

139788-000001 (R)

Mr John Sample
1 Sample Street
SAINT LEONARD NSW 2000

Statement Period	16/10/2014 to 15/11/2014
Account Number	910120
Available Credit	\$4,328.05
Credit Limit	\$10,000.00
Standard Annual Percentage Rate	19.99%
Overlimit Amount	\$0.00
Overdue Amount	\$0.00
Minimum Monthly Payment	\$170.16
Total Payment Due	\$170.16
Payment Due Date	10/12/2014

ACCOUNT SUMMARY

Opening Balance	\$0.00
Purchases & Withdrawals	\$0.00
Promotional Purchases	\$5,500.00
Payment(s) Received	\$0.00
Interest Charges & Service Fees	\$171.95
Closing Balance	\$5,671.95

PAYMENT

Your monthly payments are made by direct debit. Your minimum payment for this month is \$170.16.

Your current arrangement is for \$40.00 to be debited from your nominated bank account on the 0th day of month. We reserve the right to alter your payment arrangement to ensure that the minimum monthly payment is collected.

Minimum Payment 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 on 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	21 Years 11 Months	\$7,475.08
\$280.00	2 Years	\$848.31, a saving of \$6,626.77

Having trouble making repayments?: If you are having difficulty making credit card repayments, please contact us on 1800 300 324. We may be able to assist you.

You currently have an Interest Free Payment Deferred Promotional Offer. The above Minimum Payment Warning calculation incorporates your payment deferred period.



Once Agile Visa card

Please check all listed transactions and report any unauthorised or unrecognised items on 1300 03 ONCE (6623).

Account Number 910120
Statement Period 16/10/2014 to 15/11/2014

SPECIAL PROMOTIONS

Date	Amount	Description	Set Payment Amount	Interest Rate	Payment Deferred Until	Promotion End Date	Remaining Balance
16/10/2014	\$5,500.00	Purchase from AAIM Spa Pools & Water Tanks	\$0.00	11.99%	16/10/2014	16/10/2015	\$5,556.01
16/10/2014	\$2,000.00	Int Free Purchase IF6M	\$0.00	0%	n/a	16/04/2015	\$0.00
16/10/2014	\$300.00	Int Free Purchase IF6M	\$0.00	0%	n/a	16/04/2015	\$0.00

ACCOUNT ACTIVITY

Posting Date	Transaction Date	Transaction Details	Amount
		OPENING BALANCE	\$0.00
16/10/2014	16/10/2014	PURCHASE FROM AAIM SPA POOLS & WATER TANKS	\$5,500.00
23/10/2014	16/10/2014	LOAN ANNIVERSARY FEE - LVO	\$99.00
23/10/2014	16/10/2014	CARD PURCHASE 55 DAYS	\$249.00
23/10/2014	16/10/2014	CARD PURCHASE 180 DAYS	\$2,000.00
		Purchase	\$200.00
		Cash	\$200.00
		Purchase	\$300.00
		Cash	\$300.00
23/10/2014	16/10/2014	CASH ADVANCE CHARGE	\$6.00
23/10/2014	16/10/2014	CASH ADVANCE CHARGE	\$9.00
23/10/2014	16/10/2014	CARD PURCHASE 55 DAYS	-\$249.00
23/10/2014	16/10/2014	CARD PURCHASE 180 DAYS	-\$2,000.00
23/10/2014	16/10/2014		-\$400.00
23/10/2014	16/10/2014		-\$600.00
07/11/2014	15/11/2014	LOAN INTEREST	\$57.95
		CLOSING BALANCE	\$5,671.95

OPTIONAL REPAYMENT - 55 DAYS INTEREST FREE

Optional repayment to qualify for up to 55 days interest free on purchases.	\$282.62
---	----------

The amount above includes the 'Total Payment Due' and needs to be paid by the Due Date to avoid interest charges.

YOUR PAYMENT OPTIONS

Payments made by means other than direct debit will incur a \$2.50 processing fee.



Direct Debit Payment
To set up direct debit repayments call us on 1300 03 ONCE (6623). You can elect to pay the minimum payment, or set an amount to pay weekly, fortnightly or monthly.



Billers Code: 2101
Ref: 9101 206

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au. Please allow 2 business days for payments to be processed.



Billers Code: 950253
Ref: 9101 206

Telephone & Internet Banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
Please allow 2 business days for payments to be transmitted when using BPAY.



*2101 9101206

Once Agile Visa card

Please check all listed transactions and report any unauthorised or unrecognised items on 1300 03 ONCE (6623).

Account Number 910120
Statement Period 16/10/2014 to 15/11/2014

Page 3 of 3

CARD PURCHASES ON 6 MONTHS INTEREST FREE

Date	Amount	Description	Promotion End Date	Remaining Balance
30/10/2014	\$250.00	Int Free Purchase IF6M	30/04/2015	\$250.00
30/10/2014	\$251.00	Int Free Purchase IF6M	30/04/2015	\$251.00