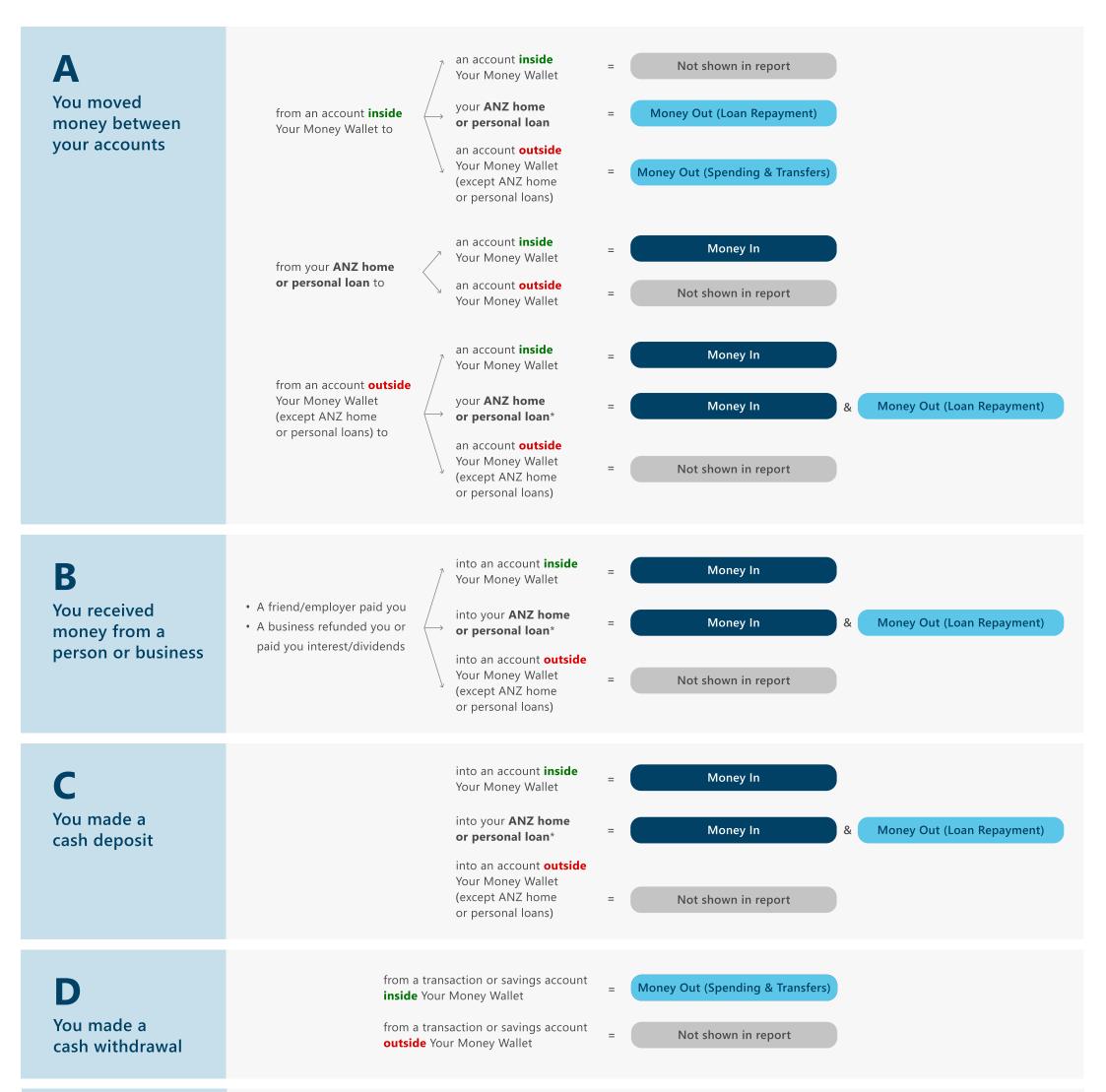
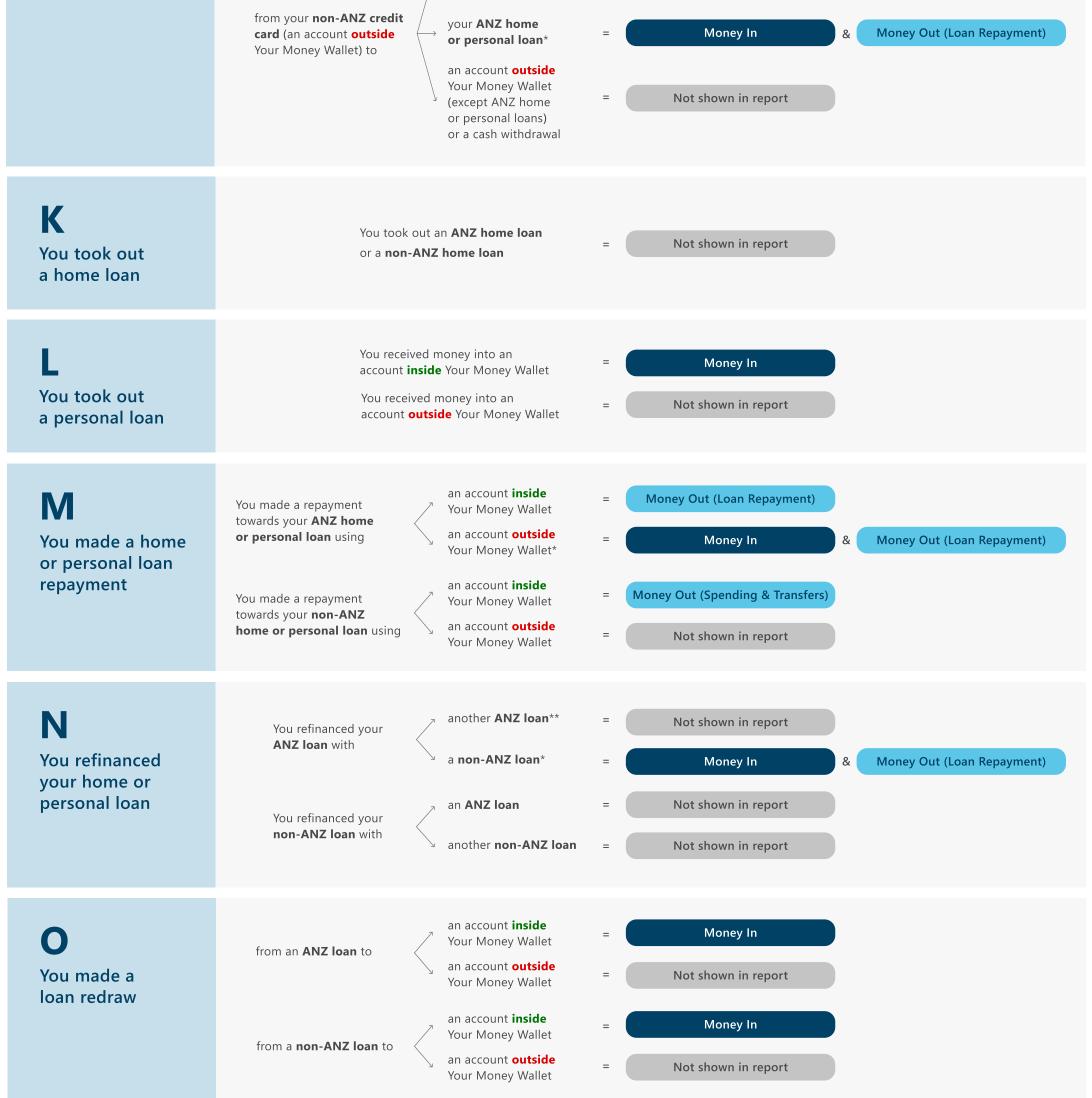
How some scenarios are shown in your report



E You paid a business	 You were charged a bank fee You paid for goods/services by card (online/offline) by direct debit by BPAY pay by phone Money Out (Spending & Transfers) or Money Out (Bills) Money Out (Bills)
F You paid a person	by BSB or PayID from an account inside Your Money Wallet = Money Out (Spending & Transfers) from an account outside Your Money Wallet = Not shown in report
G You took out a credit card	You took out an ANZ credit card (an account inside Your Money Wallet) or a non-ANZ credit card (an account outside Your Money Wallet) and thus received an opening amount of credit $= Not shown in report$
H You made a payment to reduce your credit card balance	You made a payment towards your ANZ credit card (an account inside Your Money Wallet) usingan account inside Your Money Wallet=Not shown in reportYou made a payment towards your non-ANZ credit card (an account outside Your Money Wallet) usingan account inside Your Money Wallet=Money InYou made a payment towards your non-ANZ credit card (an account outside Your Money Wallet) usingan account inside Your Money Wallet=Money Out (Spending & Transfers)Your Money Wallet) usingan account outside Your Money Wallet=Not shown in report
J You made a promotional credit card balance transfer	from your ANZ credit card (an account inside Your Money Wallet) to from your non-ANZ credit card (an account outside Your Money Wallet) to from your non-ANZ credit card (an account outside Your Money Wallet) to an ANZ credit card (an account inside Your Money Wallet) to an other non-ANZ credit card (an account outside Your Money Wallet) to another non-ANZ credit card (an account outside Your Money Wallet) to another non-ANZ credit card (an account outside Your Money Wallet) to another non-ANZ credit card (an account outside Your Money Wallet) another non-ANZ credit Your Money Wallet) another non-ANZ credit Your Money Wallet) another non-ANZ credit Your Money Wallet) another non-ANZ credit Your Money Wallet) another non-ANZ credit Card (another non-ANZ cred
J You made a cash advance	from your ANZ credit card (an account inside Your Money Wallet) to



*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.