

Enquiries including
Lost & Stolen Cards

1300 301 168
+61 2 9005 8192

002687 000
MR RAED RAHMANSERESHT
73 NICHOLSON RD
SHENTON PARK WA 6008

Opening Balance	\$4,800.06
Closing Balance	\$4,287.42
Minimum Payment	\$129.00
Payment Due Date	17/01/2022

Account Number	Statement Period	Interest Rate	Cash Rate	Credit Limit	Available Credit
5545 8400 0540 6400	23 Nov 21 to 21 Dec 21	19.99% p.a.	21.99% p.a.	\$20,000.00	\$15,712.58

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	15 Years and 2 Months	\$4,561.81
\$214.50	2 Years	\$860.60, a saving of \$3,701.21

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 E: 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	17/01/2022	\$129.00	\$	/ /



Bill Code: 17095
Ref No: 5545840005406400

POST billpay®



*250 000000000005545

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 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
23/11/21		OPENING BALANCE	\$4,800.06
20/11/21	6400	PHARM777ROKEBYRD	\$70.30
22/11/21	6400	FARMER JACKS SUBIACO	\$36.46
23/11/21	6400	HLAF PTY LTD	\$20.00
23/11/21	6400	SQ *MO ESPRESSO	\$8.00
23/11/21	6400	ENEX HI THAI	\$13.50
23/11/21	6400	GOLDEN CHOICE SUBIAC	\$57.34
24/11/21	6400	IINET BATCH	\$89.99
25/11/21	6400	VENUES WEST	\$17.80
25/11/21	6400	SIMPLY MUSIC STUDENTS	\$16.50
		OVERSEAS TRANSACTION FEE	\$0.33
26/11/21	6400	SUSHIA (ENEX)	\$5.00
26/11/21	6400	CHEZ JEAN - CLAUDE B	\$32.80
26/11/21	6400	WOOLWORTHS 4392	\$37.15
27/11/21	6400	VENUESWEST - HBF STA	\$10.00
27/11/21	6400	FARMER JACKS SUBIACO	\$31.96
27/11/21	6400	BOSU SUSHII SUBIACO	\$16.00
27/11/21	6400	GOLDEN CHOICE SUBIAC	\$58.24
27/11/21	6400	COLES 0270	\$95.77
27/11/21	6400	WOOLWORTHS 4392	\$67.68
28/11/21	6400	SHENTON PARK IGA	\$3.99
28/11/21	6400	BUNNINGSSAUSAGESIZZLE	\$7.50

Credit Cards Online

Manage your credit card account 24/7 with Credit Cards Online via 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.

28/11/21	6400	AUTO PARTS GROUP	\$86.04
29/11/21	6400	GOOGLE*YOUTUBEPREMIUM	\$22.99
29/11/21	6400	UBER *TRIP	\$10.08
30/11/21	6400	APPLE.COM/BILL	\$4.49
30/11/21	6400	FARMER JACKS SUBIACO	\$11.22
30/11/21	6400	UBER *TRIP	\$10.81
1/12/21	6400	CHEZ JEAN - CLAUDE B	\$22.90
1/12/21	6400	DIGITALOCEAN.COM	\$9.35
ORIGINAL TRANSACTION AMOUNT USD 6.60			
OVERSEAS TRANSACTION FEE			\$0.19
1/12/21	6400	UBER *TRIP	\$10.14
1/12/21	6400	CALTEX SUBIACO	\$72.25
1/12/21	6400	CALTEX SUBIACO	\$87.50
1/12/21	6400	MEDECINS SANS FRONTIER	\$75.00
2/12/21	6400	NETFLIX.COM	\$23.65
ORIGINAL TRANSACTION AMOUNT CAD 21.46			
OVERSEAS TRANSACTION FEE			\$0.47
2/12/21	6400	VENUES WEST	\$17.80
3/12/21	6400	Rokeby GP	\$145.00
3/12/21	6400	EVENT CINEMAS INNALO	\$8.20
3/12/21	6400	PHARM777ROKEBYRD	\$11.99
3/12/21	6400	PAYPAL *GREATERUNIO	\$35.00
3/12/21	6400	OPM (2012) PTY LTD	\$365.10
4/12/21	6400	APPLE.COM/BILL	\$12.99
4/12/21	6400	APPLE.COM/BILL	\$14.99
4/12/21	6400	EVENT CINEMAS INNALO	\$14.50
4/12/21	6400	TARGET 5065	\$54.00
4/12/21	6400	SANA CO PTY LTD	\$43.26
5/12/21	6400	Whisk Creamery	\$8.40
5/12/21	6400	GIRRAWHEEN KEBAB AND	\$17.50
5/12/21	6400	WATAN MARKET & GROCER	\$40.05
5/12/21	6400	EQUIFAX CONSUMER	\$25.12
ORIGINAL TRANSACTION AMOUNT CAD 22.54			
OVERSEAS TRANSACTION FEE			\$0.50

5/12/21	6400	Whisk Creamery	\$21.40
6/12/21	6400	AMNESTY INTERNATIONAL	\$27.00
6/12/21	6400	COLES 0270	\$125.89
6/12/21	6400	Rokeby GP	\$110.00
7/12/21	6400	Whisk Creamery	\$13.90
7/12/21	6400	TWO BANANA BOOKS PTY L	\$4.99
7/12/21	6400	POST PERTH ST GEORGEPE	\$34.00
7/12/21	6400	BETHESDA HOSPITAL INC	\$3.00
8/12/21	6400	CHEZ JEAN - CLAUDE B	\$3.10
8/12/21	6400	Rokeby GP	\$95.00
8/12/21	6400	COLES 0270	\$23.12
8/12/21	6400	SUBIACO BARBIERE PTY L	\$28.00
9/12/21	6400	COM*Shenton College Sh	\$42.00
9/12/21	6400	TRYBOOKING* FRIENDS OF	\$15.00
9/12/21	6400	PAPA BELLO PTY LTD	\$14.50
9/12/21	6400	SQ *FRIENDS OF MUSIC	\$10.00
9/12/21	6400	VENUES WEST	\$17.80
9/12/21	6400	UBER *TRIP	\$10.31
10/12/21	6400	CHEZ JEAN - CLAUDE B	\$32.80
11/12/21	6400	GOOGLE*PLAYSTORE	\$7.49
11/12/21	6400	APPLE.COM/BILL	\$14.99
11/12/21	6400	BOSU SUSHII SUBIACO	\$20.00
11/12/21	6400	GOLDEN CHOICE SUBIAC	\$51.88
11/12/21	6400	COLES 0270	\$97.58
12/12/21	6400	SMP*Flourish Coffee a	\$7.14
12/12/21	6400	SKYPE.COM/GO/BILL	\$9.90
		OVERSEAS TRANSACTION FEE	\$0.20
12/12/21	6400	COLES 0292	\$15.00
12/12/21	6400	COLES 0302	\$15.00
13/12/21	6400	PTA SMARTRIDER	\$20.00
13/12/21	6400	Vodafone Australia	\$289.53
14/12/21	6400	SHENTON PARK IGA	\$8.24
14/12/21	6400	BUPA HI P T PHI	\$10.57
14/12/21	6400	CALTEX SUBIACO	\$33.76

15/12/21	6400	EVENT INNALOO	\$47.00
16/12/21	6400	Zensaki Barrack St	\$21.50
16/12/21	6400	SHENTON PARK IGA	\$3.52
16/12/21	6400	APPLE.COM/BILL	\$7.99
16/12/21	6400	APPLE.COM/BILL	\$7.99
16/12/21	6400	VENUES WEST	\$17.80
16/12/21	6400	APPLE.COM/BILL	\$11.99
16/12/21	6400	UBER *TRIP	\$10.22
16/12/21	6400	WOOLWORTHS 4392	\$47.54
16/12/21	6400	COLES 0270	\$62.00
16/12/21	6400	COLES 0270	-\$34.00
16/12/21	6400	QT PERTH	\$8.09
17/12/21	6400	CHEZ JEAN - CLAUDE B	\$22.40
17/12/21	6400	Rokeby GP	\$175.00
17/12/21		DIRECT DEBIT PAYMENT	-\$4,800.06
18/12/21	6400	Whisk Creamery	\$28.40
18/12/21	6400	PlaystationNetwork	\$11.95
		OVERSEAS TRANSACTION FEE	\$0.24
18/12/21	6400	PHARM777ROKEBYRD	\$18.69
19/12/21	6400	FARMER JACKS SUBIACO	\$4.99
19/12/21	6400	WOOLWORTHS 4392	\$42.15
19/12/21	6400	EZI*Exaero Pty Ltd (K	\$284.31
19/12/21	6400	COLES 0270	\$113.35
21/12/21	6400	Ashcliffe Pty Ltd	\$183.42
21/12/21		CLOSING BALANCE	\$4,287.42

\$4,287.42 will be deducted from your account and credited as your automatic payment on 17/01/2022. 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
21,716	+	4,355	-	0	-	0	=	26,071