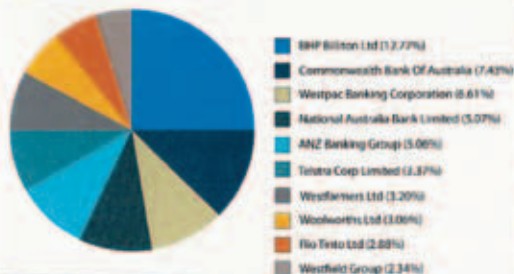
**Web** www.anz.com/Online-Investment-Account  
**Phone** 1300 789 223 (Mon - Fri, 8am - 8pm)  
**OS Clients** +61 3 9683 9999  
**Mail** GPO BOX 4974  
Melbourne  
VIC 3001

### Your Account Summary

<b>Opening balance</b>	<b>\$1,057.90</b>
<b>Deposits (including any income distributions received)</b>	<b>\$2,399.24</b>
<b>Withdrawals</b>	<b>\$2,000.00</b>
<b>Change in investment value</b>	<b>\$240.21</b>
<b>Closing balance</b>	<b>\$1,697.35</b>

For more information on the way in which ANZ calculate opening and closing balances please refer to the ANZ Online Investment Account Product Disclosure Statement at [www.anz.com](http://www.anz.com) or call 1300 789 223.

### The 10 biggest companies in the S&P/ASX200 Index as at 31/12/09



More information about the companies in the S&P/ASX200 Index can be found at [www.anz.com/Online-Investment-Account](http://www.anz.com/Online-Investment-Account)

### The investment achieved returns of 33% in the last year



Performance of the ANZ Online Investment Account between Jan 09 and Dec 09

\*Past performance is not an indicator of future performance

## Account Activity

### Cash Deposit

Every time you transfer money to your account it is recorded as a Cash Deposit. This statement item provides details on when and how much was deposited to your account.

### Purchase

Cash deposited into your account is used to buy units for your investment. This statement item shows how many units were purchased for your investment and the price\* at which they were purchased, including transactions costs.

### Cash Withdrawal

Each time you withdraw cash from your account it is recorded as a Cash Withdrawal. This statement item shows the amount withdrawn and the date your request was processed.

### Full Cash Withdrawal

A Full Withdrawal means all of your units are redeemed and occurs when you:

- close your account;
- elect to withdraw all of your available balance; or
- when you request to withdraw 90% or more of your current balance.

The final amount you receive may differ from the amount you requested based on the price at which your units were redeemed, and the deduction of outstanding ANZ Management Fees. Please refer to the Product Disclosure Statement for more information.

### Withdrawal

When you request a withdrawal (or close your account), ANZ will redeem some (or all) of your units to fund your withdrawal request. This statement item records how many units were redeemed and at what price\*, including transaction costs and the collection of any ANZ Management Fees outstanding for those particular units redeemed.

### Gross Distribution

This statement item represents the income received by your investment before the deduction of any Withholding Tax or ANZ Management Fees owing.

### ANZ Management Fee

When you receive your distribution, any ANZ Management Fees which are outstanding on your account are fully deducted from the Gross Distribution prior to purchasing additional units for your account.

### Withholding Tax

If you notice this item in your statement, it is because you (or your joint account holder) have not provided us with your Tax File Number (TFN) or you now reside overseas. ANZ is obliged to deduct this amount, and send it to the Australian Tax Office (ATO). Speak to your accountant for more information.

### Distribution Re-invested

This reflects the income received by your investment after Withholding Tax and ANZ Management Fees have been deducted. This income is used to buy additional units in your investment. It displays the purchase of additional units for your investment, and their purchase price\*. You are not charged transaction costs for these additional units.

### Units

Investing in the ANZ Online Investment Account sees your money used to purchase units in a fund. Likewise, when you request a withdrawal, ANZ will redeem the required number of units to fund your request. The value of these units fluctuates day to day - subsequently the value of your investment will also fluctuate.

### Unit Price (Purchase)

When you make a deposit into your account you will receive a certain number of units. The unit price represents the cost of buying a single unit, including transaction costs.

### Unit Price (Withdrawal)

When you request a withdrawal, ANZ will redeem the required number of your units to fund this request. The unit price represents how much a single unit was redeemed for, including transaction costs and the deduction of any ANZ Management Fees outstanding for those particular units redeemed.

## Important Information

### Termination value

The Termination value estimates how much you would have received if you had withdrawn your total account balance at the end of the statement period. This estimate is adjusted for the collection of any ANZ Management Fees still outstanding on your account.

## Fees

### ANZ Management Fee

ANZ charges an annual fee to cover the cost of managing your ANZ Online Investment Account. The amount shown in your statement represents the total fees accrued for the statement period.

\* Please note unit prices for purchases and withdrawals are calculated to many decimal points, but only two are shown meaning there will be a slight rounding discrepancy.



Account Activity

Date	Description	Debit	Credit
16/07/2009	ANZ Management Fee	\$0.72	
16/07/2009	Gross Distribution		\$21.24
16/07/2009	Distn Re-inv (.5485 units @ \$37.41)	\$0.00	
12/08/2009	Cash Deposit		\$100.00
13/08/2009	Purchase (2.4199 units @ \$41.32)		\$0.00
31/08/2009	Cash Deposit		\$200.00
01/09/2009	Purchase (4.7008 units @ \$42.55)		\$0.00
12/10/2009	Cash Deposit		\$1,900.00
13/10/2009	Purchase (41.8472 units @ \$45.4)		\$0.00
23/10/2009	Withdrawal (6.5522 units @ \$45.79)	\$0.00	
23/10/2009	Cash Withdrawal	\$300.00	
10/11/2009	Withdrawal (8.9556 units @ \$44.66)	\$0.00	
10/11/2009	Cash Withdrawal	\$400.00	
13/11/2009	Withdrawal (11.215 unit		
13/11/2009	Cash Withdrawal		
25/11/2009	Cash Deposit		
25/11/2009	Purchase (3.9785 units		
07/12/2009	Withdrawal (11.3483 un		
07/12/2009	Cash Withdrawal		
14/12/2009	Withdrawal (6.8817 unit		
14/12/2009	Cash Withdrawal		



Important Information

**Termination Value as at 31 December 2009** **\$1,693.59**

This is the amount you would have received if you withdrew your total account balance at this date, inclusive of fees which may be applicable. Fees which are applicable in this circumstance have not been included in the calculation of the closing balance displayed on page 1 of this statement.

Fees

Your investment has incurred the following fees over the statement period

**ANZ Management Fee** **\$6.45**

For more information on fees and other costs which may apply to your Online Investment Account, please refer to the current Product Disclosure Statement at [www.anz.com/Online-Investment-Account](http://www.anz.com/Online-Investment-Account).

Statement Guide Available

For your convenience, a guide to understanding this statement is available at [www.anz.com/Online-Investment-Account](http://www.anz.com/Online-Investment-Account). The ANZ Online Investment Account Statement Guide provides further information about the items recorded on this statement and how they relate to your investment.



Please check the entries and call 1300 789 223 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. If you have a complaint or unresolved issue with ANZ's product or service, please call our National Feedback Line on 1800 805 154 and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) can be found at [www.anz.com/Online-Investment-Account](http://www.anz.com/Online-Investment-Account) or by calling 1300 789 223.

