

Enquiries including  
Lost & Stolen Cards

**1300 301 168**  
**+61 2 9005 8192**

002683 000  
MR RAED RAHMANSERESHT  
73 NICHOLSON RD  
SHENTON PARK WA 6008

Opening Balance	\$6,361.00
Closing Balance	\$8,518.12
Minimum Payment	\$256.00
Payment Due Date	15/11/2021

Account Number	Statement Period	Interest Rate	Cash Rate	Credit Limit	Available Credit
5545 8400 0540 6400	22 Sep 21 to 21 Oct 21	19.99% p.a.	21.99% p.a.	\$20,000.00	\$11,481.88

For a list of all of your transactions during this statement period, please refer overleaf.

See any transactions you don't recognise? Contact us immediately. For more information on how to dispute a transaction, please visit <https://www.hsbc.com.au/faqs/transaction-disputes/>

**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	19 Years and 5 Months	\$9,607.87
\$426.16	2 Years	\$1,709.75, a saving of \$7,898.12

### Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 301 168. We may be able to assist you. This calculation is an estimate based on the standard variable rate/s applicable for this Statement Period.

### Resolving Disputes

HSBC Bank Australia Limited has a dispute resolution mechanism which covers customer complaints. Details of how to access this can be obtained by referring to the applicable Product Disclosure Statement or credit product terms and conditions or by calling Customer Relations on 1300 308 188 or if you are calling from overseas +61 2 9005 8181. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides complaint resolution that is free to consumers. W: [afca.org.au](http://afca.org.au) E: [info@afca.org.au](mailto:info@afca.org.au) T: 1800 931 678 (free call) M: Australia Financial Complaints Authority GPO Box 3, Melbourne VIC 3001.

Issued by HSBC Bank Australia Limited ABN 48 006 434 162 Australian Credit Licence 232595

### Mr Raed Rahmanseresht

Account Number	Payment Due Date	Minimum Payment	Amount Paid	Date Paid
5545 8400 0540 6400	15/11/2021	\$256.00	\$	/ /



Bill Code: 17095  
Ref No: 5545840005406400

**POST billpay®**



\*250 0000000000005545

Payments using POSTbillpay attract a \$2.95 HSBC payment fee.

**Receipt Number**

Call your financial institution to make a payment from your cheque or savings account. Please allow at least 2 business days for payment to be received by us.



### Direct Debit

To organise automated payments refer to our website [hsbc.com.au](http://hsbc.com.au) or call us for more information.



### Pay In Person

Pay in person at any HSBC branch or Australia Post office.



### Pay By Mail

Please detach this slip and send it with your cheque payable to HSBC.

**HSBC Credit Cards**  
**PO BOX 347**  
**Artarmon NSW 1570**

Transaction Date	Card Used	Transaction Detail	Amount
22/09/2021		OPENING BALANCE	\$6,361.00
21/09/2021	6400	STUART G SALFINGER	\$3,220.00
21/09/2021	6400	CPP TERRACE ROAD	\$5.05
21/09/2021	6400	MCDONALDS JOLIMONT	\$13.70
21/09/2021	6400	DOT POLICE INFRINGEMENT	\$100.00
22/09/2021	6400	Whisk Creamery	\$12.30
22/09/2021	6400	TOWN OF CAMBRIDGE	\$7.20
22/09/2021	6400	St John of God Health	\$3.60
22/09/2021	6400	SQ *MO ALLENDALE	\$10.00
23/09/2021	6400	ST JOHN OF GOD MEDIC	\$1.00
23/09/2021	6400	WOOLWORTHS 4392	\$3.00
23/09/2021	6400	VENUES WEST	\$17.80
23/09/2021	6400	St John of God Health	\$10.80
23/09/2021	6400	ST JOHN OF GOD MEDIC	\$37.75
23/09/2021	6400	Whisk Creamery	\$20.40
23/09/2021	6400	St John of God Health	\$7.20
23/09/2021	6400	ST JOHN OF GOD SUBIACO	\$20.60
23/09/2021	6400	COM*Shenton College Sh	\$35.00
24/09/2021	6400	HLAF PTY LTD	\$17.00
24/09/2021	6400	CHEZ JEAN - CLAUDE B	\$32.80
24/09/2021	6400	IINET BATCH	\$99.99
25/09/2021	6400	VENUESWEST - HBF STA	\$14.20

## Credit Cards Online

Manage your credit card account 24/7 with Credit Cards Online via [hsbc.com.au](https://hsbc.com.au). You can access:

- E-Statements
- your account balance
- available credit
- payment due date
- recent transactions (past 3 months)
- Rewards Points balance and make a redemption
- set up BPAY and direct debit payments from your credit card account

## Direct Debit

With **Easy Pay** you can choose to pay the minimum payment, the full closing balance or any fixed amount per month. The payment is automatically debited from your account each month.

## BPAY

Payments made after 6pm (EST), on a public holiday or weekend will be processed the next business day. Please allow at least 2 business days for payment to be received by us.

## Australia Post

Please present this statement or your credit card at any Australia Post to make a payment. Please allow 1 business day for payment to be processed.

## By Mail

Enclose this payment slip with your cheque. Ensure the account number and payment amount are filled in. Allow at least 5 business days for receipt of your payment.

## Branch

Please present this statement at any HSBC branch to make a payment. Branches are open 9.30am-4pm Mon-Thurs and until 5pm on Fridays.

To register call us.

**Please note**, your payment will be credited to your account on the day when we receive the payment, assuming this is before the cut off times outlined above. For payments by mail, the payment date is the date HSBC receives your payment in the post.

25/09/2021	6400	GOLDEN CHOICE SUBIAC	\$47.14
25/09/2021	6400	BOSU SUSHII SUBIACO	\$15.00
25/09/2021	6400	WOOLWORTHS 4392	\$81.91
25/09/2021	6400	BUNNINGS 309000	\$246.58
26/09/2021	6400	FARMER JACKS SUBIACO	\$5.98
26/09/2021	6400	GOLDEN CHOICE SUBIAC	\$9.69
26/09/2021	6400	CITY FARMERS	\$29.98
26/09/2021	6400	BUNNINGS 309000	\$15.69
28/09/2021	6400	MEGATIX.COM.AU	\$17.28
28/09/2021	6400	VIBE SUBIACO	\$22.87
29/09/2021	6400	WOOLWORTHS 4301	\$4.64
29/09/2021	6400	GOOGLE*YOUTUBEPREMIUM	\$22.99
29/09/2021	6400	SUSHIA (ENEX)	\$0.10
29/09/2021	6400	VARSITY BAR	\$9.00
29/09/2021	6400	VARSITY BAR	\$35.00
30/09/2021	6400	VENUES WEST	\$17.80
30/09/2021	6400	WOOLWORTHS 4392	\$80.97
1/10/2021	6400	WOOLWORTHS 4301	\$7.27
1/10/2021	6400	SQ *LITTLE SOHO COFFE	\$7.00
1/10/2021	6400	DIGITALOCEAN.COM	\$10.32
ORIGINAL TRANSACTION AMOUNT USD 7.40			
OVERSEAS TRANSACTION FEE			\$0.21
1/10/2021	6400	APPLE.COM/BILL	\$12.99
2/10/2021	6400	DEPARTMENT OF TRANSPOR	\$3.40
2/10/2021	6400	DEPARTMENT OF TRANSPOR	\$3.40
2/10/2021	6400	NETFLIX.COM	\$23.47
ORIGINAL TRANSACTION AMOUNT CAD 21.46			
OVERSEAS TRANSACTION FEE			\$0.47
2/10/2021	6400	SQ *MITRO PTY LTD	\$10.19
2/10/2021	6400	AMZNPRIMEAU MEMBERSHIP	\$59.00
3/10/2021	6400	GOLDEN CHOICE SUBIAC	\$44.96
3/10/2021	6400	FARMER JACKS SUBIACO	\$54.12
3/10/2021	6400	Whisk Creamery	\$28.40
4/10/2021	6400	APPLE.COM/BILL	\$14.99

4/10/2021	6400	WOOLWORTHS 4301	\$11.00
5/10/2021	6400	EQUIFAX CONSUMER	\$24.65
ORIGINAL TRANSACTION AMOUNT CAD 22.54			
OVERSEAS TRANSACTION FEE			\$0.49
5/10/2021	6400	APPLE.COM/BILL	\$7.99
5/10/2021	6400	SQ *MO ALLENDALE	\$10.00
5/10/2021	6400	VIBE SUBIACO	\$97.73
6/10/2021	6400	WOOLWORTHS 4301	\$9.19
6/10/2021	6400	WOOLWORTHS 4392	\$102.81
6/10/2021	6400	MEDECINS SANS FRONTIER	\$75.00
7/10/2021	6400	ALINTA SALES	\$245.80
8/10/2021	6400	VENUES WEST	\$17.80
8/10/2021	6400	GOLDEN CHOICE SUBIAC	\$39.53
8/10/2021	6400	FARMER JACKS SUBIACO	\$57.29
8/10/2021	6400	MELVILLE ROSE GARDEN	\$171.50
8/10/2021	6400	T.D. & E.M.COMPAGNON	\$299.58
8/10/2021	6400	KI GROCERY SERVICE	\$287.00
8/10/2021	6400	AFTER HOURS SPORT	\$85.50
9/10/2021	6400	CPP CONVENTION CENTRE	\$5.00
9/10/2021	6400	VENUESWEST - HBF STA	\$13.20
10/10/2021	6400	BOUNCE HOLDINGS AUSTRA	\$37.00
10/10/2021	6400	BOUNCE HOLDINGS AUSTRA	\$11.13
10/10/2021	6400	AFTER HOURS SPORT	\$82.50
11/10/2021	6400	TOWN OF BREAD	\$49.00
11/10/2021	6400	Zone Bowling	\$28.90
11/10/2021	6400	Zone Bowling	\$28.90
11/10/2021	6400	AMNESTY INTERNATIONAL	\$27.00
11/10/2021	6400	APPLE.COM/BILL	\$14.99
11/10/2021	6400	KI GROCERY SERVICE	\$64.50
11/10/2021	6400	KI GROCERY SERVICE	\$69.90
11/10/2021	6400	ZONE BOWLING	\$22.90
11/10/2021	6400	ZONE BOWLING	\$10.00
12/10/2021	6400	SKYPE.COM/GO/BILL	\$9.90
OVERSEAS TRANSACTION FEE			\$0.20

12/10/2021	6400	VIBE SUBIACO	\$93.11
12/10/2021	6400	WOOLWORTHS 4392	\$56.80
12/10/2021	6400	THE RUNNING CENTRE	\$259.95
13/10/2021	6400	Vodafone Australia	\$116.31
14/10/2021	6400	TARTINE CAFE TRINITY A	\$10.20
14/10/2021	6400	VENUES WEST	\$17.80
14/10/2021	6400	BUPA HI P T PHI	\$10.57
14/10/2021	6400	WOOLWORTHS 4301	\$12.13
15/10/2021	6400	WOOLWORTHS 4301	\$1.64
15/10/2021	6400	SQ *LAKSA KU	\$12.50
15/10/2021	6400	WOOLWORTHS 4392	\$65.80
15/10/2021	6400	AFTER HOURS SPORT	\$82.50
16/10/2021	6400	APPLE.COM/BILL	\$7.99
16/10/2021	6400	VENUESWEST - HBF STA	\$14.70
16/10/2021	6400	FARMER JACKS SUBIACO	\$46.55
16/10/2021	6400	APPLE.COM/BILL	\$11.99
16/10/2021	6400	GOLDEN CHOICE SUBIAC	\$64.24
17/10/2021	6400	W/S LANDSCAPE SUPPLIES	\$7.00
17/10/2021	6400	Whisk Creamery	\$23.40
18/10/2021		DIRECT DEBIT PAYMENT	-\$6,361.00
18/10/2021	6400	SQ *HOWARD'S GROOVE	\$8.40
18/10/2021	6400	WOOLWORTHS 4392	\$164.60
19/10/2021	6400	GOLDEN CHOICE SUBIAC	\$22.52
19/10/2021	6400	COLES 0270	\$23.00
19/10/2021	6400	AU THERAPHY PTY LTD	\$45.00
19/10/2021	6400	SQ *NIPPON BAR & KITC	\$55.80
19/10/2021	6400	CALTEX SUBIACO	\$73.69
19/10/2021	6400	EZI*Exaero Pty Ltd (K	\$284.31
20/10/2021	6400	BUPA HI PTY LTD	\$5.67
20/10/2021	6400	KAKULAS BROTHERS	\$98.82
20/10/2021	6400	BUPA HI PTY LTD	\$171.05
21/10/2021		CLOSING BALANCE	\$8,518.12

\$8,518.12 will be deducted from your account and credited as your automatic payment on 15/11/2021. Any additional payments you make before this date will be deducted from this amount.

**Rewards Points Summary**

Previous Balance		Points Earned		Points Redeemed		Points Expired		New Balance
48,997	+	8,451	-	0	-	0	=	57,448