Virgin Money Anytime Rewards Credit Card
Account Statement

virginmoney.com.au/credit-card
13 37 39 (or +61 2 8288 2222 if you're overseas)

Account Number	3102 0110 0004 4071
Statement Period	03 Jun 26 to 02 Jul 26
Credit Limit	$10,000.00
Available Credit	-$27.23

SEAN RICHARD GOFF
3 Achernar CT
WOODROFFE NT 0830

Account Summary

Opening Balance	$10,414.59 Dr
- Payments & credits received	$600.00 Cr
+ Purchases & other debits	$46.20 Dr
+ Interest & other charges	$166.44 Dr
= Closing Balance	**$10,027.23 Dr**

Payment Details

Payable Now:	
Overdue/Overlimit Amount	$27.23
Due by Payment Due Date	**27 Jul 26**
Minimum Payment Due	$201.00
Total Minimum Payment Due[TMPD]	$228.23
Closing Balance[CB]	**$10,027.23 Dr**

TMPD: The **Total Minimum Payment Due** is the sum of the Minimum Payment Due and any Overdue or Overlimit amounts. If we don't receive it by the Payment Due Date, you may have to pay a late payment fee.

CB: The **Closing Balance** is the total amount outstanding on Your Account at the end of the Statement Period. This includes any Instalment Plan balance not yet due for payment and any Balance Transfer balance.

The following warning is a legislative requirement intended to provide you with more information about the consequences of making minimum repayments. It doesn't include any amounts owing on Instalment Plans. 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, for the card balance portion of your closing balance:

	If you make no additional charges using this card and each month you pay…	You will pay off the card balance of $10,027.23 in about…	And you will end up paying an estimated total of interest charges for that card balance of…
1.	Only the minimum payment for the card balance	59 year(s) 10 month(s)	$44,164.67
2.	$510.29	2 years	$2,161.90, a saving of $42,002.77

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1800 255 304. We may be able to assist you.

The examples provided 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). The calculation is based on the standard retail purchase rate and doesn't consider any promotional interest rates that may apply where more than one annual percentage rate applies to the card balance.

Payment Options

Payments may be delayed until the next banking business day, due to processing cut off times.

BPAY

Biller Code: 49551
Ref: 3102 0110 0004 4071

Mobile & Internet Banking - BPAY®
Make this payment from your transaction account.

®Registered to BPAY Pty Ltd
ABN 69 079 137 518

Direct Debit
Visit virginmoney.com.au/credit-card to set up direct debit

Australia Post
Present your card and payment at Australia Post outlets with Bank@Post.

Transaction Details

Account Number: 3102 0110 0004 4071

Processed Date	Transaction Date	Details	Amount
02/07/26	02/07/26	Interest Charged	$166.44 Dr

Primary Card Number: V8607

Processed Date	Transaction Date	Details	Amount
03/06/26	01/06/26	Uberdirectau_Pass Sydney Au	$9.99 Dr
04/06/26	**04/06/26**	**BPAY Payment - Thank You**	**$200.00 Cr**
18/06/26	**18/06/26**	**BPAY Payment - Thank You**	**$200.00 Cr**
30/06/26	29/06/26	Afterpay Afterpay.Com Au	$36.21 Dr
02/07/26	**02/07/26**	**BPAY Payment - Thank You**	**$200.00 Cr**

- **How to identify the card to make a transaction:** The “Card No.” identifies the card type (letter “V” for Visa, “M” for Mastercard) and the last four digits of the card used to make the transaction.
- **Unauthorised or unknown transactions:** Check each entry on this statement, and report any error or unauthorised transaction promptly by contacting us on 13 37 39 (or +61 2 8288 2222 if you're overseas).
- For more information on how to read your statement, visit virginmoney.com.au/credit-card/faqs.

Your Balance and Interest Breakdown

Retail Purchases and Cash Advances

Transaction Type	Annual % Rate	Interest Charged	Balance
Retail Purchase	19.99%	$166.44	$10,027.23
Cash Advance	20.99%	$0.00	$0.00

For more information on how interest is calculated, visit virginmoney.com.au/credit-card/faqs.

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. Our/us/we/The Virgin Money Credit Cards Team means NAB. BOQ does not and will not guarantee or otherwise support NAB’s obligations under the contracts or agreements connected with the Credit Cards.