

# How some scenarios are shown in your report

<p><b>A</b> You moved money between your accounts</p>	<p>from an account <b>inside</b> Your Money Wallet to</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>your <b>ANZ home or personal loan</b></li> <li>an account <b>outside</b> Your Money Wallet (except ANZ home or personal loans)</li> </ul> <p>from your <b>ANZ home or personal loan</b> to</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>an account <b>outside</b> Your Money Wallet</li> </ul> <p>from an account <b>outside</b> Your Money Wallet (except ANZ home or personal loans) to</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>your <b>ANZ home or personal loan*</b></li> <li>an account <b>outside</b> Your Money Wallet (except ANZ home or personal loans)</li> </ul>	<p>= Not shown in report</p> <p>= Money Out (Loan Repayment)</p> <p>= Money Out (Spending &amp; Transfers)</p> <p>= Money In</p> <p>= Not shown in report</p> <p>= Money In</p> <p>= Money In &amp; Money Out (Loan Repayment)</p> <p>= Not shown in report</p>
<p><b>B</b> You received money from a person or business</p>	<ul style="list-style-type: none"> <li>A friend/employer paid you</li> <li>A business refunded you or paid you interest/dividends</li> </ul> <p>into an account <b>inside</b> Your Money Wallet</p> <p>into your <b>ANZ home or personal loan*</b></p> <p>into an account <b>outside</b> Your Money Wallet (except ANZ home or personal loans)</p>	<p>= Money In</p> <p>= Money In &amp; Money Out (Loan Repayment)</p> <p>= Not shown in report</p>
<p><b>C</b> You made a cash deposit</p>	<p>into an account <b>inside</b> Your Money Wallet</p> <p>into your <b>ANZ home or personal loan*</b></p> <p>into an account <b>outside</b> Your Money Wallet (except ANZ home or personal loans)</p>	<p>= Money In</p> <p>= Money In &amp; Money Out (Loan Repayment)</p> <p>= Not shown in report</p>
<p><b>D</b> You made a cash withdrawal</p>	<p>from a transaction or savings account <b>inside</b> Your Money Wallet</p> <p>from a transaction or savings account <b>outside</b> Your Money Wallet</p>	<p>= Money Out (Spending &amp; Transfers)</p> <p>= Not shown in report</p>
<p><b>E</b> You paid a business</p>	<ul style="list-style-type: none"> <li>You were charged a bank fee</li> <li>You paid for goods/services                             <ul style="list-style-type: none"> <li>by card (online/offline)</li> <li>by direct debit</li> <li>by BPAY</li> <li>pay by phone</li> </ul> </li> </ul> <p>from an account <b>inside</b> Your Money Wallet</p> <p>from an account <b>outside</b> Your Money Wallet</p>	<p>= Money Out (Spending &amp; Transfers) or Money Out (Bills)</p> <p>= Not shown in report</p>
<p><b>F</b> You paid a person</p>	<p>by BSB or PayID</p> <p>from an account <b>inside</b> Your Money Wallet</p> <p>from an account <b>outside</b> Your Money Wallet</p>	<p>= Money Out (Spending &amp; Transfers)</p> <p>= Not shown in report</p>
<p><b>G</b> You took out a credit card</p>	<p>You took out an <b>ANZ credit card</b> (an account <b>inside</b> Your Money Wallet) or a <b>non-ANZ credit card</b> (an account <b>outside</b> Your Money Wallet) and thus received an opening amount of credit</p>	<p>= Not shown in report</p>
<p><b>H</b> You made a payment to reduce your credit card balance</p>	<p>You made a payment towards your <b>ANZ credit card</b> (an account <b>inside</b> Your Money Wallet) using</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>an account <b>outside</b> Your Money Wallet</li> </ul> <p>You made a payment towards your <b>non-ANZ credit card</b> (an account <b>outside</b> Your Money Wallet) using</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>an account <b>outside</b> Your Money Wallet</li> </ul>	<p>= Not shown in report</p> <p>= Money In</p> <p>= Money Out (Spending &amp; Transfers)</p> <p>= Not shown in report</p>
<p><b>I</b> You made a promotional credit card balance transfer</p>	<p>from your <b>ANZ credit card</b> (an account <b>inside</b> Your Money Wallet) to</p> <p>from your <b>non-ANZ credit card</b> (an account <b>outside</b> Your Money Wallet) to</p> <p>a <b>non-ANZ credit card</b> (an account <b>outside</b> Your Money Wallet)</p> <p>an <b>ANZ credit card</b> (an account <b>inside</b> Your Money Wallet)</p> <p>another <b>non-ANZ credit card</b> (an account <b>outside</b> Your Money Wallet)</p>	<p>= Money In</p> <p>= Money Out (Spending &amp; Transfers)</p> <p>= Not shown in report</p>
<p><b>J</b> You made a cash advance</p>	<p>from your <b>ANZ credit card</b> (an account <b>inside</b> Your Money Wallet) to</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>your <b>ANZ home or personal loan</b></li> <li>an account <b>outside</b> Your Money Wallet (except ANZ home or personal loans) or a cash withdrawal</li> </ul> <p>from your <b>non-ANZ credit card</b> (an account <b>outside</b> Your Money Wallet) to</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>your <b>ANZ home or personal loan*</b></li> <li>an account <b>outside</b> Your Money Wallet (except ANZ home or personal loans) or a cash withdrawal</li> </ul>	<p>= Not shown in report</p> <p>= Money Out (Loan Repayment)</p> <p>= Money Out (Spending &amp; Transfers)</p> <p>= Money In</p> <p>= Money In &amp; Money Out (Loan Repayment)</p> <p>= Not shown in report</p>
<p><b>K</b> You took out a home loan</p>	<p>You took out an <b>ANZ home loan</b> or a <b>non-ANZ home loan</b></p>	<p>= Not shown in report</p>
<p><b>L</b> You took out a personal loan</p>	<p>You received money into an account <b>inside</b> Your Money Wallet</p> <p>You received money into an account <b>outside</b> Your Money Wallet</p>	<p>= Money In</p> <p>= Not shown in report</p>
<p><b>M</b> You made a home or personal loan repayment</p>	<p>You made a repayment towards your <b>ANZ home or personal loan</b> using</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>an account <b>outside</b> Your Money Wallet*</li> </ul> <p>You made a repayment towards your <b>non-ANZ home or personal loan</b> using</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>an account <b>outside</b> Your Money Wallet</li> </ul>	<p>= Money Out (Loan Repayment)</p> <p>= Money In &amp; Money Out (Loan Repayment)</p> <p>= Money Out (Spending &amp; Transfers)</p> <p>= Not shown in report</p>
<p><b>N</b> You refinanced your home or personal loan</p>	<p>You refinanced your <b>ANZ loan</b> with</p> <ul style="list-style-type: none"> <li>another <b>ANZ loan**</b></li> <li>a <b>non-ANZ loan*</b></li> </ul> <p>You refinanced your <b>non-ANZ loan</b> with</p> <ul style="list-style-type: none"> <li>an <b>ANZ loan</b></li> <li>another <b>non-ANZ loan</b></li> </ul>	<p>= Not shown in report</p> <p>= Money In &amp; Money Out (Loan Repayment)</p> <p>= Not shown in report</p> <p>= Not shown in report</p>
<p><b>O</b> You made a loan redraw</p>	<p>from an <b>ANZ loan</b> to</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>an account <b>outside</b> Your Money Wallet</li> </ul> <p>from a <b>non-ANZ loan</b> to</p> <ul style="list-style-type: none"> <li>an account <b>inside</b> Your Money Wallet</li> <li>an account <b>outside</b> Your Money Wallet</li> </ul>	<p>= Money In</p> <p>= Not shown in report</p> <p>= Money In</p> <p>= Not shown in report</p>

\*Loan repayments from **outside** Your Money Wallet are shown as **both Money In as well as Money Out (Loan Repayments)** e.g. you made a \$100 repayment on your ANZ loan from your non-ANZ account—even though both these accounts are outside Your Money Wallet this would be shown in your report as **\$100 Money In as well as \$100 Money Out (Loan Repayments)**.

\*\*Refinancing an ANZ loan with another ANZ loan: if funds from a new ANZ loan are used to pay down an existing ANZ loan facility and the amount of the new ANZ loan funds equals the amount of the pay down, the transaction won't be shown in the report. Otherwise, funds from the new ANZ loan and the amount used to pay down the existing ANZ loan will be shown as Money In and Money Out respectively.