my card

MyCard Premier Qantas Account Statement

mycard.com.au/credit-cards
13 24 84 (or +61 2 8225 0615 if you're overseas)

Account Number	1014 0110 0030 2140
Statement Period	03 May 26 to 02 Jun 26
Credit Limit	$22,100.00
Available Credit	-$445.54

SCOTT BOYCE
9 BREAKWATER RD
ROBINA QLD 4226

Account Summary

Opening Balance	$22,849.10 Dr
- Payments & credits received	$967.46 Cr
+ Purchases & other debits	$202.79 Dr
+ Interest & other charges	$461.11 Dr
= Closing Balance	**$22,545.54 Dr**

Payment Details

Payable Now:	
Overdue/Overlimit Amount	$445.54
Due by Payment Due Date	**16 Jun 26**
Minimum Payment Due	$451.00
Total Minimum Payment Due[TMPD]	$896.54
Closing Balance[CB]	**$22,545.54 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 $22,545.54 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	175 year(s) 7 month(s)	$266,901.34
2.	$1,175.08	2 years	$5,053.48, a saving of $261,847.86

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1800 722 879. 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:** 49502 **Ref:** 1014 0110 0030 2140

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

®Registered to BPAY Pty Ltd
ABN 69 079 137 518

Direct Debit
Visit mycard.com.au/credit-cards to set up direct debit

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

Transaction Details

Account Number: 1014 0110 0030 2140

Processed Date	Transaction Date	Details	Amount
11/05/26	**09/05/26**	**BPAY Payment - Thank You**	**$200.00 Cr**
13/05/26	**13/05/26**	**BPAY Payment - Thank You**	**$100.00 Cr**
18/05/26	18/05/26	Late Payment Fee	$30.00 Dr
20/05/26	**19/05/26**	**BPAY Payment - Thank You**	**$60.00 Cr**
21/05/26	**20/05/26**	**BPAY Payment - Thank You**	**$100.00 Cr**
28/05/26	**27/05/26**	**BPAY Payment - Thank You**	**$100.00 Cr**
28/05/26	**28/05/26**	**BPAY Payment - Thank You**	**$350.00 Cr**
02/06/26	02/06/26	Interest Charged	$431.11 Dr

Primary Card Number: M6821

Processed Date	Transaction Date	Details	Amount
07/05/26	07/05/26	Afterpay Afterpay.Com Aus	$76.38 Dr
14/05/26	13/05/26	Afterpay Afterpay.Com Aus	$43.96 Dr
20/05/26	19/05/26	Uber *Eats Help.Uber.C Sydney Aus	$57.46 Dr
20/05/26	**19/05/26**	**Uber * Eats Pending Sydney Aus**	**$57.46 Cr**
26/05/26	26/05/26	Afterpay Afterpay.Com Aus	$9.99 Dr
01/06/26	31/05/26	Google*Google Nest Sydney NSW	$15.00 Dr

- **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.

= Closing Balance	$22,545.54 Dr	Closing Balance[CB]	$22,545.54 Dr

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- **Unauthorised or unknown transactions:** Check each entry on this statement, and report any error or unauthorised transaction promptly by contacting us on 13 24 84 (or +61 2 8225 0615 if you're overseas).
- For more information on how to read your statement, visit mycard.com.au/help-support.

Your Balance and Interest Breakdown

Retail Purchases and Cash Advances

Transaction Type	Annual % Rate	Interest Charged	Balance
Retail Purchase	22.49%	$431.11	$22,545.54
Cash Advance	22.99%	$0.00	$0.00

For more information on how interest is calculated, visit mycard.com.au/help-support.

MyCard branded credit products are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB"). Our/us/we/The MyCard Team means NAB.