

# Your statement explained.

## 1 Account Number

This is the account number for your credit card account, however, you may have more than one card, with a unique card number, on your account (e.g. for additional cardholders). Your statement will show the transactions for all cards set up under your account.

## 2 Statement Period

The transactions you've made between these two dates will be shown on this statement.

## 3 Available Credit Limit

What you have available to spend on your credit card. Just remember this may not include transactions that are still in the process of being posted to your account. Or transactions you made after the last day of the statement period.

### FRONT

## 4 Payment Due Date

This is really important. Please make at least the minimum payment by this date.

## 5 Opening Balance

The outstanding balance at the start of the statement period.

## 6 Closing Balance

The outstanding balance at the end of the statement period. This is the total payment due.

## 7 Reward Points Summary

If you have a hotpoints® credit card, this shows the details of any hotpoints you've earned. If you have an Airpoints™ credit card, your Airpoints Dollar™ summary will be shown here instead.

### Account summary

Opening Balance	\$67.28 CR
Payments & Credits	\$0.00
Purchases, Cash Advances, Charges & Interest	\$16.99
<b>Closing Balance</b>	<b>\$50.29 CR</b>

Account Number: XXXX XXXX XXXX

Statement Period: 03/06/2020 to 02/07/2020

Credit Limit: \$26,000.00

Available Credit: \$26,050.29

Current Payment Due: 27 July 2020

### hotpoints® summary - For the month ending 1 July 2020

OPENING BALANCE	hotpoints EARNED	Bonus hotpoints	hotpoints REDEEMED	hotpoints EXPIRED	CLOSING BALANCE	YOUR hotpoints WILL EXPIRE IN:	
22388	34	0	0	30	22392	Jul 20	30
						Aug 20	734
						Sep 20	358

To redeem your hotpoints, call 0800 861 862 between 8.30am and 5pm, Monday to Friday or visit us at hotpoints.co.nz

Westpac New Zealand Limited

### Payment Information

Closing Balance	\$50.29 CR
Overdue Payment (pay now)	\$0.00
Current Payment	\$0.00
Current Payment Due Date	
<b>Total Minimum Payment Due</b>	<b>\$0.00</b>
Account Number	XXXX XXXX XXXX

Pay your account by online banking or at a Westpac branch. For ways to pay your credit card, see the section overleaf or visit [www.westpac.co.nz](http://www.westpac.co.nz)

**Minimum Payment:** If you only make the minimum payment each month, you will pay more interest and it will take you longer to pay off the unpaid balance. Visit [www.sorted.org.nz/creditcards](http://www.sorted.org.nz/creditcards) to calculate how you can pay off your credit card balance faster and pay less in interest.

Further information on transactions can be found in Westpac One® online banking.

## 8 Important Messages

Any important messages relating to your account are shown here.

## 9 Overdue Amount

This is any amount overdue from your last statement and should be paid immediately.

## 10 Minimum Payment Due

Please pay this amount by the payment due date to avoid extra charges. But remember, if you only make the minimum payment each statement period, you will pay more interest and it will take you longer to pay off the unpaid balance.

## 15 Process Date

When the transaction was processed to your account. This may be different from the transaction date due to merchant delays, weekends or public holidays.

## 16 Card Number

For security we'll only ever display the last 4 digits of this on your statement. The purchases and cash advances made from this card are listed underneath. Transactions from other named cardholders on this account are shown in a separate list.

### BACK

## 11 Transactions

A list of all your transactions, charges and payments.

## 12 General Payments and Charges

Details of any fees or interest you've been charged.

## 13 Interest Brought Forward

Interest on purchases from your previous statement that have not been paid in full.

## 14 Transaction Date

When the transaction was made.

Account number: XXXX XXXX XXXX

Date: 2 July 2020

### Transactions

TRANSACTION DATE	PROCESS DATE	DETAILS	AMOUNT \$
<b>General Payments &amp; Charges</b>			
03 Jun	03 Jun	Late Payment Charge	8.00
03 Jun	03 Jun	Interest brought forward	23.40
03 Jun	03 Jun	Interest	123.40
<b>Sam Sample **** * 1234 Westpac Mastercard®</b>			
18 Jun	19 Jun	Sample Transaction	123.40
19 Jun	20 Jun	Sample Transaction	123.40

### Interest rate summary information

DESCRIPTION	BALANCE \$	INTEREST RATE
Purchases	50.29 CR	20.95% p.a.
Cash	0.00	22.95% p.a.

Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated.

hotpoints® is a registered trademark of Westpac Banking Corporation. Hotpoints terms and conditions apply. It may take up to two business days for your hotpoints to appear in your account.

**Check your statements online**

You can view all your statements through Westpac One® online banking. So if you'd like to stop delivery of this printed statement, you can choose this option in Westpac One® online banking.

**20 Ways to pay your credit card:**

- Westpac One® online banking - transfer payments directly from your other Westpac accounts to your credit card account
- ATM - transfer funds from your Westpac accounts or make a deposit to your credit card account at any Westpac ATM
- In person at any Westpac branch in New Zealand
- Set up a direct debit from your Westpac account - download the Direct Debit Payment Application form from our website or visit a Westpac branch
- Set up an automatic payment or bill payment from your Westpac or other Bank account, through online banking or in branch

**To set up a payment, you'll need this information:**

- Our transfer account name: *Westpac Mastercard Payments or Westpac Visa Payments*
- Our Card Payments account number: 03 0990 098907 82

**Details to appear on payee's bank statement:**

- Particulars: First eight digits of the card number
- Code: Last eight digits of the card number
- Reference: Cardholder's surname and initials i.e. Bloggs J O

## 17 Name of Retailer/Merchant

The name of the retailer or the company name of the retailer where you made your transaction.

## 18 Interest Rate

The interest rates that currently apply, as well as the closing balances that are subject to those rates.

## 19 Cash Advance Interest Rate

If you withdraw cash from your credit card, this is the interest rate you'll be charged. Interest is charged from the day you make the withdrawal (no interest free days) and is at a higher rate.

## 20 Ways to Pay

All the ways you can pay your credit card.