

Overview of your credit card statement details

For full descriptions of the defined terms, please refer to the Credit Card Terms and Conditions booklet and Financial Table.

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SNAPSHOT

Closing Balance, the total amount outstanding on your account at the end of the statement period.

Overdue Amount, any amount that you were obliged to pay in respect of a previous statement period, but did not pay by the minimum payment due date. Overdue amounts are payable from the date they become overdue.

Overlimit Amount, the amount by which your account balance exceeds your Credit Limit. Overlimit Amounts are payable immediately from the date you exceeded the Credit Limit.

Minimum Payment Due, the payment that you must make to keep your account in order. The financial table explains how it is calculated.

Minimum Payment Due Date, the date by which payment of the minimum payment due must be made.

2

Statement Reminder section, will appear if there is something important we need to tell you.

3

CREDIT LIMIT

Your Credit Limit, the maximum amount of credit we tell you in writing you can have on your Account.

Available Credit, the difference between your Credit Limit and the sum of the closing balance and any unbilled transactions.

Total Cash Limit, the total amount of cash advances that can be made on your account at any time (as a percentage of your Credit Limit).

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STATEMENT SUMMARY

Opening Balance, is the outstanding balance on your account at the beginning of this statement's period.

Total Debits, the total amount of retail purchases and cash advances made, any new promotional Balance Transfers and Fixed Payment Options, as well as the Principal Component of the Monthly Instalments for existing Fixed Payment Options, together with any related interest and fees.

Total Credits, the total amount paid into the account, together with any refunds, and any related interest and fee reversals.

Closing Balance, the total amount outstanding on your account at the end of the statement period.

5

ANNUAL PERCENTAGE RATE

The annual percentage rate or rates per annum used to calculate interest charges for your account.

6

YOUR VELOCITY POINTS SUMMARY


If you are a Rewards cardholder, this details how many points you earned on eligible transactions during the statement period, as well as any earned through a promotional bonus point offer.

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Minimum Repayment Warning is based on your current monthly credit card closing balance and shows you how long it would take to pay off your credit card closing balance if you paid only the minimum payment due each month (assuming you make no additional charges and fees and interest rates do not change). It also shows you how much interest you can save if you choose to pay off the closing balance in two years.

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Payment slip will show you the ways you can pay your account.



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13 37 39

Credit Card Account Statement

Virgin Australia Velocity Flyer Card

Your Account Number 4724 3735 0123 4567
Statement Period 28/09/18 - 30/10/18

JANE SMITH
ADDRESS LINE 1
SUBURB, STATE, POSTCODE

SNAPSHOT

Closing Balance \$7,487.58
Overdue Amount (payable immediately) \$0.00
Overlimit Amount (payable immediately) \$1,487.58
Minimum Payment Due¹ \$606.00
Minimum Payment Due Date 12 November 2018
(payable in addition to Overdue Amount and Overlimit Amount)

We've suspended your credit.
Recovery action has commenced
Late fees will continue until
your payment due is made.

CREDIT LIMIT		
Your Credit Limit	\$6,000.00	
Available Credit ²	\$0.00	
Total Cash Limit \$6,000.00 of your Credit Limit is available for Cash Advance. Your current available cash for withdrawal is \$0.00		

ANNUAL PERCENTAGE RATE		
Retail Purchases	20.74%	
Cash Advances	20.99%	

The warning below is an Australian Government Requirement and the information is provided as a guide only.

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 interest of...
Only the minimum payment \$384.50	19 years and 11 months 2 years	\$10,662.52 interest \$1,751.17, a saving of \$8,911.37

¹ Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 13 37 39. We may be able to assist you.

STATEMENT SUMMARY

Opening Balance \$7,487.58
Total Debits \$0.00
Total Credits \$0.00
Closing Balance \$7,487.58

YOUR VELOCITY POINTS SUMMARY

Points Earned this statement period 0
Bonus Points Earned this statement period 0
Total Points Earned this statement period 0
Total Points Earned to Date 149,441

How to pay

472437350123456789000123414724373501234567890001234

Direct Debit Auto Pay
Set up Direct Debit Auto Pay to automatically make your minimum payment or closing balance on the due date from the bank of your choice. Just call 13 37 39.

BPAY®
Pay from your eligible cheque or savings account with BPAY®.
BPAY®, Biller Code: 49551 Reference Number: 4724373501234567

Australia Post
Present your card with your payment at any participating Australia Post retail outlet offering Bank@Post. A fee will apply for these transactions.

Your Account Number
4724 3735 0123 4567

Amount Paid

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Customer Care Team 13 37 39

Account Name JANE SMITH
Account Number 4724373501234567

Statement Begins 01 October 2018
Statement Ends 30 October 2018

9 Transactions

Date	Transaction Details	Reference Number	Amount
Card number	4724 3735 0123 4567		
Oct 02	Late Payment Fee	19999999988275000046610	10.00 dr
Oct 02	Interest Charged-Retail	10000000282750000046620	4.36 dr
Oct 02	Interest Charged-Retail	19999999988275000046630	0.19 dr
Oct 02	Instalment Loan Int Charged	785103	26.21 dr
Oct 02	Instalment Loan Int Charged	977435	26.21 dr

11 Promotional Interest Rate Summary

	Opening Balance	Closing Balance	Interest Rate	Expiry Date
Balance Transfer	\$2,687.68	\$2,687.68	20.99%	25/Dec/2019

13 Fixed Payment Option Summary

Commencement Date	Plan Number	Instalment Number	Annual % Rate	Original Amount	Monthly Instalment	Principal Component	Outstanding Balance
02/07/2018	785103	4 of 60	8.00%	\$4,100.00	\$83.13	\$56.92	\$3,874.56
02/07/2018	977435	4 of 60	8.00%	\$4,100.00	\$83.13	\$56.92	\$3,874.56
Total Fixed Payment Option Outstanding				\$7,749.12			


Please note: Any instalments due this month have been included in your Minimum Payment Due.

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Total Debit: \$181.00

Total Credit: \$0.00

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Get the most out of your credit card
Access Cash or convert your purchases to a lower rate using your Virgin Money Credit Card with a Fixed Payment Option.

To check if you're eligible and view the offer available to you, visit 'My Offers' in your Virgin Money Online account then follow the instructions to apply online. T&Cs apply.

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1 Things you should know

¹ Minimum Payment Due amount excludes Overdue Amount and Overlimit Amount. Overdue Amount and Overlimit Amount are payable immediately and in addition to Minimum Payment Due amount.

² The Available Credit may include unsecured funds, e.g. a deposited cheque will not be available until the cheque is cleared, which may be up to 7 business days. If you have not made the minimum monthly payments you may not be able to access the available credit.

Please check entries on your statement. Any possible error or unauthorised transaction should be promptly reported to Virgin Money. For further information, please refer to your Terms and Conditions. For any enquiries regarding your account, including transaction disputes, and lost or stolen cards, contact our Customer Care Team on 13 37 39. Please note that telephone calls with us may be recorded for training and verification purposes.

Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616 ("BOQ"), promotes and distributes the Virgin Money Credit Cards ("Credit Cards"). National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence 230686 ("NAB") is the credit provider and issuer of the Credit Cards. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Our/us/we means NAB unless the context otherwise requires it. BOQ does not and will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards.

Overview of your credit card statement details

Continued.

9	TRANSACTIONS This is the list of transactions made during your statement period. It will show the date, transaction details and amount of each transaction. If you have Additional cardholders, each card's transactions will be displayed separately on the statement. You can see at the top of each list to which card the transactions relate to.
10	Debit (dr) or credit (cr) , after each amount will show you whether the transaction is a debit or a credit.
11	PROMOTIONAL INTEREST RATE SUMMARY Will show you details of any Balance Transfer or other special promotional rates offered, excluding Fixed Payment Options. It will provide you information such as opening balance, closing balance, and interest rate.
12	Expiry Date , the date when your Balance Transfer or other special promotional rates will end. This is a new addition to the Promotional Interest Rate Summary section.
13	FIXED PAYMENT OPTION SUMMARY Will show you all the outstanding Fixed Payment Options on your account. It will provide you with information such as outstanding balance, number of instalments remaining, and monthly instalment amounts.
14	Total Debits , the total amount of retail purchases and cash advances made, any new promotional Balance Transfers and Fixed Payment Options, as well as the Principal Component of the Monthly Instalments for existing Fixed Payment Options, together with any related interest and fees. Total Credits , the total amount paid into the account, together with any refunds, and any related interest and fee reversals. The amounts will be the same as in the Statement Summary on the front page.
15	Statement promotions , keep an eye out for any special promotions or news from Virgin Money.
16	Things you should know section will show you important information regarding the statement so please take some time to read this.

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