

Introducing your new-look Statement with Plan&Pay

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

AMPLIFY Statement

006865
MS J CITIZEN
275 KENT STREET
SYDNEY NSW 2000

VISA

St. George Bank
A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Account Number **4564 00 0000 0000**
Statement Enquiries 13 33 30
Lost & Stolen Cards 1800 028 208/ +612 9155 7800

Payment options (due by 11/02/2021):

1. Minimum Payment Due	\$63.00	1
2. Minimum Payment with Instalments	\$298.32	2
3. Monthly Payment Balance (Keep interest free on purchases)	\$2,319.43	3

See final page for more information on payment options **Page 1 of 3**

4 Account summary (from 18/12/2020 to 17/01/2021):

Opening balance	Total new credits	Total new debits	Closing balance
\$3,143.84 -	\$3,069.00 +	\$3,072.41 =	\$3,147.25

Available credit	Credit limit
\$7,252.75	\$10,400.00

Messages from St.George Bank

WE WILL SEEK TO MAKE A DIRECT DEBIT PAYMENT FROM YOUR NOMINATED ACCOUNT ON 11/02/2021.

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 of interest charges of...
Only the minimum payment	17 years 6 months	\$1,715.81
\$143.78	2 years	\$303.40, a saving of \$1,412.41

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 13 33 30. We may be able to assist you.

Date Paid	Amount	Receipt Number
Payment Record		

St.George Bank Credit Card Payment Slip
ABN 33 007 457 141 AFSL 233714

BPAY Biller Code 9779
Ref: 4564 0000 0000 0000
Allow for 2 bank days for payments to clear when using BPAY®.

Internet Banking stgeorge.com.au
Payments made after 5:30pm (AEST) will be processed the next business day.

Phone Banking 13 33 22
Payments made after 5:30pm (AEST) will be processed the next business day.

By Mail
Mail this slip together with your cheque to Group Card Services
IBN 79, 1 King St, Concord West, NSW 2138.

Branch/In Person
Visit any St.George Branch and complete the front and back of this payment slip.

Credit

Account Name MS J CITIZEN

Account Number 4564 0000 0000 0000

Date Paid

Amount Paid

Changed your address or contact details?
Please call us on 13 33 30 from 8am to 8pm (AEST), Monday to Saturday

© Registered to BPAY Pty Ltd ABN 69 079 137 518.

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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.



AMPLIFY Statement

St.George Bank
A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Account Number **4564 0000 0000 0000**

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Main Account Summary **5**

Balance category	Interest rate p.a.	Expiry	Balance A\$
CASH ADVANCES	9.00%	-	\$0.06
PURCHASES	9.00%	-	\$2,063.05

Total Main Account balance:
\$2,063.11

Plan&Pay Summary **6**

Plan&Pay ID	Instalment number	Interest rate p.a.	Instalment amount A\$	Original balance A\$	Remaining instalment balance A\$
001 - RYLEKIN PTY LYD SYDNEY	2 of 3	0.00%	\$77.97	\$233.91	\$155.94
002 - Westfield Chatswood	1 of 12	0.00%	\$22.18	\$266.13	\$266.13
003 - THE GUITAR FACTORY G	1 of 3	0.00%	\$145.84	\$437.50	\$437.50
004 - Cash Advances	1 of 24	9.00%	\$10.33	\$224.40	\$224.57

Total Plan&Pay balance:
\$1,084.14

Transaction date	Transaction details	Amount A\$
	Opening Balance	\$3,143.84
16 Dec	CARD FEE REVERSAL	\$79.00 CR
18 Dec	SKECHERS SYDNEY AU	\$30.00
18 Dec	POST SYDNEY-RET SYDNEY AU	\$12.99

Please check this statement of account carefully and immediately notify St.George Bank of any unauthorised or disputed transactions by calling 13 33 30

Payment Details

Important: If mailing do not send notes or coins.
Cheque Details: Proceeds not available until cleared.

Date / /

Amount

Notes

Coins

Drawer Bank Branch

Signature

Total \$

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More information on payment options

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).

2. Minimum Payment with Instalments **7**

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 will be the same as the closing balance.

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.

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