(A)
NAB Low Rate
NAB Card Service Centre
GPO Box 9992, Melbourne Victoria 3001
Tel 13 22 65
Fax 1300 363 658

Lost or Stolen Cards:
(24 hours within Australia only) **1800 033 103**
If calling from overseas **+61 3 8641 9083**

Visit us at nab.com.au

/12827
MR LENARD W CARVELL
165 HILL ST
MUSWELLBROOK NSW 2333

Statement Period	**11 Apr 26-11 May 26**
Visa Account Number	4557 0256 7327 2841
Credit limit	$5,000
Available credit	$29

Account summary

-	**Opening balance**	**$4,976.00**	**DR**
+	Payments & other credits received	$100.00	CR
-	Purchases, cash advances	$38.00	DR
-	Interest /& other charges	$56.06	DR
=	**Closing balance**	**$4,970.06**	**DR**

Payment details

Closing balance	**$4,970.06 DR**
Due date	**5 June 2026**
Total minimum payment	**$99.40**

- To avoid paying interest on purchases, make sure you pay the "closing balance" in full by the due date each month
- If we don't receive your minimum payment by **5 June 2026** you may have to pay a late payment fee.

The following warning is a legislative requirement intended to provide you with more information about the consequences of making minimum repayments. The examples provided do not replace the minimum payments required shown in the Payment Details section.
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 for this statement in about..	And you will end up paying estimated total interest charges of...
1.	Only the minimum payment	19 years 2 months	$5,376.38
2.	$236.79	2 years	$771.12, a saving of $4,605.26

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on **13 22 65** or call your banker. We may be able to assist you.
The examples provided above in the Minimum Repayment Warning do not take account of annual card fees that will or may apply to your account (except for an annual card fee included in the closing balance on this statement).

Payment record Date Paid _____ Amount _____ Ref No _____

Payment options

Any payments received after 6pm (AEDT/AEST), won't be received by NAB until the next banking day.

Transfer funds from your NAB cheque or savings account to your NAB Credit Card account using the payment options below.

NAB App, available on iOS and Android, 24 hours, 7 days.

NAB Internet Banking
Visit us at nab.com.au

NAB Direct Debit
Set up a direct debit from an account of your choice. Go to **nab.com.au/directdebit**

NAB Telephone Banking
Call 13 22 65,
24 hours, 7 days.

BPAY **Biller Code:** 1008
Ref: 4557 0256 7327 2841

Australia Post

To make a payment onto your credit card through Bank@Post service, you will need to take your credit card to a participating Australia Post Office. Insert your credit card, enter your PIN and select "Deposit" then "Credit" to your linked credit card account on the pin pad.

NAB ATM

Telephone & Internet Banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

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0010061 131455702567327284 1 / E-12827 S-24763 I-49525 National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence/AFSL 230686

Transaction details

Date processed	Date of transaction	Card No	Details	Amount A$
17/04/26	**16/04/26**	**V2841**	**CASH/TRANSFER PAYMENT - THANK YOU**	**100.00 CR**
24/04/26	22/04/26	V2841	APPLE.COM/BILL SYDNEY	1.49
11/05/26	11/05/26	V2841	INTEREST ON PURCHASE(S)	56.06
11/05/26	11/05/26	V2841	INS PREMIUM ACENDA NCCC	36.51

How to identify the card used to make a transaction:
• Refer to the Card No column in the Transaction details section of this statement. The card type is identified by the letter V for Visa or M for MasterCard, and is followed by the last 4 digits of the card number used to make the transaction.
• Where the fee is a Cash Advance Fee, NAB International Transaction Fee, Overseas Payment Order Purchased Fee this will appear directly below the transaction to which it relates. The card number shown for these types of fees will be your NAB Credit Card account number (as shown at the top of this statement). To identify the card used to generate this fee, refer to the Card No column of the transaction which appears directly above the fee.
• For more information on how to read your statement, visit nab.com.au

Unauthorised or unknown transactions: To report an unauthorised or unknown transaction, please call 13 22 65. It is in your interest to report any unauthorised or unknown transactions immediately, as a delay in notification may limit NAB's ability to investigate these transactions.

Your balance and interest breakdown

At NAB we apply your payments to your card against balances that attract a higher interest rate before balances that attract a lower interest rate. We pay off amounts that have appeared on a statement before paying off amounts that have not yet appeared on a statement.

Transaction type	Annual % rate	Interest charged by transaction type	Account balance by transaction type
Purchase	13.49	$56.06	$4,970.06

For more information on how credit card interest is calculated, go to **nab.com.au/cardinterest**

DIRECT DEBIT
DID YOU KNOW THAT YOU CAN MAKE CREDIT CARD REPAYMENTS VIA DIRECT DEBIT FROM AN ACCOUNT OF YOUR CHOICE? TO FIND OUT HOW, VISIT NAB.COM.AU/DIRECTDEBIT.

NAB DEFENCE
IF YOU BECOME A VICTIM OF FRAUD, DESPITE OUR MEASURES AGAINST THIS AND YOUR RESPONSIBILITIES WHEN USING YOUR ACCOUNT, WE'LL REFUND YOUR MONEY 100%. TO FIND OUT MORE, VISIT NAB.COM.AU/SECURITY

BEWARE OF FAKE NAB MESSAGES SAYING YOUR CARD IS BLOCKED. CRIMINALS MAY ASK FOR YOUR PIN OR SEND SOMEONE FOR YOUR CARD. NAB WON'T REQUEST YOUR PIN OR SHOW UP AT YOUR HOME. URGENT REQUESTS ARE A RED FLAG-STOP. CHECK. PROTECT. NEVER SHARE CARD DETAILS BY PHONE, TEXT, OR EMAIL. LEARN MORE AT NAB.COM.AU/SECURITY.

A NEW LOOK IS COMING!
WE'RE UPDATING INTERNET BANKING AND THE NAB APP
THESE UPDATES INCLUDE CHANGES TO THE LOOK AND LAYOUT.

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