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 Aug 26 to 02 Sep 26
Credit Limit	$22,100.00
Available Credit	$18.72

SCOTT BOYCE
22 New ST
ROBERTSTOWN SA 5381

Account Summary

Opening Balance	$22,221.63 Dr
- Payments & credits received	$1,676.21 Cr
+ Purchases & other debits	$1,110.06 Dr
+ Interest & other charges	$425.80 Dr
= Closing Balance	**$22,081.28 Dr**

Payment Details

Due by Payment Due Date	**16 Sep 26**
Minimum Payment Due	$442.00
Closing Balance	**$22,081.28 Dr**

See the last page for the meaning of these payment terms.

This regulatory warning shows the impact of making minimum payments. It does not change the amount you need to pay. It excludes Instalment Plan payments due this month or in future months. If you have an Instalment Plan, check the Balance and Interest Breakdown 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 closing balance excluding Instalment Plan payments due this month or in future months:

	If you make no additional charges using this card and each month you pay…	You will pay off that balance of $22,081.28 in about…	And you will end up paying an estimated total of interest charges for that balance of…
1.	Only the minimum payment for that balance	175 year(s) 6 month(s)	$266,598.14
2.	$1,150.89	2 years	$5,169.11, a saving of $261,429.03

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 13 24 84 (or +61 2 8225 0615 if you're overseas). We may be able to assist you.

This warning calculates interest using the standard retail purchase rate and excludes other interest rates that may also apply to the 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
03/08/26	**01/08/26**	**BPAY Payment - Thank You**	**$90.00 Cr**
03/08/26	**02/08/26**	**BPAY Payment - Thank You**	**$50.00 Cr**
03/08/26	**03/08/26**	**Interest Credit Adjustment**	**$0.03 Cr**
03/08/26	**03/08/26**	**Interest Credit Adjustment**	**$0.11 Cr**
03/08/26	**03/08/26**	**BPAY Payment - Thank You**	**$150.00 Cr**
03/08/26	**03/08/26**	**BPAY Payment - Thank You**	**$170.00 Cr**
11/08/26	**10/08/26**	**BPAY Payment - Thank You**	**$120.00 Cr**
24/08/26	**24/08/26**	**BPAY Payment - Thank You**	**$100.00 Cr**
26/08/26	**26/08/26**	**BPAY Payment - Thank You**	**$100.00 Cr**
27/08/26	**26/08/26**	**BPAY Payment - Thank You**	**$70.00 Cr**
28/08/26	**28/08/26**	**BPAY Payment - Thank You**	**$50.00 Cr**
02/09/26	**02/09/26**	**BPAY Payment - Thank You**	**$410.00 Cr**
02/09/26	02/09/26	Interest Charged	$420.58 Dr
02/09/26	**02/09/26**	**BPAY Payment - Thank You**	**$350.00 Cr**

Primary Card Number: M6821

Processed Date	Transaction Date	Details	Amount
03/08/26	01/08/26	Paypal *Cupids Cupids 4029357733 Az	$89.01 Dr
03/08/26	01/08/26	International Transaction Fee	$3.12 Dr
04/08/26	02/08/26	Paypal *Shavershopp Sh 01300742837 Aus	$119.00 Dr
11/08/26	10/08/26	Adelaide Airport Limit Adelaide Aprt Aus	$117.00 Dr
18/08/26	16/08/26	Mail Redirect Service Melbourne Aus	$40.50 Dr
18/08/26	18/08/26	Gotinder.Com/Help Tinder Irl	$29.99 Dr
18/08/26	18/08/26	International Transaction Fee	$1.05 Dr
24/08/26	23/08/26	Www.Alhgroup.Com* Me&U Surry Hills NSW	$31.65 Dr
25/08/26	24/08/26	Www.Alhgroup.Com* Me&U Surry Hills NSW	$71.73 Dr
25/08/26	24/08/26	Www.Alhgroup.Com* Me&U Surry Hills NSW	$34.71 Dr
26/08/26	25/08/26	Gotinder.Com/Help Tinder Irl	$29.99 Dr
26/08/26	25/08/26	International Transaction Fee	$1.05 Dr
26/08/26	25/08/26	Www.Alhgroup.Com* Me&U Surry Hills NSW	$63.23 Dr
27/08/26	26/08/26	Www.Alhgroup.Com* Me&U Surry Hills NSW	$53.86 Dr
28/08/26	27/08/26	The Fresh Breeze Laund Greenslopes QLD	$16.07 Dr
28/08/26	**27/08/26**	**The Fresh Breeze Laund Greenslopes QLD**	**$16.07 Cr**
28/08/26	27/08/26	Www.Alhgroup.Com* Me&U Surry Hills NSW	$13.32 Dr
29/08/26	28/08/26	Ezi*Coast Tanning Adelaide Aus	$45.00 Dr
02/09/26	02/09/26	Adelaide Airport Limit Adelaide Aprt Aus	$355.00 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.

- **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%	$420.58	$22,081.28
Cash Advance	22.99%	$0.00	$0.00

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

Meaning of terms used in this statement:

Minimum Payment Due: If we don’t receive your **Minimum Payment Due** by the Payment Due Date, you may have to pay a late payment fee.

Closing Balance: 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.

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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.