

Defence Bank Limited
 ABN 57 087 651 385
 AFSL/Australian Credit Licence 234582
 Registered Office: Level 5, 31 Queen Street
 Melbourne VIC 3000



Defence Bank

Credit Card Statement

Member Number 112233

1. Account Number 12345678

BSB 8333 205

2. Statement Period 1 Oct 20 - 31 Oct 20

Statement Number 114

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000012 024 - 7777

Mr A B Sample
 99 Sample Street
 SAMPLETOWN SA 9999

Cardholder lost and stolen card hotline: 1800 648 027

Account Summary

3. Credit Limit	\$20,000.00	6. Payment Due Date	24 Nov 20
4. Annual Interest Rate	8.99%	7. Minimum Payment	\$420.76
5. Available Credit	\$5,974.67	8. plus Overdue Payment/s	\$0.00
		9. Total Payment Due	\$420.76

Balance Summary

Opening Balance Debits This Period Payments Received Fees & Interest Charges Closing Balance

10. \$14,638.26 DR	11. \$379.32	12. \$1,100.00	13. \$107.75	14. \$14,025.33 DR
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15. Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you 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 an estimated total of interest charges of...
Only the minimum payment \$639.37	39 months 2 years	\$2,131.65 \$1,319.24, a saving of \$812.41

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1800 033 139. We may be able to assist you.

E-129-241-10

16. Payment Options

 Online Banking	 Telephone Banking	Member Name Mr A B Sample	Date
 Your nearest branch	 Electronic transfer	Account Number 12345678	Amount Paid
	 Mail		

See over for full details of your payment options

If paying by cheque, please complete the reverse.

Defence Bank credit card statements explained - Page 1.

1. Account Number.

- This is the account number for your credit card account. This statement will show transactions for all cards (additional cardholders) set up under this account.

2. Statement Period.

- The transactions you've made between these two dates will be shown on this statement.

3. Credit Limit.

- This is the maximum amount you can spend on your card.

4. Annual Interest Rate.

- The ongoing annual interest rate that currently applies to transactions.

5. Available Credit.

- What you have available to spend on your credit card. Just remember this may not include transactions that are still in the process of being posted to your account. Or transactions you made after the last day of the statement period.

6. Payment Due Date.

- This is really important. Please make the Total Payment which includes the Minimum Payment and Overdue Payment by this date.

7. Minimum Payment.

- This is the minimum amount due on the transactions made over the statement period.

8. Overdue Payment/s.

- This is any amount overdue from your last statement and should be paid immediately.

9. Total Payment Due.

- This is the total amount due for the statement period and must be paid by the payment due date to avoid extra charges. But remember, if you only make the minimum payment each statement period, you will pay more interest and it will take you longer to pay off the unpaid balance.

10. Opening Balance.

- The balance that is owed on the card at the start of the statement period.

11. Debits this Period.

- This is the total expenses you have made to the card during the statement period.

12. Payments Received.

- This is the total amount of money you have paid back to your card during the statement period.

13. Fees and Interest Charges.

- This is the total amount of fees and interest accrued on your outstanding balance during the statement period.

14. Closing Balance.

- The outstanding balance at the end of the statement period. This is the total payment due.

15. Minimum Repayment Warning.

- This warning explains the consequences of only making the minimum repayment each month.

16. Payment Options.

- All the ways you can pay your credit card.