



How to read your new Gem Visa statement

Your statement is simple and easy to read

It's important you understand your Gem Visa account, which is why we've designed your statement to be as simple as possible, outlining the information you need to easily keep track of your interest free and buy now pay later purchases to avoid paying interest.

The following pages explain exactly what each section of your statement means. If there's anything that you're still not sure about, please call us on 1300 630 977.

A Your account summary

gem Enquiries: 1300 630 977 Statement date 22/09/2011
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Account number: 4377 3200 0000 0000
Statement period: 23/07/2011 - 22/09/2011
Credit limit: \$2,500.00
Available cash: \$399.68
Total due: \$0.00

Your account summary

Opening balance:	\$0.00
Payments and other credits:	-\$144.95
Purchases and debits:	+\$2,035.51
Cash advances:	+\$245.00
Interest:	\$1.76
Closing balance:	\$2,196.32

What you need to pay

Overlimit:	\$0.00
Due immediately:	\$0.00
Minimum monthly payment:	\$63.01
Due date:	17/10/2011
Total due:	\$63.01

What you might like to pay

Make the most of Gem Visa's interest free options
This amount is designed to keep your account in good standing and reduce the amount of interest you pay in the future.

Payment to reduce future interest: \$1,072.12
(Calculated as at 22/09/2011. (See page 4 for details).

Managing your repayments saves you:

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 repayments using this card and reach month 12 you pay:	\$1,144.95
Only the minimum payment:	11 Years 04 Months
\$100.99	2 years
	\$268.45 (in saving of \$2,196.32)

How to make payments

To arrange a direct debit set up on 1300 630 977 or visit gemvisa.com.au to download a direct debit form. Note that we will accept payments from a debit card or charge card.

POST billpay

Bill Code: 16078 Ref: 4377 3200 0000 0000
Pay in person by presenting this statement at any Australia Post office. A payment holding fee of \$2.00 applies, which will appear on your next statement.

B Transactions this statement period

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Transactions this statement period

Opening balance: \$0.00

Your transactions

Date	Card	Description	Debits	Credits
24/07/2011	0000	Payment - Thank you Transaction	\$2,035.51	\$144.95
24/07/2011	0000	Cash advance	\$245.00	
22/09/2011	0000	Interest Charges	\$1.76	

Closing balance: \$2,196.32

Annual percentage rate of 22.99% applies to interest bearing items. Please review your statement and call us straight away if you do not recognise any of the transactions or have any other concerns.

Got a question? Call us on 1300 630 977. Our Customer Solutions Team are here to help.

C Unexpired interest free purchases

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Unexpired interest free purchases

Gem Visa 6 month interest free purchases

Statement date	Description	Total purchase amount	Outstanding balance	Interest free expiry date
This statement				
No Gem Visa 6 month interest free purchases in this statement period				
Previous statements				
No Gem Visa 6 month interest free purchases in the previous statement period				

Other interest free purchases

Statement date	Description	Total purchase amount	Outstanding balance	Interest free expiry date
This statement				
No other interest free purchases in this statement period				
Previous statements				
No other interest free purchases in the previous statement period				

For more information visit gemvisa.com.au today.

A – Your account summary

This important section shows your account summary. It tells you how much you've spent, how much available credit you have left and when your minimum monthly payment is due.



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Enquiries: 1300 630 977
gemvisa.com.au

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Account number: 4377 3200 0000 0000
Statement period: 23/07/2011 – 22/09/2011
Credit limit: \$2,500.00
Available credit: \$399.68
Available cash: \$0.00

What to pay?

What you need to pay

Overlimit: \$0.00
Due immediately: \$0.00

Minimum monthly payment: \$63.01
Due date: 17/10/2011

Total due: \$63.01

Your account summary

Opening balance:	\$0.00
Payments and other credits:	-\$144.95
Purchases and debits:	+\$2,003.51
Cash advances:	+\$240.00
Interest:	\$1.76
Closing balance:	\$2,100.32

Managing your repayments (Estimate only)*

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 shown on this statement in about...	And you will end up paying estimated total interest charges of...
Only the minimum payment	11 Years 04 Months	\$2,649.49
\$109.99	2 years	\$539.45 (a saving of \$2,110.05)

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1300 630 977. We may be able to assist you.
*For more information visit gemvisa.com.au/moreinfo

How to make payments

DIRECT DEBIT To arrange a direct debit call us on 1300 630 977, or visit gemvisa.com.au to download a direct debit form. Note that we can't accept payments from a credit card or charge card.

Biller Code: 154799 Ref: 4377 3200 0000 0000
You can make a BPAY payment from your cheque, savings or transaction account. We recommend you allow 3 business days for your payment to be applied to your account.

POST billpay



*71 280 4377320000000000 35

Pay in person by presenting this statement at any Australia Post outlet. A payment handling fee of \$2.00 applies, which will appear on your next statement.


Gem Visa is a credit facility provided by GE Capital Finance Australia (ABN 42 008 583 588), trading as GE Money. Australian Credit Licence number 392145.

SAMPLE ONLY

- Available credit** – The amount of credit still remaining on your account to go shopping.
- Available cash** – The amount of credit still available on your account that you can access as cash advances.
- Due immediately** – The amount that is overdue and must be paid immediately. This only appears if your account is overdue and/or overlimit.
- Total due** – This amount is the minimum monthly payment plus any overdue and overlimit amounts. This amount must be paid each month. You'll need to pay more than the Total Due if you want to pay off your purchase within the interest free period.
- The Payment to Reduce Future Interest** amount will help you understand **how much you need to pay per month** to reduce the amount of interest you pay in the future. If this amount is more than the Total Due it is optional, however if you do pay this amount each month you'll end up paying a lot less interest and may not pay any at all.
- The Managing Your Repayments** section takes a **long term view** of your repayments. You may use it to estimate the difference you may make by paying above your minimum repayment every month.

B – Transactions this statement period

This section goes into more detail about individual transactions you've made on your Gem Visa since your last statement.




Statement date 22/09/2011
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Transactions this statement period

Opening balance		\$0.00		
Your transactions				
Date	Card	Description	Debits	Credits
24/07/2011	0000	Payment - Thank you		\$144.95
24/07/2011	0000	Transaction	\$2,003.51	
24/07/2011	0000	Cash advance	\$240.00	
22/09/2011	0000	Interest Charges	\$1.76	
Closing balance		\$2,100.32		

Annual percentage rate of 22.99% applies to interest bearing items. Please review your statement and call us straight away if you do not recognise any of the transactions or have any other concerns.

Got a question? Call us on 1300 630 977.
Our Customer Solutions Team are here to help.





SAMPLE ONLY

Your transactions – Your monthly Gem Visa card purchases, cash advances, refunds and any interest or fees and charges.

C – Unexpired interest free purchases

The key to understanding and managing all your interest free and buy now pay later purchases to help you avoid paying interest.

Statement date 22/09/2011
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Unexpired interest free purchases

Gem Visa 6 month interest free purchases				
Statement date	Description	Total purchase amount	Outstanding balance	Interest free expiry date
This statement				
	No Gem Visa 6 month interest free purchases in this statement period			
Previous statements				
	No Gem Visa 6 month interest free purchases in the previous statement period			
Other interest free purchases				
Statement date	Description	Total purchase amount	Outstanding balance	Interest free expiry date
This statement				
	No other interest free purchases in this statement period			
Previous statements				
	No other interest free purchases in the previous statement period			

SAMPLE ONLY

6 month interest free purchases – All your unexpired Gem Visa 6 month interest free purchases over \$250 grouped together by month.

Interest free expiry date – The date your interest free period ends for this purchase. You start paying interest on the outstanding balance after this date.

Outstanding balance – The total amount you owe on this purchase. Note: Monthly payments are required on these purchases.

Other interest free purchases – Details of your unexpired interest free and buy now pay later promotional purchases that you've made at one of over 10,000 stores Australia wide.