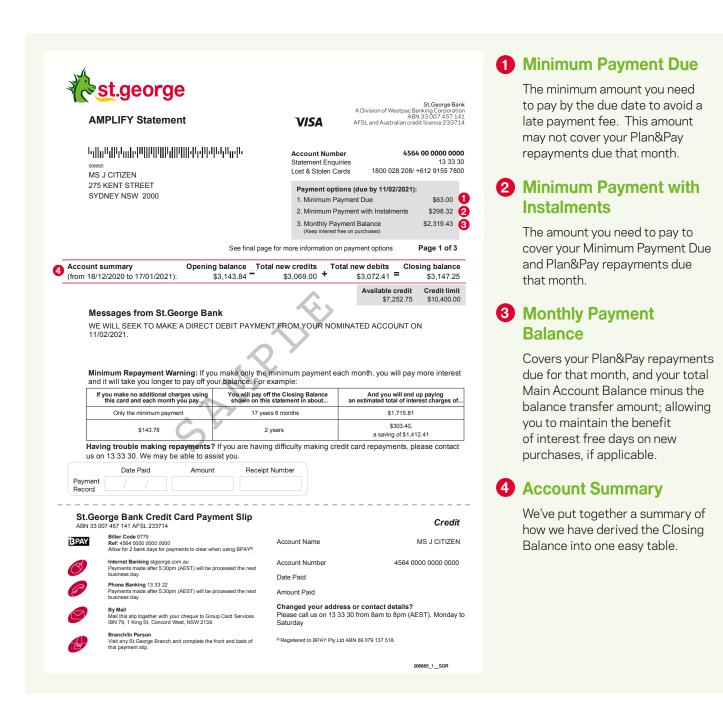
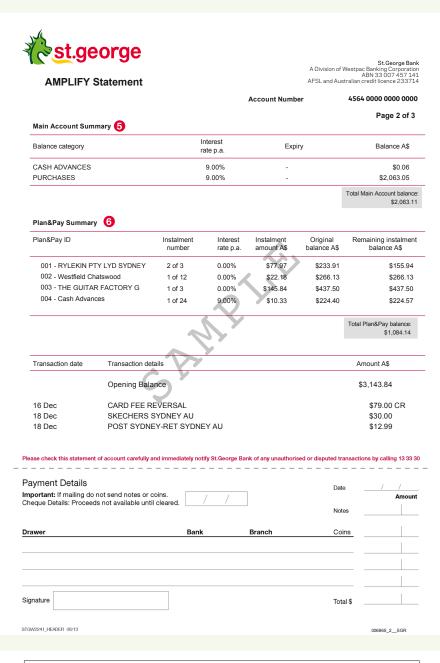


# Introducing your new-look Statement with Plan&Pay

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







### **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.

Note: The Instalment number denotes the instalment to be paid.

## More information on payment options 1. Minimum Payment Due

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).

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
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 wil
be the same as the closing balance.

## 7 Minimum Payment with Instalments

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

### We're here if you need us

- Ask at any branch.
- Call us on 13 33 30, 8.00am to 8.00pm Monday to Friday (AEST).
- Visit stgeorge.com.au