

# 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

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570 Sw	ima Scott an Street nd VIC 3121	025-099	Account number: Statement period: Credit limit: Available credit: Available cash:	4377 3200 0000 00 23/07/2011 – 22/09/20 \$2,500 \$399 \$0
Your account su	mmary		What to pay?	
Opening balance		\$0.00	What you need to pay	
Payments and o Purchases and o Cash advances		-\$144.95 +\$2,003.51 +\$240.00	Overlimit: Due immediately:	\$0.0 <b>\$0.0</b>
Interest		\$1.76	Minimum monthly payment	
Closing balance	20	\$2,100.32	Due date:	17/10/201
	12	\$2,100.32	Due date: Total due:	
Closing balance	repayments <sub>Konva</sub>			17/10/201 \$63.0
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### B Transactions this statement period

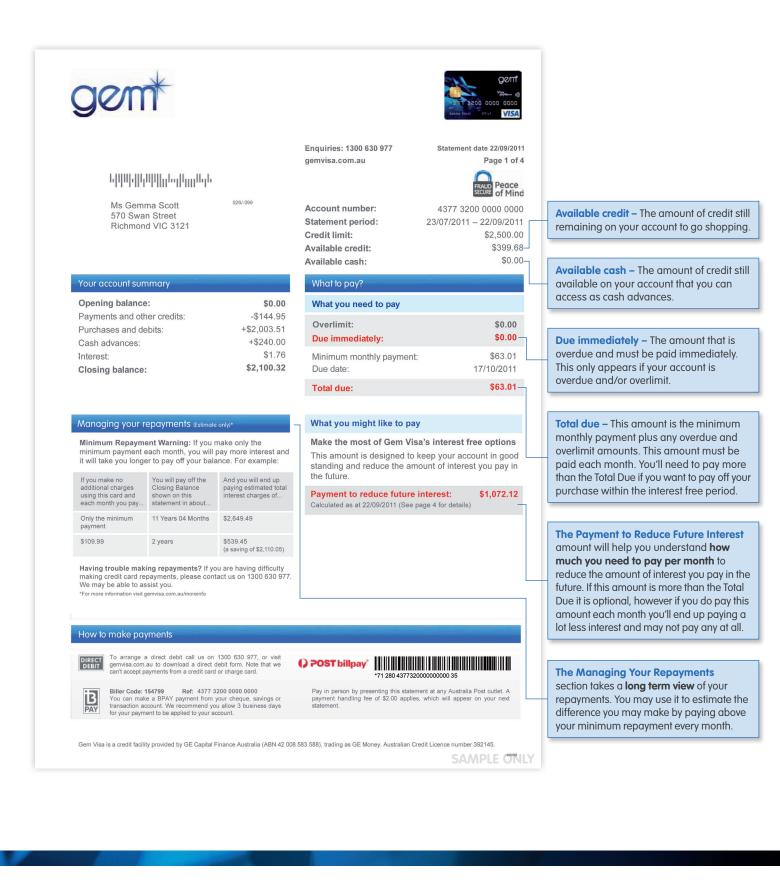
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#### For more information visit gemvisa.com.au today.

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.



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

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			\$2,100.32	
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	0 0 te of 22.99 of the tran	0 Cash advance 0 Interest Charges e of 22.99% applies to interest bearing items. Please of the transactions or have any other concerns.	0       Cash advance       \$240.00         0       Interest Charges       \$1.76         te of 22.99% applies to interest bearing items. Please review your statement and call us of the transactions or have any other concerns.       stion? Call us on 1300 630 977.	0       Cash advance       \$240.00         0       Interest Charges       \$1.76         \$2,100.32         te of 22.99% applies to interest bearing items. Please review your statement and call us straight away if you of the transactions or have any other concerns.         stion? Call us on 1300 630 977.

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

Unexpired ir	nterest free purchases		State	ement date 22/09/2011 Page 3 of 4		
Gem Visa 6 m Statement date This statement Previous stater	No Gem Visa 6 month interest free	Total purchase amount e purchases in this statement	Outstanding balance	Interest free expiry date		<b>6 month interest free purchases –</b> your unexpired Gem Visa 6 month ir free purchases over \$250 grouped together by month.
Other interest f Statement date	No Gem Visa 6 month interest fre ree purchases Description	e purchases in the previous st Total purchase amount	atement period Outstanding balance	Interest free expiry date		Interest free expiry date – The date your interest free period ends for this purchase. You start paying interest of the outstanding balance after this de
This statement	No other interest free purchases in	n this statement period	d			Outstanding balance – The total am you owe on this purchase. Note: Mon payments are required on these purch Other interest free purchases – De of your unexpired interest free and b now pay later promotional purchase
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