

**NAB Qantas Plus**

NAB Card Service Centre

GPO Box 9992, Melbourne Victoria 3001

Tel 1300 730 213 anytime 24 hours, 7 days

Fax (03) 9601 7715

**Lost or Stolen Cards:**(24 hours within Australia only)  
If calling from overseas**1300 730 213**  
**+61 1300 730 213**Visit us at [nab.com.au](http://nab.com.au)MR FARHAN MUHAMMAD  
3 FERRARS WAY  
MICKLEHAM VIC 3064

Statement Period **07 Sep 19-07 Oct 19**  
 Visa Account Number **4557 0168 4815 9393**  
 Credit limit **\$13,500**  
 Available credit **\$2,973**

**Account summary**

- Opening balance **\$3,929.71 DR**  
 + Payments & other credits received **\$3,929.71 CR**  
 - Purchases, cash advances **\$10,512.75 DR**  
 - Interest /& other charges **\$13.67 DR**  
 = Closing balance **\$10,526.42 DR**

**Payment details**

Closing balance **\$10,526.42 DR**  
 Due date **21 October 2019**  
 Total minimum payment **\$210.52**

- To avoid paying interest on purchases, make sure you pay the "closing balance" in full by the due date each month
- If we don't receive your minimum payment by **21 October 2019** you may have to pay a late payment fee.

**Qantas Frequent Flyer points earned 3000**

The following warning is a legislative requirement intended to provide you with more information about the consequences of making minimum repayments. The examples provided do not replace the minimum payments required shown in the Payment Details section.

**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 transactions using this card and each month you pay...	You will pay off the closing Balance for this statement in about..	And you will end up paying estimated total interest charges of...
1.	Only the minimum payment	58 years 4 months	\$43,720.00
2.	\$526.94	2 years	\$2,117.06, a saving of \$41,602.94

**Having trouble making repayments?** If you are having difficulty making credit card repayments, please contact us on **13 22 65** or call your banker. We may be able to assist you.

The examples provided above in the Minimum Repayment Warning do not take account of annual card fees that will or may apply to your account (except for an annual card fee included in the closing balance on this statement).

Payment record  
Detach here

Date Paid	Amount	Chq/Rec No

**Payment options**

Payments may be delayed until the next banking business day, due to processing cut off times.

Transfer funds from your NAB cheque or savings account to your NAB Credit Card account using the payment options below.



**NAB Internet Banking**  
Visit us at [nab.com.au](http://nab.com.au)



**NAB Telephone Banking**  
Call **1300 730 213**,  
24 hours, 7 days.



**NAB ATM**



**Biller Code: 1008**  
**Ref: 4557 0168 4815 9393**



**Telephone & Internet Banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. To use the QR code, use the reader within your mobile banking app. More info: [www.bpay.com.au](http://www.bpay.com.au)



**NAB Direct Debit**  
Set up a direct debit from an account of your choice. Go to [nab.com.au/directdebit](http://nab.com.au/directdebit)



**Mail** Complete and detach this payment advice and send with your cheque to GPO Box 240, Melbourne, VIC 3001. Cheques should be made payable to the cardholder named on this statement. Do not include cash. Please allow 2-3 business days from receipt of cheque for funds to clear.

**Account Number** 4557 0168 4815 9393

**Account Name** MUHAMMAD F

**Date Paid**

**Amount Paid**

++ &lt;0001052642&gt;&lt;0000021052&gt;&lt;4557016848159393&gt;

Transaction details

Date processed	Date of transaction	Card No	Details	Amount A\$
09/09/19	07/09/19	V5388	HUNGRY JACKS ROXBURG ROXBURGH PARK	7.50
09/09/19	07/09/19	V5388	OPORTO ROXBURGH PARK COOLAROO	3.95
09/09/19	07/09/19	V5388	COLES 7611 CRAIGIEBURN	22.00
09/09/19	07/09/19	V5388	MY CHICKEN RULES CRAIGIEBURN	12.50
09/09/19	05/09/19	V5388	SHEESH GRILL WESTMEADOWS	10.30
10/09/19	08/09/19	V9393	BURGER KING - T1W SINGAPORE	9.86
			FRGN AMT: 9.30 Singapore Dollar	
10/09/19	08/09/19	V9393	NAB INTNL TRAN FEE - (MC)	0.30
11/09/19	08/09/19	V9393	AIRPORT T1-GTC-KIOSK SINGAPORE	9.53
			FRGN AMT: 9.00 Singapore Dollar	
11/09/19	08/09/19	V9393	NAB INTNL TRAN FEE - (MC)	0.29
11/09/19	10/09/19	V9393	SHEESHGRILL MELBOURNE	46.85
11/09/19	09/09/19	V9393	CHOMEL - T1 SINGAPORE	87.04
			FRGN AMT: 82.24 Singapore Dollar	
11/09/19	09/09/19	V9393	NAB INTNL TRAN FEE - (MC)	2.61
11/09/19	09/09/19	V9393	DISCOVER SINGAPORE - T1 SINGAPORE	60.87
			FRGN AMT: 57.51 Singapore Dollar	
11/09/19	09/09/19	V9393	NAB INTNL TRAN FEE - (MC)	1.83
11/09/19	10/09/19	V9393	ROYAL PLAZA ON SCOTTS SINGAPORE	288.13
			FRGN AMT: 272.24 Singapore Dollar	
11/09/19	10/09/19	V9393	NAB INTNL TRAN FEE - (MC)	8.64
13/09/19	12/09/19	V5388	FRESHPLUS DALLAS BROADMEADOWS	14.20
13/09/19	13/09/19	V5388	UNITED BROADMEADOWS BROADMEADOWS	64.28
13/09/19	11/09/19	V9393	GIO BRISBANE	884.23
16/09/19	14/09/19	V9393	REWARD GATEWAY SYDNEY	47.50
16/09/19	15/09/19	V9393	The Cheesecake Shop Craigieburn	39.90
16/09/19	15/09/19	V9393	HOUSE IN CRAIGIEBURN CRAIGIEBURN	38.99
16/09/19	14/09/19	V9393	IONICA THOMASTOWN	18.00
16/09/19	13/09/19	V9393	COLUSSA NOMINEES PTY L CRAIGIEBURN	15.00
16/09/19	15/09/19	V9393	REWARD GATEWAY SYDNEY	95.00
16/09/19	14/09/19	V9393	PAPPARICH EPPING EPPING	89.49
16/09/19	13/09/19	V9393	OPORTO ROXBURGH PARK COOLAROO	58.75
16/09/19	15/09/19	V9393	BP MERRIFIELD 7845 MICKLEHAM	55.75
16/09/19	14/09/19	V9393	JAMES AN COACHING EPPING	710.00
17/09/19	17/09/19	V5388	COLES 7703 ROXBURGH PARK	8.75
17/09/19	13/09/19	V9393	MYKI GOWRIE RS GOW FAWKNER	20.00
17/09/19	14/09/19	V9393	MCDONALDS CRAIGIEBURN CRAIGIEBURN	10.35
17/09/19	16/09/19	V5388	MANTELO HYUNDAI ROXBURGH PARK	334.00

280/24/csl/M04317/SC07042/1014084

Cheque Particulars Please make cheques payable to the cardholder named on this statement. Funds not available until cleared.

			Amount	Teller use Only
			Notes	\$100
Drawer	Bank	Branch	Coin	\$50
				\$20
				\$10
				\$5
				Coin
			Total	
				Change

## Transaction details

Date processed	Date of transaction	Card No	Details	Amount A\$
18/09/19	17/09/19	V5388	FRESHPLUS ROXBURGH P ROXBURGH PARK	2.85
18/09/19	17/09/19	V5388	OPORTO ROXBURGH PARK COOLAROO	38.75
18/09/19	16/09/19	V9393	MYKI GOWRIE RS GOW FAWKNER	148.40
19/09/19	19/09/19	V9393	COLES 0602 MELBOURNE	4.00
19/09/19	17/09/19	V5388	CALTEX ROXBURGH PARK ROXBURGH PARK	28.89
19/09/19	18/09/19	V9393	5 SEEDS PTY LTD MELBOURNE	12.00
<b>19/09/19</b>	<b>19/09/19</b>	<b>V9393</b>	<b>CASH/TRANSFER PAYMENT - THANK YOU</b>	<b>3,929.71 CR</b>
23/09/19	22/09/19	V9393	SHEESH GRILL WESTMEADOWS	7.50
23/09/19	23/09/19	V9393	REWARD GATEWAY SYDNEY	47.74
23/09/19	21/09/19	V9393	Max Brenner - Craigie Craigieburn	24.00
23/09/19	22/09/19	V9393	SHEESH GRILL WESTMEADOWS	17.95
23/09/19	22/09/19	V9393	SHEESH GRILL WESTMEADOWS	11.45
23/09/19	21/09/19	V9393	NC FOOD AND BEVERAGE COBURG	60.50
23/09/19	21/09/19	V9393	SAMAIRA ENTERPRISES CRAIGIEBURN	51.02
23/09/19	22/09/19	V9393	SHEESH GRILL WESTMEADOWS	177.50
23/09/19	22/09/19	V9393	BUNNINGS 755000 CRAIGIEBURN	173.04
23/09/19	22/09/19	V9393	OPTUS BILLING AUTOPAY MACQUARIE PAR	104.50
24/09/19	21/09/19	V9393	MCDONALDS ROXBURGH PK ROXBURGH PARK	22.00
24/09/19	20/09/19	V9393	MERIDIAN ONE ST KILDA	2,995.00
24/09/19	20/09/19	V9393	VICROADS ONLINE PAYMENT KEW	212.34
25/09/19	25/09/19	V9393	The Cheesecake Shop Craigieburn	19.95
26/09/19	24/09/19	V9393	HANAICHI PTY LTD MELBOURNE	9.20
26/09/19	25/09/19	V9393	5 SEEDS PTY LTD MELBOURNE	12.00
27/09/19	26/09/19	V9393	BP CONNECT NTH5722 EPPING	49.92
27/09/19	27/09/19	V9393	WOOLWORTHS 3159 CRAIGIEBURN	31.93
27/09/19	26/09/19	V9393	NANDO'S MELBOURNE CE MELBOURNE	11.00
30/09/19	28/09/19	V9393	COMMON CENTS HOMEWAR CAMPBELLFIELD	9.00
30/09/19	29/09/19	V9393	CENTRAL KEBABZ PTY LTD CRAIGIEBURN	38.00
30/09/19	28/09/19	V9393	KHANS FOODS COOLAROO	25.00
30/09/19	28/09/19	V9393	KMART 1014 CAMPBELLFIELD	20.00
30/09/19	29/09/19	V9393	IONICA THOMASTOWN	18.00
30/09/19	29/09/19	V9393	NETFLIX.COM 1800071578	17.99
30/09/19	29/09/19	V9393	REWARD GATEWAY SYDNEY	95.48
30/09/19	28/09/19	V9393	PAPPARICH EPPING EPPING	83.93
30/09/19	26/09/19	V9393	AFGHAN KEBAB HSE LLR LAYLOR	73.00
30/09/19	28/09/19	V9393	KHANS FOODS COOLAROO	68.00
30/09/19	29/09/19	V9393	BUNNINGS 492000 EPPING	230.81

Detach here

### Update your contact details

Please take a moment to advise us of any changes or additions to your details. You can do this online through NAB Internet Banking at [nab.com.au](http://nab.com.au) or mail to NAB Card Centre, GPO Box 9992, Melbourne Victoria 3001.

Account No: 4557 0168 4815 9393

Account Name: MUHAMMAD F

Street/PO Box

Town/City

State

Postcode

This change applies to all my accounts with NAB

Home phone

Signature(s)

Work phone

Date

Mobile phone

## Transaction details

Date processed	Date of transaction	Card No	Details	Amount A\$
30/09/19	29/09/19	V9393	REWARD GATEWAY SYDNEY	143.22
01/10/19	29/09/19	V9393	HUME CITY COUNCIL BROADMEADOWS	557.10
01/10/19	29/09/19	V9393	HUME CITY COUNCIL BROADMEADOWS	500.00
01/10/19	29/09/19	V9393	HUME CITY COUNCIL BROADMEADOWS	495.10
01/10/19	29/09/19	V9393	HUME CITY COUNCIL BROADMEADOWS	443.90
02/10/19	01/10/19	V9393	5 SEEDS PTY LTD MELBOURNE	12.00
03/10/19	02/10/19	V9393	5 SEEDS PTY LTD MELBOURNE	12.00
04/10/19	04/10/19	V9393	The Cheesecake Shop Roxburgh Park	19.95
07/10/19	04/10/19	V9393	SPTLGHT RXBRGH PRK ROXBURGH PARK	8.50
07/10/19	04/10/19	V9393	OPORTO ROXBURGH PARK COOLAROO	45.00
07/10/19	05/10/19	V9393	GOR CHOCOLATERIE BELLBRAE	20.50
07/10/19	05/10/19	V9393	GOR CHOCOLATERIE BELLBRAE	11.95
07/10/19	05/10/19	V9393	BP CONNECT NTH5722 EPPING	63.82
07/10/19	06/10/19	V9393	SHEESHGRILL MELBOURNE	57.80
07/10/19	05/10/19	V9393	GOR CHOCOLATERIE BELLBRAE	54.80
07/10/19	05/10/19	V9393	BUNNINGS 492000 EPPING	51.75

### How to identify the card used to make a transaction:

- Refer to the Card No column in the Transaction details section of this statement. The card type is identified by the letter V for Visa or M for MasterCard, and is followed by the last 4 digits of the card number used to make the transaction.
- Where the fee is a Cash Advance Fee, NAB International Transaction Fee, Overseas Payment Order Purchased Fee this will appear directly below the transaction to which it relates. The card number shown for these types of fees will be your NAB Credit Card account number (as shown at the top of this statement). To identify the card used to generate this fee, refer to the Card No column of the transaction which appears directly above the fee.
- For more information on how to read your statement, visit [nab.com.au](http://nab.com.au)

**Unauthorised or unknown transactions:** To report an unauthorised or unknown transaction, please call 1300 730 213. It is in your interest to report any unauthorised or unknown transactions immediately, as a delay in notification may limit NAB's ability to investigate these transactions.

## Your balance and interest breakdown

At NAB we apply your payments to your card against balances that attract a higher interest rate before balances that attract a lower interest rate. We pay off amounts that have appeared on a statement before paying off amounts that have not yet appeared on a statement.

Transaction type	Annual % rate	Interest charged by transaction type	Account balance by transaction type
Purchase	19.99	\$0.00	\$10,526.42

For more information on how credit card interest is calculated, go to [nab.com.au/cardinterest](http://nab.com.au/cardinterest)

## Qantas Frequent Flyer points earned this month

Visa Standard Points	3000
<b>Total Standard Points</b>	<b>3000</b>

**NAB DEFENCE**

**IF YOU BECOME A VICTIM OF FRAUD, DESPITE OUR MEASURES  
AGAINST THIS AND YOUR RESPONSIBILITIES WHEN USING YOUR  
ACCOUNT, WE'LL REFUND YOUR MONEY 100%. TO FIND OUT MORE,  
VISIT [NAB.COM.AU](http://NAB.COM.AU), AND GO TO SECURITY**

**NAB CONCIERGE**

**WHETHER YOU NEED FLOWERS DELIVERED, DINNER RESERVATIONS,  
TRAVEL BOOKED, YOUR NAB CONCIERGE IS HERE TO HELP.  
YOUR CONCIERGE IS AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK.  
CALL 1300 730 213 TO TAKE ADVANTAGE OF THIS COMPLIMENTARY  
SERVICE.**

**"I'D LIKE SECURITY AS UNIQUE AS ME."  
YOUR VOICE IS YOUR ID  
VISIT [NAB.COM.AU/VOICEID](http://NAB.COM.AU/VOICEID)**



