NAB Low Fee Platinum
NAB Card Service Centre
GPO Box 9992, Melbourne Victoria 3001

Tel **1300 730 213** anytime 24 hours, 7 days
Fax **(03) 9601 7715**

Lost or Stolen Cards:
(24 hours within Australia only) **1300 730 213**
If calling from overseas **+61 1300 730 213**

Visit us at nab.com.au

/282
MR STUART A BOWIE
8 ACHILPA AVE
CLIFTON SPRINGS VIC 3222

Statement Period	**18 Aug 26-17 Sep 26**
Visa Account Number	4557 0256 9075 8442
Credit limit	$6,000
Available credit	$0

Account summary

-	**Opening balance**	**$6,043.72**	**DR**
+	Payments & other credits received	$481.00	CR
-	Purchases, cash advances	$446.05	DR
-	Interest /& other charges	$110.63	DR
=	**Closing balance**	**$6,119.40**	**DR**

Payment details

Closing balance	**$6,119.40 DR**
DUE NOW	
Past due/overlimit amount	**$119.40**
Due date 01 October 2026	
Monthly payment	$122.38
Total minimum payment	**$241.78**

- 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 **1 October 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	57 years	$31,449.85
2.	$310.58	2 years	$1,440.18, a saving of $30,009.67

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 1300 730 213, 24 hours, 7 days.

Biller Code: 1008
Ref: 4557 0256 9075 8442

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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0016994 260/45570256907584 42 / E-282 S-403 I-805 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$
18/08/26	15/08/26	V8442	LEOPOLD SWIM SCHOOL LEOPOLD	13.14
21/08/26	18/08/26	V8442	PAYPAL *COLESSUPERM 4029357733	62.50
21/08/26	**21/08/26**	**V8442**	**INTERNET PAYMENT fuel cre dit**	**121.00 CR**
31/08/26	25/08/26	V8442	PAYPAL *WOOLWORTHSL 4029357733	59.68
31/08/26	**31/08/26**	**V8442**	**INTERNET PAYMENT fuel cre dit**	**120.00 CR**
03/09/26	31/08/26	V8442	AMPOL DRYSDALE DRYSDALE	50.02
04/09/26	**04/09/26**	**V8442**	**INTERNET PAYMENT fuel cre dit**	**120.00 CR**
08/09/26	05/09/26	V8442	AMPOL DRYSDALE DRYSDALE	49.29
08/09/26	05/09/26	V8442	LEOPOLD SWIM SCHOOL LEOPOLD	11.11
08/09/26	06/09/26	V8442	BUNNINGS 306000 LEOPOLD	50.00
11/09/26	10/09/26	V8442	Google AVG AntiVirus Barangaroo	25.99
11/09/26	**11/09/26**	**V8442**	**INTERNET PAYMENT fuel cre dit**	**120.00 CR**
14/09/26	11/09/26	V8442	TATTS ONLINE PTY LTD 61754700000	23.37
14/09/26	11/09/26	V8442	C ADV FEE	3.50
14/09/26	12/09/26	V8442	APPLE.COM/BILL SYDNEY	14.99
15/09/26	13/09/26	V8442	SMP*Bakers Delight Dr11 Drysdale	5.35
15/09/26	12/09/26	V8442	LEOPOLD SWIM SCHOOL LEOPOLD	14.55
16/09/26	14/09/26	V8442	PAYPAL *COLESSUPERM 4029357733	7.00
16/09/26	13/09/26	V8442	AMPOL DRYSDALE DRYSDALE	59.06
17/09/26	17/09/26	V8442	INTEREST ON CASH ADV(S)	0.25
17/09/26	17/09/26	V8442	INTEREST ON PURCHASE(S)	106.88

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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 1300 730 213. 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
Cash Advance	21.74	$0.25	$27.12
Purchase	20.99	$106.88	$6,092.28

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

YOUR ACCOUNT IS OVERLIMIT. NAB DOES NOT CHARGE AN OVERLIMIT FEE, HOWEVER, YOU NEED TO PAY IMMEDIATELY THE PAST DUE / OVERLIMIT AMOUNT SHOWN ABOVE AND ENSURE YOUR ACCOUNT STAYS WITHIN YOUR APPROVED CREDIT LIMIT.

STAY SECURE
IT'S EASY TO PROTECT YOURSELF AGAINST ONLINE FRAUD. TO FIND OUT MORE ABOUT ONLINE SECURITY VISIT NAB.COM.AU/SECURITYTIPS