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**NAB Qantas Rewards Signature**

NAB Card Service Centre

GPO Box 9992, Melbourne Victoria 3001

Tel 1300 489 410 anytime 24 hours, 7 days

Fax (03) 9601 7715

**Lost or Stolen Cards:**

(24 hours within Australia only)

If calling from overseas

1300 489 410  
+61 3 9322 6624Visit us at [nab.com.au](http://nab.com.au)

/1510

MR GEOFFREY Y CHONG  
UNIT 403A  
53 NANCARROW AVE  
RYDE NSW 2112

Statement Period	20 Aug 25-19 Sep 25
Visa Account Number	4530 3070 2709 0513
Credit limit	\$15,000
Available credit	\$10,935

**Account summary**

- Opening balance	\$4,895.83	DR
+ Payments & other credits received	\$4,895.83	CR
- Purchases, cash advances	\$4,058.57	DR
- Interest /& other charges	\$5.44	DR
= Closing balance	\$4,064.01	DR

**Payment details**

Closing balance	\$4,064.01	DR
Due date	3 October 2025	
Total minimum payment	\$81.28	

- 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 **3 October 2025** you may have to pay a late payment fee.

Qantas Frequent Flyer points earned	4059
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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 charges 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	14 years 1 months	\$2,498.91
2.	\$186.82	2 years	\$419.15, a saving of \$2,079.76

**Having trouble making repayments?** If you are having difficulty making credit card repayments, please contact us on **1300 489 410** 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	Date Paid	Amount	Ref No
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**Payment options**

Any payments received after 6pm (AEDT/AEST), won't be received by NAB until the next banking day.

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



NAB App, available on  
iOS and Android, 24  
hours, 7 days.



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



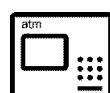
NAB Telephone Banking  
Call 1300 489 410,  
24 hours, 7 days.



Billers Code: 1008  
Ref: 4530 3070 2709 0513



Australia Post



NAB ATM

**Telephone & Internet Banking - BPAY®**  
Contact your bank or financial institution to make  
this payment from your cheque, savings, debit or  
transaction account.

To make a payment onto your credit card through  
Bank@Post service, you will need to take your credit  
card to a participating Australia Post Office. Insert your  
credit card, enter your PIN and select "Deposit" then  
"Credit" to your linked credit card account on the pin  
pad.

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## Transaction details

Date processed	Date of transaction	Card No	Details	Amount A\$
25/08/25	23/08/25	V0513	APPLE.COM/BILL SYDNEY	4.49
25/08/25	22/08/25	V0513	Dominos Estore West Ryde dominos.com.a	34.99
25/08/25	23/08/25	V0513	UBER *EATS HELP.UBER.COM Sydney	33.45
25/08/25	23/08/25	V0513	UBER *EATS HELP.UBER.COM Sydney	23.46
25/08/25	22/08/25	V0513	THAI KEE SONS PTY LT MEADOWBANK	12.00
26/08/25	22/08/25	V0513	MEADOWBANK YOUSAVE CHEMIS MEADOWBANK	31.60
26/08/25	23/08/25	V0513	McDonalds 950427 WEST RYDE	61.55
26/08/25	24/08/25	V0513	ALLIANZ INSURE C1 SYDNEY	478.00
27/08/25	26/08/25	V0513	ALTOGETHER GROUP PTY LTD SYDNEY	84.49
27/08/25	26/08/25	V0513	ALTOGETHER GROUP PTY LTD SYDNEY	129.55
27/08/25	26/08/25	V0513	ALTOGETHER GROUP PTY LTD SYDNEY	104.80
28/08/25	25/08/25	V0513	BELONG MELBOURNE	25.00
28/08/25	28/08/25	V0513	OTTER.AI OTTER.AI CA	309.57
			FRGN AMT: 199.98 US dollar	
28/08/25	28/08/25	V0513	NAB INTNL TRAN FEE - (MC)	3.10
29/08/25	27/08/25	V0513	FRESH ASIANA MEADOWBANK	18.29
01/09/25	30/08/25	V0513	GOLD MARIA S BAKERY GROUP BURWOOD	7.50
01/09/25	30/08/25	V0513	AMAZON AU SYDNEY SOUTH	19.99
01/09/25	28/08/25	V0513	AMAZON MARKETPLACE AU SYDNEY SOUTH	18.99
01/09/25	28/08/25	V0513	ROLL IN AND OUT SURRY HILLS	12.18
01/09/25	30/08/25	V0513	AMAZON MARKETPLACE AU SYDNEY SOUTH	64.00
01/09/25	29/08/25	V0513	TICKETEK WEB SYDNEY	207.26
01/09/25	30/08/25	V0513	WOOLWORTHS/WESTFIELD BURW BURWOOD	173.99
02/09/25	31/08/25	V0513	AMAZON MARKETPLACE AU SYDNEY SOUTH	6.79
<b>02/09/25</b>	<b>02/09/25</b>	<b>V0513</b>	<b>DIRECT DEBIT PAYMENT</b>	<b>4,895.83 CR</b>
03/09/25	01/09/25	V0513	ROLL IN AND OUT SURRY HILLS	4.06
03/09/25	02/09/25	V0513	Spotify P3A21E7F04 Sydney	20.99
04/09/25	01/09/25	V0513	GRILLD PTY LTD - GALER SYDNEY	25.80
04/09/25	02/09/25	V0513	CRUMBS CAKE SHOP SURRY HILLS	15.25
04/09/25	03/09/25	V0513	SQ *MY ZAKAYA Surry Hills	105.30
05/09/25	03/09/25	V0513	Google YouTubePremium Barangaroo	16.99
05/09/25	05/09/25	V0513	FRUGALUSENET.COM FRUGALUSENET.ME	92.32
			FRGN AMT: 60.00 US dollar	
05/09/25	05/09/25	V0513	NAB INTNL TRAN FEE - (MC)	0.92
08/09/25	06/09/25	V0513	WILSON PARKING AUSTRALIA EDMONDSON PAR	5.00
08/09/25	05/09/25	V0513	SHEPHERDS BAKEHOUSE MEADOWBANK	2.00
08/09/25	06/09/25	V0513	SUPRALISS CADIVEU PTY BURWOOD	49.74
08/09/25	06/09/25	V0513	BEST MART BURWOOD PTY BURWOOD	33.65
08/09/25	06/09/25	V0513	BP PULSE AUSTRALIA DOCKLANDS	31.85
08/09/25	06/09/25	V0513	WOOLWORTHS/WESTFIELD BURW BURWOOD	29.40
08/09/25	05/09/25	V0513	NSWH SLHD CC CP CONCORD	16.20
08/09/25	06/09/25	V0513	SQ *FISH FISH ED SQUARE Edmondson Par	62.06
08/09/25	05/09/25	V0513	BUPA HI PTY LTD MELBOURNE	159.15
08/09/25	06/09/25	V0513	MY MR STONEBOWL PTY LT BURWOOD	134.03
09/09/25	08/09/25	V0513	Yo-Chi Surry Hills Surry Hills	3.48
09/09/25	06/09/25	V0513	T HOANG & T PHAM BELMORE	16.97
09/09/25	08/09/25	V0513	SERVICE NSW SYDNEY	616.00
10/09/25	08/09/25	V0513	Netflix.com Melbourne VI	37.98
10/09/25	08/09/25	V0513	SUPERLOOP LIMITED BRISBANE	95.95
11/09/25	10/09/25	V0513	Tesla Inc St Leonards	9.99
12/09/25	09/09/25	V0513	PUTNEY VILLAGE PHARM PUTNEY	49.99
15/09/25	11/09/25	V0513	Google One Barangaroo	2.99
15/09/25	12/09/25	V0513	SQ *MADAME AND YVES Clovelly	29.59
15/09/25	13/09/25	V0513	Pharmacy 4 Less Top R Ryde	26.98

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## Transaction details

Date processed	Date of transaction	Card No	Details	Amount A\$
15/09/25	14/09/25	V0513	Google YouTubePremium Barangaroo	15.15
15/09/25	13/09/25	V0513	WOOLWORTHS/TOP RYDE CITY RYDE	223.76
16/09/25	14/09/25	V0513	LINKTGO SYDNEY	6.78
16/09/25	13/09/25	V0513	AMAZON AU SYDNEY SOUTH	6.52
16/09/25	13/09/25	V0513	AMAZON MARKETPLACE AU SYDNEY SOUTH	16.99
17/09/25	16/09/25	V0513	Zeus Street Greek - S Surry Hills	22.22
18/09/25	17/09/25	V0513	WW METRO/300 ELIZABETH ST SURRY HILLS	2.20
18/09/25	17/09/25	V0513	PAYPAL *EASYNEWS.CO 4029357733 FL	142.24
18/09/25	17/09/25	V0513	NAB INTNL TRAN FEE - (SC)	1.42
19/09/25	18/09/25	V0513	Tinys Sandwich Bar Sydney	67.06

### 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 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 Qantas 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 489 410. 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	10.49	\$0.00	\$4,064.01

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	4059
<b>Total Standard Points</b>	<b>4059</b>

**YOUR DIRECT DEBIT PAYMENT OF \$4,064.01 WILL BE  
CHARGED TO ACCOUNT 000670864- 0000030691377 ON  
03/10/2025 AS PER OUR AGREEMENT.**

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:** 4530 3070 2709 0513

**Account Name:** CHONG G

Street/PO Box

Town/City

State

Postcode

This change applies to all my accounts with NAB

Home phone

Work phone

Mobile phone

Signature(s)

Date

/ /

**STAY SECURE**  
**IT'S EASY TO PROTECT YOURSELF AGAINST ONLINE FRAUD. TO FIND**  
**OUT MORE ABOUT ONLINE SECURITY VISIT [NAB.COM.AU/SECURITYTIPS](http://NAB.COM.AU/SECURITYTIPS)**

**WE'VE AMENDED THE NAB QANTAS CREDIT CARD ACCOUNT**  
**REWARD TERMS AND CONDITIONS TO CLARIFY THAT WE NEED**  
**YOU TO PROVIDE YOUR QANTAS FREQUENT FLYER NUMBER**  
**BEFORE YOU CAN EARN QANTAS POINTS AND THAT**  
**GOVERNMENT-RELATED PAYMENTS DO NOT EARN POINTS.**  
**FOR FULL DETAILS, PLEASE VISIT [NAB.COM.AU/REWARDSUPDATES](http://NAB.COM.AU/REWARDSUPDATES)**