

**Ms Joanna Smith**

1 Walkway Lane
Sydney NSW 2000

ACCOUNT NUMBER

5555 4444 3333 2222

Statement period: 14 September – 14 October**Credit limit:** \$5,000**Available credit:** \$567**PAYMENT SUMMARY**

Due Date: 9 November
Minimum Monthly Payment: \$90
Total amount owing: \$4,433

YOUR ACCOUNT BALANCE

Opening balance at 14 September.....	\$3,000
New transactions and changes.....	\$1,523
In the last month you've paid.....	\$90
Closing balance at 14 October.....	\$4,433

*This month you will be charged \$74.64 in fees and interest.
On our low rate credit card you would have paid \$36.55
in fees and interest, saving \$38.09.*

CARD COSTS

Your interest rate is.....	17.61%
Your cash advance rate is.....	20%
Your annual fee is.....	\$115

*The lowest interest rate in the card market as identified
by the RBA is 7.99%*

POINTSPoints earned this Statement Period..... **1000**How much you need to spend to earn \$100 cash back..... **\$24,029****Minimum Repayment Warning:**

*If you make only the minimum
payment each month, you will pay
more interest and it will take longer
to pay off your balance.*

FOR EXAMPLE:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about ...	And you will end up paying estimated total interest charges of ...
Only the minimum payment	29 years, 8 months	\$9,782
\$217	2 years	\$782

Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 000 000. We may be able to assist you.