

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.

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.

FRONT

DO NOT MAIL

0800 861 862

Account summary	
Opening Balance	\$13,048.45
Payments & Credits	\$500.00 CR
Purchases, Cash Advances, Charges & Interest	\$73.30
Closing Balance	\$12,621.75

Account Number:	XXXX XXXX XXXX
Statement Period:	01/01/2019 to 01/02/2019
Credit Limit:	\$14,000.00
Available Credit:	\$1,378.25
Current Payment Due:	14 February 2019

Important messages


8 PAY YOUR ACCOUNT BY INTERNET BANKING OR AT A WESTPAC BRANCH. FOR MORE DETAILS VISIT WWW.WESTPAC.CO.NZ

7 hotpoints® summary - For the month ending 1 February 2019

OPENING BALANCE	Mastercard® hotpoints EARNED	Bonus hotpoints	hotpoints REDEEMED	hotpoints EXPIRED	CLOSING BALANCE	YOUR hotpoints WILL EXPIRE IN:
111	222	444	555	666	777	Mar 19 Apr 19 May 19
						111 222 333

To redeem your hotpoints, call 0800 861 862 between 8.30am and 5pm, Monday to Friday or visit us at hotpoints.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 to calculate how you can pay off your credit card balance faster and pay less in interest.
Westpac New Zealand Limited westpac.co.nz
Page 1 of 2

Payment Slip XXXX XXXX XXXX  Please include this slip with your payment

Closing Balance	\$12,621.75
Overdue Payment (pay now)	\$0.00
Current Payment	\$254.00
Current Payment Due	14 February 2019
Total Minimum Payment Due	\$254.00
Account Number	XXXX XXXX XXXX

Amount paid \$ _____

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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.

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.

BACK

Account number: XXXX XXXX XXXX

Transactions

TRANSACTION DATE	PROCESS DATE	DETAILS	AMOUNT \$
General Payments & Charges			
03 Jan	03 Jan	Late Payment Charge	8.00
03 Jan	03 Jan	Interest brought forward	23.40
03 Jan	03 Jan	Interest	123.40
Sam Sample ***** 1234 Westpac Mastercard®			
18 Nov	19 Nov	Sample Transaction	123.40
19 Nov	20 Nov	Sample Transaction	123.40

Interest rate summary information

DESCRIPTION	BALANCE \$	INTEREST RATE
Purchases	12,621.75	20.95% p.a.
Cash	0.00	22.95% p.a.

Check your statements online
You can view all your statements through Westpac Online Banking. So if you'd like to stop delivery of this printed statement, just click "Stop your paper statements" in Westpac Online Banking.

Transactional information
Please retain copies of your sales, credit and cash advance vouchers to verify them against your statements (whether printed or viewed through Westpac Online Banking). Also retain your statements as a permanent record of transactions, or simply retrieve them via Westpac Online Banking.

Mastercard® is a registered trade mark and the circles design is a trade mark of Mastercard® International Incorporated.

Ways to pay your credit card:

- Westpac 24 hour Online or Phone Banking – transfer payments directly from your Westpac accounts to your credit 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 NZ
- Set up a direct debit from your Westpac account – download the Direct 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 0998907 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

Cheque particulars (proceeds not available until cheque has cleared):

Drawer	Bank	Branch	Amount \$

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.