

Customer Support
Web

1300 306 397
coles.com.au/mastercard



Yaswanth K Appalaneni
141 Tom Roberts Pde
POINT COOK VIC 3030

Account Number
5446 3711 2028 2609

Flybuys Membership Number
6008 9450 1987 4614

Statement Period 04/10/22 - 02/11/22
Overlimit Amount (Pay immediately) \$0.00
Overdue Amount (Pay immediately) \$0.00
Minimum Payment Due \$149.30
Payment Due Date 28 November 2022

Coles Low Rate Platinum Mastercard

Account Summary

Credit Limit	Opening Balance	Instalment Balance (not yet due)	Closing Balance ^A	Closing Balance less Instalment Balance ^{AA}	Pay this amount by the due date to maintain interest free days	Available Credit*
\$6,000.00	\$4,652.01	\$4,397.69	\$4,546.99	\$149.30		\$1,453.00

Total Cash Limit: \$6,000.00 of your Credit Limit is available for Cash Advance.

Annual % Rate

Purchases	12.99%	Cash Advances	19.99%
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Your Flybuys Points Summary**

Flybuys points collected this period	Flybuys bonus points collected this period	Total Flybuys points collected this period
0	0	0

The warning below is an Australian Government Requirement and the information is provided as a guide only.

The below calculation is based on the standard retail purchase rate (APR) and does not take into account any promotional interest rates that apply to your credit contract.

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 interest of...
Only the minimum payment	14 years and 11 months	\$3,758.32 interest
\$216.14	2 years	\$613.19, a saving of \$3,145.13

Having trouble making repayments? If you are having difficulty making your credit card repayments, please contact us on 1300 306 397. We may be able to assist you.

Payment Options



BPAY®, Biller Code: 8862
Reference Number: 5446 3711 2028 2609
Contact any participating institution to make your payment from your cheque or savings account.



Direct Debit
Use Direct Debit to automatically pay your minimum repayment on the due date from the bank account of your choice. Just call 1300 306 397.

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Australia Post
Present your card with your payment at any participating Australia Post retail outlet offering Bank@Post. A fee of \$2.25 will apply for these transactions.



By Post
Send a cheque made payable to your Coles Mastercard Account Number, along with this completed payment slip to Coles Mastercard, GPO Box 5427, Sydney NSW 2001. Please do not send cash, or fold, print or staple your cheque.

Account Number
5446 3711 2028 2609

Payment Due*

\$149.30

Amount Paid

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Account Name Yaswanth K Appalaneni
Account Number 5446371120282609
Statement Begins 04 October 2022
Statement Ends 02 November 2022

Transactions

Date	Transaction Details	Reference Number	Amount
Card Number 5446 3735 0011 2703			
Oct 06	Bpay Payments	BMRB22210060010428	-150.00
Oct 07	Principal Debit Adjustment	1999999982280000920340	0.68
Oct 07	Principal Credit Adjustment	10000000012280000920350	-0.68
Nov 02	Instalment Plan Interest Charged	077058	40.26
Nov 02	Instalment Plan Interest Charged	381553	4.72
Closing Balance			\$4,546.99

Instalment Plan Summary

Commencement Date	Plan Number	Instalment Number	Annual % Rate	Original Amount	Monthly Instalment	Principal Component	Outstanding Balance
04/12/2020	077058	22 of 60	11.99%	\$5,927.83	\$125.26	\$85.00	\$3,944.44
04/07/2022	381553	3 of 24	11.99%	\$510.64	\$24.04	\$19.32	\$453.25
Total Instalment Plan Balance Outstanding							\$4,397.69

Please note: Any instalments due this month have been included in your Minimum Payment Due.

Important Information

We need to ensure your personal details are up-to-date so that we can keep you informed about your Account. To update your details please login to the Online Service Centre and click your name in the top right corner of the page. Alternatively, you can contact us on 1300 306 397.

Please check your statement and report any errors or unauthorised transactions to our Customer Support Team on 1300 306 397. For general account enquiries including transaction disputes and lost or stolen cards, please contact our Customer Support Team on 1300 306 397. Please note that telephone calls with us may be recorded for training and verification purposes. Further information about your account can be found in your Terms and Conditions available at www.coles.com.au/mastercard/terms-conditions

*The Available Credit may include uncleared funds (e.g. deposited cheque will not be available until the cheque is cleared, which may be up to seven Business Days). If you have not made the Minimum Monthly Payments you may not be able to access the Available Credit.

**Flybuys Points are earned in accordance with the Earn Rates set out for each product in the Coles Mastercard Rewards Terms and Conditions found at coles.com.au/mastercard-important-information. Flybuys Points awarded for using a Coles Mastercard linked to your Flybuys membership are in addition to Flybuys points awarded by Flybuys partners and will be allocated by Flybuys in accordance with the Flybuys terms and conditions found at flybuys.com.au

^ The total amount outstanding on your Account at the end of the Statement Period. This includes any Main FPO Balance.

^^ The amount you need to pay in full by the payment due date to retain the benefit of any interest free period you may have, or to recommence an interest free period on Retail Purchases.

Coles unsecured credit products are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the products.

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Cheque Payment Details

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Drawer	Bank	Branch	Amount	
			\$	
			\$	
TOTAL			\$	

Please make all cheques payable to your Account Number. If paying by mail, send your cheque to
GPO Box 5427, Sydney NSW 2001.
Please do not send notes or coins.