



015

MR JOHN CITIZEN
10 SAMPLE STREET
SUBURBIA NSW 2000

Statement Period 21 Sep 2018 - 22 Oct 2018

Credit limit \$6,000.00

Available credit \$2,414.36

Lock, Block, Limit® controls* Off

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Your payment options

Pay one of the following options by due date

1. Main balance plus instalment/s	\$1,591.06
2. Instalment payment	\$403.29
3. Minimum payment	\$71.00

Payment due by 16 Nov 2018

Your next AutoPay amount of \$150.00 will be deducted from your account - 000000 00000000 - on 16 Nov 2018.

Opening balance at 21 Sep	\$3,668.26
New transactions and charges	\$67.38
Payments/refunds	-\$150.00
Closing balance at 22 Oct	\$3,585.64
Main balance	\$1,212.77
Balance in instalment plans	\$2,372.87
Next statement period	23 Oct 2018 - 21 Nov 2018

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Your payment options explained

1. Main balance plus instalment/s Pay this amount each month to maintain your interest-free period on current purchases (if eligible) or to reinstate your interest-free period on purchase in the next statement period.

$$\text{Main balance } \$3,585.64 - \$2,372.87 = \$1,212.77 \quad + \quad \text{Total monthly instalment/s } \$378.29 \quad = \quad \$1,591.06$$

2. Instalment payment Pay this amount to meet your monthly instalment payment/s and continue making the minimum payment on your main balance. If you only pay this amount you may no longer be eligible for an interest-free period on purchases.

$$\text{Total monthly instalment/s } \$378.29 \quad + \quad \text{Minimum on main balance } \$25.00 \quad = \quad \$403.29$$

3. Minimum payment This is the minimum amount you are required to pay. Only paying this amount may not pay off your monthly instalments.

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 estimated total interest charges of...
Only the minimum payment	53 years, 3 months	\$21,853.55
\$184.67	2 years	\$846.53, a saving of \$21,007.02

Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 130 107. We may be able to assist you. Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance.

* Lock, Block, Limit® for extra control on your card(s) when you need it. Visit commbank.com.au/lockblocklimit

*# 7.7.1.1 ZZ396 1102CH.CC.S221.D326.L V 03.00.46



Transactions

Date	Transaction Details	Amount (A\$)
15 Oct	Auto Payment - Thank You	150.00-
	Interest charged on purchases Purchase Rate 19.740%p.a.	2.77
	Interest charged on cash advances Cash Advance Rate 21.240%p.a.	15.02
	Interest charged on instalment plan Instalment Plan Rate 21.240%p.a.	27.24
	Interest charged on instalment plan Instalment Plan Rate 21.240%p.a.	22.35

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date. Mastercard is the registered trademark of Mastercard International Incorporated.

Instalment Plans 3

Start date	Rate	Term	Original balance (\$A)	Remaining balance (\$A)	Monthly instalment (\$A)	Instalment payment
20 Sep 18	21.240%p.a.	6 months	1,500.00	1,261.99	266.12	2 of 6
20 Sep 18	21.240%p.a.	12 months	1,200.00	1,110.88	112.17	2 of 12
Total			2,700.00	2,372.87	378.29	

Please note your remaining balance is inclusive of interest charged on your instalment plan.

7.7.1.1 ZZ396 1102.CH.CC.S221.D326.L V 03.00.46

How to pay



NetBank
Visit netbank.com.au to transfer funds between your accounts or to pay via BPAY



CommBank app
Transfer funds between your accounts or pay via BPAY



Biller code: 1818
Ref: 0000 0000 0000 0000
BPAY® Registered to BPay Pty Ltd
ABN 69 079 137 518



AutoPay
Visit commbank.com.au/paymycard to set up a monthly repayment



ATM
Visit commbank.com.au/locateus to find an ATM that accepts deposits.

We're here to help



commbank.com.au/paymycard



13 2221
Overseas +61 2 9999 3283
(reverse charges accepted)

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Amount Paid

\$

+780+