



Statement of Account

Prepared for  
**YASWANTH KUMAR APPALANENI**

Membership Number  
XXXX-XXXXXX-41006

Statement Period  
September 11 to October 10, 2022

Date  
October 10, 2022

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ACCOUNT SUMMARY

Statement includes payments and charges received by October 10, 2022

**Minimum Payment Due  
by November 4, 2022**

**\$168.69**

Pay this amount by your  
payment due date to  
avoid a late payment fee.

OPENING BALANCE	-	NEW CREDITS	+	NEW DEBITS	=	CLOSING BALANCE
7,123.28		502.00		126.48		6,747.76

To minimise further interest charges, pay \$6,747.76 by or before the payment due date.

CREDIT SUMMARY

CREDIT LIMIT \$	AVAILABLE CREDIT \$	TOTAL BALANCE \$
6,800.00	52.24	6,747.76

Request a change to your Credit Limit at [americanexpress.com.au /manageyourlimit](https://americanexpress.com.au/manageyourlimit)

**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	24 year(s), 2 month(s)	\$13,084.05
\$345.88 (*)	2 years	\$1,553.36 a saving of \$11,530.69

**Having trouble making repayments?** If you are having difficulty making credit card repayments, please contact us on 1300 661 001. We may be able to assist you.

(\*) The estimated monthly payment to pay off your balance in 2 years assumes all balances are subject to the highest rate on your account.

If you have exceeded your credit limit and/or your account is overdue, these amounts are included in this month's minimum repayment only.

To learn more about the minimum repayment warning visit [americanexpress.com.au/cardsmart](https://americanexpress.com.au/cardsmart)

INTEREST RATES	CATEGORY	ANNUAL INTEREST RATE
	Purchases	20.74%
	Purchases	20.74%
	9.99% Promo 6M	20.74%
	Cash Advances	20.99%

For a guide on how to read your statement visit [americanexpress.com.au/mystatement](https://americanexpress.com.au/mystatement)

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PAYMENT ADVICE

Membership Number	XXXX-XXXXXX-41006
Closing Standard Balance	\$6,747.76
Minimum Payment Due	\$168.69
Payment Due Date	November 4, 2022



YASWANTH KUMAR APPALANENI  
141 Tom Roberts parade  
Point cook Vic 3030



# Statement of Account

Prepared for: **YASWANTH KUMAR APPALANENI** Membership Number: **XXXX-XXXXXX-41006** Statement Period: **September 11 to October 10, 2022** Date: **October 10, 2022** **PAGE 2 OF 3**

## TRANSACTION DETAILS

TRANSACTION	DATE	TRANSACTION DETAILS	FOREIGN SPEND	AMOUNT (\$)
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### New Payments

September 12	BPAY PAYMENT-THANK YOU REC # 0243914416	502.00 CR
Total New Payments		502.00 CR

### New Standard Transactions for: MR YASWANTH KUMAR APPALANENI

Card Number XXXX-XXXXXX-41006

September 30	MCDONALD'S RICHMOND	13.25
Total of New Standard Transactions for MR YASWANTH KUMAR APPALANENI		13.25

### Account Charges

October 10	INTEREST CHARGE	113.23
Total Account Charges		113.23

Please check all transactions carefully and immediately advise us of any unauthorised use of the Card.

#### Your Account Payment Options

**Pay your bill online**  
Visit [americanexpress.com.au/paybillonline](https://americanexpress.com.au/paybillonline) to set up Online Bill Payment to make immediate or schedule payments from your bank account.

**Billers Code: 5082**  
**Ref: Please use your 15 digit card account number**  
**Please allow up to 3 business days for payment to be processed to your account**

BPAY® this payment via internet or phone banking.  
BPAY View® - View and pay this bill using internet banking.  
BPAY View® Registration No. - 15 digit Card account number.

**The Automatic Payment Plan (Direct Debit)**  
To enrol, visit [americanexpress.com.au/directdebit](https://americanexpress.com.au/directdebit) or call the Cardmember Telephone service Centre.

#### Paying in person

You can pay your Card Account in person with EFTPOS or Cheque at Australia Post Offices.  
Please note that if you are enrolled in Online Statements you cannot make payments in person at Australia Post Offices.

You must present your card and current account statement when paying your Card Account.

A \$3 processing fee will apply to payments made in person.

If you do not wish to be contacted for promotional or marketing offers, or wish to change the address, name or phone number on your Account, please call the number at the back of your Card.



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Membership Rewards		Period 04/09/2022 to 03/10/2022			Rewards Number 036043020579
Previous Points Balance	Points Earned*	Bonus Points	Points Adjustments	Points Redeemed	New Points Balance
2,602	26	0	0	0	2,628

\* New points balance relates to points earned on your Card Account(s) listed below and any redemptions or adjustments between the above dates on your Membership Rewards statement. Please be aware that due to a difference in statement dates, points relating to charges which may appear on your financial statement may not yet be included in your above points balance. For your up to date points balance please go to [membershiprewards.com.au](https://membershiprewards.com.au)

Points Earned	Card Type	Card Number	No. of Points
	Explorer Credit Card	XXXXXXXXXX41006	26
		<b>Total Points Earned</b>	<b>26</b>

For Membership Rewards information visit [membershiprewards.com.au](https://membershiprewards.com.au) or please call 1300 363 276.  
For all other Card related enquiries please contact the number as found on the front of your statement .

## Card Member Offers and Information

### Changes to Privacy Policies and Privacy Statement

We've made changes to our Privacy Policies and Privacy Statement. This includes updates about how we'll share and collect information with credit reporting bodies. For example, if we agree to a variation of your credit contract due to financial hardship, we will share information about that variation. For more information, please visit [americanexpress.com.au](https://americanexpress.com.au) .

### Manage your account online

Online Services provides you with the convenience of 24 hour access to your account details and online statements. Visit [americanexpress.com.au](https://americanexpress.com.au) /online to find out more and register.