

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
Payments/refunds.....	\$90
Points earned this Statement Period.....	1,000
Closing balance at 14 October.....	\$4,433

FOR EXAMPLE:

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.

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.