

# Introducing your new-look Statement with Plan&Pay.



Here's a sample of how Plan&Pay will be shown on your Credit Card statement.

**Bank of Melbourne**

**AMPLIFY SIGNATURE Statement** **VISA**

000520  
MS J CITIZEN  
150 COLLINS STREET  
MELBOURNE VIC 3000

Account Number **4601 0000 0000 0000**  
Statement Enquiries 13 22 66  
Lost & Stolen Cards 1800 028 208/ +613 8536 7870

**Payment options (due by 18/02/2021):**

1. Minimum Payment Due	\$63.00
2. Minimum Payment with Instalments	\$298.32
3. Monthly Payment Balance (Keep interest free on purchases)	\$2,319.43

See final page for more information on payment options **Page 1 of 4**

Account summary	Opening balance	Total new credits	Total new debits	Closing balance
(from 18/12/2020 to 17/01/2021):	\$3,143.84 -	\$3,069.00 +	\$3,072.41 =	\$3,147.25
			Available credit	Credit limit
			\$7,252.75	\$10,400.00

**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 an estimated total of interest charges of...
Only the minimum payment	17 years and 6 months	\$1,715.81
\$143.78	2 years	\$303.40, a saving of \$1,412.41

**Having trouble making repayments?** If you are having difficulty making credit card repayments, please contact us on 13 22 66. We may be able to assist you.

PAYMENT RECORD	Date Paid	Amount	Receipt Number

**Bank of Melbourne Credit Card Payment Slip** **Credit**  
ABN 33 007 457 141 AFSL 233714

<b>BPAY</b> Billers Code 22863 Ref: 4601 0000 0000 0000 Allow for 2 bank days for payments to clear when using BPAY®	Account Name MS J CITIZEN
<b>Internet Banking</b> bankofmelbourne.com.au Payments made after 5:30pm (AEST) will be processed the next business day.	Account Number 4601 0000 0000 0000
<b>Phone Banking</b> 13 33 22 Payments made after 5:30pm (AEST) will be processed the next business day.	Date Paid
<b>By Mail</b> Mail this slip together with your cheque to Group Card Services, IBN 79, 1 King St, Concord West, NSW 2138.	Amount Paid
<b>Branch/In Person</b> Visit any Bank of Melbourne Branch and complete the front and back of this payment slip.	<b>Changed your address or contact details?</b> Please call us on 13 22 66 8am-8pm (AEST), Monday to Saturday

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**1 Minimum Payment Due.**

The minimum amount you need to pay by the due date to avoid a late payment fee. This amount may not cover your Plan&Pay repayments due that month.

**2 Minimum Payment with Instalments.**

The amount you need to pay to cover your Minimum Payment Due and Plan&Pay repayments due that month.

**3 Monthly Payment Balance.**

Covers your Plan&Pay repayments due for that month, and your total Main Account Balance minus the balance transfer amount; allowing you to maintain the benefit of interest free days on new purchases, if applicable.

**4 Account Summary.**

We've put together a summary of how we have derived the Closing Balance into one easy table.



**AMPLIFY SIGNATURE Statement**

Account Number **4601 0000 0000 0000**

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**Main Account Summary 5**

Balance category	Interest rate p.a.	Expiry	Balance A\$
CASH ADVANCES	9.00%	-	\$0.06
PURCHASES	9.00%	-	\$2,063.05

Total Main Account balance: \$2,063.11

**Plan&Pay Summary 6**

Plan&Pay ID	Instalment number	Interest rate p.a.	Instalment amount A\$	Original balance A\$	Remaining instalment balance A\$
001-MYER MELBOURNE	2 of 3	0.00%	\$77.97	\$233.91	\$155.94
002-Westfield Doncaster	1 of 12	0.00%	\$22.18	\$266.13	\$266.13
003-THE GUITAR FACTORY G	1 of 3	0.00%	\$145.84	\$437.50	\$437.50
004-Cash Advances	1 of 24	9.00%	\$10.33	\$224.40	\$224.57

Total Main Account balance: \$1,084.14

Transaction date	Transaction details	Amount A\$
Transaction date	Opening Balance	\$3,143.84
16 Dec	CARD FEE REVERSAL	\$79.00 CR
18 Dec	SKETCHERS EMPORIUM AU	\$30.00
18 Dec	POST BOURKE ST MELBOURNE	\$12.99

Please check this statement of account carefully and immediately notify Bank of Melbourne of any unauthorised or disputed transactions by calling 13 22 66

**Payment Details**

Important: If mailing do not send notes or coins.  
 Cheque Details: Proceeds not available until cleared.

Date  /  /  Amount

Notes

Drawer  Bank  Branch  Coins

Signature  Total \$

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**More information on payment options**

- 1. Minimum Payment Due**  
This is the minimum amount that you are required to pay by the due date. If you only pay this amount you may not be eligible for interest-free days on new purchases. (Please check your Credit Card Terms and Conditions to see if this is applicable to you). If you have a Plan&Pay instalment plan, this amount may not cover your instalments due for this month and may result in the cancellation of your plan(s).
- 2. Minimum Payment with Instalments 7**  
This is the amount to pay by the due date to meet your minimum payment and keep your Plan&Pay active. This amount is calculated as your Plan&Pay instalments for this month plus the greater of 2% of your main account balance or \$10. The main account balance is your card account balance excluding the Plan&Pay balance.
- 3. Monthly Payment Balance**  
This is the amount to pay by the due date to maintain your interest-free days on new purchases (if applicable). This amount is calculated as the main account balance minus the balance transfer amount plus any Plan&Pay instalments for this month. If you do not have a Plan&Pay or a balance transfer, the monthly payment balance will be the same as the closing balance.

**5 Main Account Summary.**

Displays a summary of how the 'Main Account Balance' is calculated; the main account balance excludes the Plan&Pay balance.

**6 Plan&Pay Summary.**

The 'Plan&Pay Summary' provides you with key information regarding your Plan&Pay instalment plans i.e. this may include any plans cancelled, paid off or expired during the statement period.

**7 Minimum Payment with Instalments.**

Minimum Payment with Instalments will only be displayed if you have a Plan&Pay.