

E-64 5-125 1-249  
Page 1 of 2, October 2018

**Credit Card Account Statement**

virginmoney.com.au  
13 37 39

**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

**1 SNAPSHOT**

|   |                  |
|---|------------------|
| Closing Balance   | \$7,487.58       |
| Overdue Amount (payable immediately)                          | \$0.00           |
| Overlimit Amount (payable immediately)                        | \$1,487.58       |
| Minimum Payment Due <sup>1</sup>                              | \$606.00         |
| Minimum Payment Due Date                                      | 12 November 2018 |
| (payable in addition to Overdue Amount and Overlimit Amount.) |                  |

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

**3 CREDIT LIMIT**

|                               |            |
|-------------------------------|------------|
| Your Credit Limit             | \$6,000.00 |
| Available Credit <sup>2</sup> | \$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

**4 STATEMENT SUMMARY**

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

**5 ANNUAL PERCENTAGE RATE**

|                  |        |
|------------------|--------|
| Retail Purchases | 20.74% |
| Cash Advances    | 20.99% |

**6 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 |

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

**7** 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<br>\$384.50  | 19 years and 11 months<br>2 years  | \$10,662.52 interest<br>\$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.

Payment Slip

**8** **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

**Your Account Number**  
4724 3735 0123 4567

**Amount Paid**

999VMA5\_MAIL\_M01PDF/00064/02/00025/00000

## 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.

- 1 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).
- 4 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.
- 7 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.
- 8 Payment slip** will show you the ways you can pay your account. You also need to include this if you are paying by cheque.

E-2-S-3 i46  
Page 2 of 2, October 2018  
Customer Care Team 13 37 39

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Account Name JANE SMITH      Statement Begins 01 October 2018  
Account Number 4724373501234567      Statement Ends 30 October 2018

**9 Transactions**

| Date                            | Transaction Details         | Reference Number       | Amount   |
|---------------------------------|-----------------------------|------------------------|----------|
| Card number 4724 3735 0123 4567 |                             |                        |          |
| Oct 02                          | Late Payment Fee            | 1999999988275000046610 | 10.00 dr |
| Oct 02                          | Interest Charged-Retail     | 1000000028275000046620 | 4.36 dr  |
| Oct 02                          | Interest Charged-Retail     | 1999999988275000046630 | 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.

**Total Debit: \$181.00**      **Total Credit: \$0.00**

**15** **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.

**16** **Things you should know**  
If you prefer to post us your cheque, please make it payable to your Virgin Money account number and include the payment slip. Send to Virgin Money, GPO Box 4299, SYDNEY NSW 2001. Please don't send cash, or fold, pin or staple your cheque. Please allow a minimum of 4 business days for your payment to be received by post.  
<sup>1</sup> 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.  
<sup>2</sup> The Available Credit may include uncleared 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) Pty Limited ABN 75 103 478 897 ("Virgin Money") distributes to Virgin Money Credit Cards ("Credit Cards") as an authorised credit representative under credit representative no 369377. Citigroup Pty Ltd ABN 88 004 325 080 AFSL/Australian credit licence 238098 ("Citibank") is the credit provider and issuer of the Credit Cards. Virgin Money distributes the Credit Cards under an arrangement with Citibank.

## 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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