

Enquiries: 0800 500 505
gemfinance.co.nz

Statement date 21/05/2025
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Mr Fyodor Yakimchouk
14 Dee Place
Torbay
Auckland 0630

Account number: 6010 7320 2545 1553
Statement period: 22/04/2025 - 21/05/2025
Credit limit: \$19,000.00
Available credit: \$8,612.95
Available cash: \$8,612.95

Your Gem Visa account summary

Opening balance:	\$11,300.21
Purchases and other debits:	+\$1,396.50
Cash advances:	+\$0.00
Interest:	+\$0.00
Payments and other credits:	-\$2,309.66
Closing balance:	\$10,387.05

What you need to pay

Payment required by due date:	\$383.15
Minimum monthly payment:	\$383.15
Due date:	15/06/2025

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. Visit www.sorted.org.nz/creditcards to calculate how you can pay off your credit card balance faster and pay less in interest.

What you might like to pay

Pay this amount to qualify for interest free days on general purchases.

Modified closing balance **\$414.68**

Your payment options



Internet Banking

Gem Visa is loaded as a bill payee with most major banks. Select Gem Visa from your bill payments options and follow the instructions to set up regular payments. The information you'll need to include is:

Payee: Gem Visa Account Number: 03 0502 0681686 00

Particulars: Your surname and first initial

Code: 000000601073 Reference: 002025451553

Automatic Payment and Direct Debit

Visit gemfinance.co.nz/forms or call us on 0800 500 505 to request a direct debit or automatic payment form.

In Person

Present this statement at your local NZ Post Store. A payment handling fee applies and will be charged to your account, please visit gemfinance.co.nz/credit-cards/gem-visa-card for details.



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Gem Visa transactions this statement

Opening balance	\$11,300.21
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Your transactions this statement

Date	Card	Description	Debits	Credits
30/04/2025	1553	Payment Received - Thank You		\$2,309.66
21/05/2025	1553	Annual Account Fee	\$32.50	

Your promotional offers

Date	Card	Description	Debits	Credits
06/05/2025	2194	Sp Silver Ticket Pro Silverticketp Az	\$1,364.00	

Closing balance	\$10,387.05
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Annual percentage rate of 29.49% p.a. applies to retail purchases and expired promotional transactions. Annual percentage rate of 29.95% p.a. applies to cash advances.

For more information on rates and fees, please go to gemfinance.co.nz. Please review your statement and call us straight away if you do not recognise any of the transactions or have any other concerns.

Unexpired Gem Visa promotional transactions

Your Gem Visa promotional purchases

Statement date	Description	Total purchase amount	Outstanding balance	Promotion expiry date
This statement				
06/05/2025	06 months interest free 22/04/2025 - 21/05/2025 See previous page for details	\$1,364.00	\$1,364.00	21/11/2025

Previous statements

22/01/2025	06 months interest free 22/01/2025 - 21/02/2025	\$5,472.01	\$1,922.43	21/08/2025
11/03/2025	06 months interest free 22/02/2025 - 21/03/2025	\$6,181.25	\$5,007.68	21/09/2025
13/04/2025	06 months interest free 22/03/2025 - 21/04/2025 See previous statements for details	\$1,210.99	\$1,174.64	21/10/2025

Your promotional transactions this statement

Statement date	Description	Total purchase amount	Outstanding balance	Promotion expiry date
This statement				
No other promotional transactions this statement				

Previous statements

15/10/2022	Harvey Norman - Wair Elec 36mth instalment int free Fixed payment \$84.15 required	\$3,029.00	\$420.35	17/10/2025
18/09/2023	Apple Financial Services 24 months interest free Monthly payments required	\$908.00	\$465.45	17/09/2025

Important information about your promotional transactions

If you have purchased goods on a promotion other than an Instalment Plan Advance, the minimum monthly payment requested will not repay the purchase amount within the promotional period. Once the promotional period expires, the prevailing interest rate will apply.

To avoid paying interest on any promotional purchase you need to ensure the full purchase amount is paid in full prior to the promotion expiry date disclosed in this statement. Please note this date is different to your payment due date.

If you have any queries, please visit gemfinance.zendesk.com or login to the Latitude Mobile App to live chat with our team.