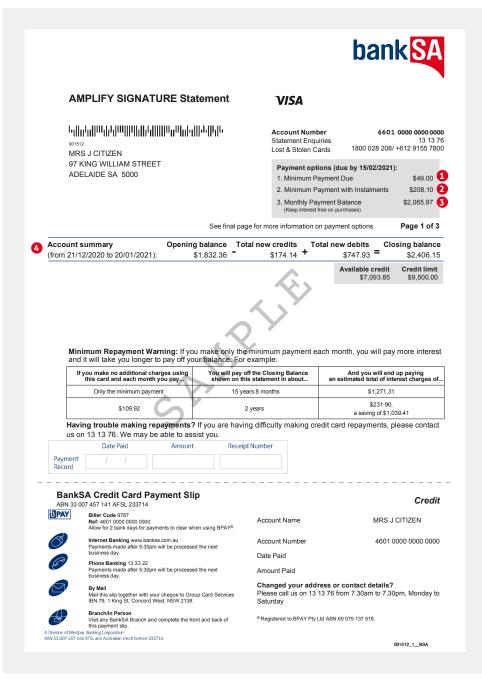


#### Introducing your new-look Statement with Plan&Pay.

Here's a sample of how Plan&Pay will be shown on your Credit Card statement.



## 1 Minimum Payment Due.

The minimum amount you need to pay by the due date to avoid a late payment fee. This amount may not cover your Plan&Pay repayments due that month.

### 2 Minimum Payment with Instalments.

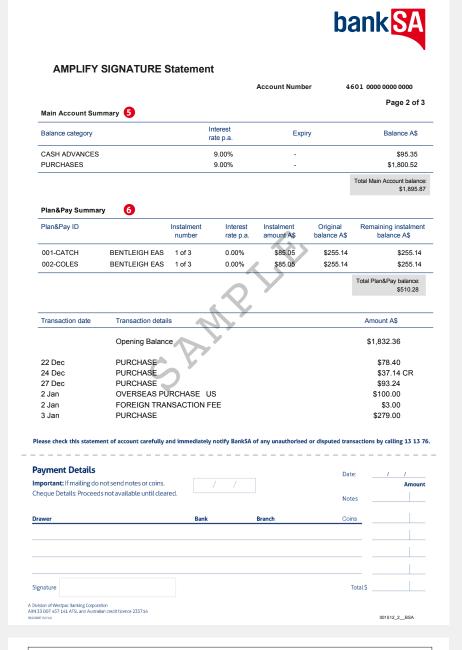
The amount you need to pay to cover your Minimum Payment Due and Plan&Pay repayments due that month.

### **3** Monthly Payment Balance.

Covers your Plan&Pay repayments due for that month, and your total Main Account Balance minus the balance transfer amount; allowing you to maintain the benefit of interest free days on new purchases, if applicable.

#### 4 Account Summary.

We've put together a summary of how we have derived the Closing Balance into one easy table.



## **5** Main Account Summary.

Displays a summary of how the 'Main Account Balance' is calculated; the main account balance excludes the Plan&Pay balance.

#### 6 Plan&Pay Summary.

The 'Plan&Pay Summary' provides you with key information regarding your Plan&Pay instalment plans i.e. this may include any plans cancelled, paid off or expired during the statement period.

### Minimum Payment with Instalments.

Minimum Payment with Instalments will only be displayed if you have a Plan&Pay.

# 2. Minimum Payment with Instalments This is the amount to pay by the due date to meet your minimum payment and keep your Plan&Pay active. This amount is calculated as your Plan&Pay instalments for this month plus the greater of 2% of your main account balance or \$10. The main account balance is your card account balance excluding the Plan&Pay balance. 3. Monthly Payment Balance

3. Monthly Payment Balance
This is the amount to pay by the due date to maintain your interest-free days on new purchases (if applicable).
This amount is calculated as the main account balance minus the balance transfer amount plus any Plan&Pay instalments for this month. If you do not have a Plan&Pay or a balance transfer, the monthly payment balance will be the same as the closing balance.

1. Minimum Payment Due
This is the minimum amount that you are required to pay by the due date. If you only pay this amount you may not be eligible for interest-free days on new purchases. (Please check your Credit Card Terms and Conditions to see if this is applicable to you). If you have a Plan&Pay instalment plan, this amount may not cover your instalments due for this month and may result in the cancellation of your plan(s).

More information on payment options