



Graham Gulliver  
GPO Box 21  
SYDNEY NSW 2001

**Account Number**  
5446 3711 2248 4302  
**flybuys Membership Number**  
6008 9450 2471 3518  
**Statement Period**  
27/11/18 - 26/12/18  
**Available Credit\***  
\$400.00  
**Credit Limit**  
\$10,000.00

**Overdue Amount Due Now**  
\$0.00  
**Minimum Payment Due**  
\$192.00  
**Minimum Payment Due Date**  
21 January 2019

Coles Rewards Platinum Mastercard

#### Account Summary

Opening Balance	Closing Balance	Minimum Payment Due	+	Overdue Amount Due Now	=	Payment Due	Overlimit Amount Due Now
-\$2,052.94	\$9,599.90	\$192.00		\$0.00		\$192.00	\$0.00

**Total Cash Limit:** \$10,000.00 of your Credit Limit is available for Cash Advance. Your current available cash for withdrawal is \$400.00.

#### Annual % Rate

Purchases	19.99%	Cash Advances	19.99%
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#### Your flybuys points Summary

You'll earn 2 flybuys points per A\$1.00 on eligible spend with your Coles Rewards Mastercard\*\*

flybuys points collected this period	flybuys bonus points collected this period	Total flybuys points collected this period
23066	0	23066

The warning below is an Australian Government Requirement and the information is provided as a guide only.

**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 interest of...

Only the minimum payment	22 years and 4 months	\$14,026.22 interest
\$488.54	2 years	\$1,858.30, a saving of \$12,167.92

Having trouble making repayments? If you are having difficulty making your credit card repayments, please contact us on 1300 306 397. We may be able to assist you.

#### Payment Options



**BPAY®, Biller Code: 8862**  
**Reference Number: 5446 3711 2248 4302**  
Contact any participating institution to make your payment from your cheque or savings account.



**Direct Debit**  
Use Direct Debit to automatically pay your minimum repayment on the due date from the bank account of your choice. Just call **1300 306 397**.

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**Australia Post**  
Present your card with your payment at any participating Australia Post retail outlet offering Bank@Post. A fee will apply for these transactions.



**By Post**  
Send a cheque made payable to your Coles Mastercard Account Number, along with this completed payment slip to Coles Mastercard, GPO Box 5427, Sydney NSW 2001. Please do not send cash, or fold, print or staple your cheque.

**Account Number**  
5446 3711 2248 4302  
**Payment Due^**

**\$192.00**

**Amount Paid**

\*This amount does not include any Overlimit Amount. Overdue Amount and Overlimit Amount is payable immediately.

Customer Support 1300 306 397  
Web coles.com.au/mastercard

Account Name Graham Gulliver  
Account Number 5446371122484302  
Statement Begins 27 November 2018  
Statement Ends 26 December 2018

#### Transactions

Date	Transaction Details	Reference Number	Amount
Card Number 5446 3711 2248 4310			
Nov 23	Fs *A9t9.Com 877-3278914 Us Foreign Amount U.S. Dollar 89.00	75418238327063911303715	123.28
Nov 25	Sofitel Phil Plaza Fo Pasay Ph Foreign Amount Philippine Peso 57376.72	75125718329000076024143	1516.86
Nov 25	Grab Makati Ph Foreign Amount Philippine Peso 181.00	75206238329329072989228	4.79
Nov 26	Upwork -210205150ref Mountain Viewus Foreign Amount U.S. Dollar 204.64	15270218330343872713924	283.22
Nov 26	Zoom.Us 8887999666 Us Foreign Amount U.S. Dollar 14.99	55480778331026984192897	20.75
Nov 26	Grab Makati Ph Foreign Amount Philippine Peso 199.00	75206238330330015968672	5.25
Nov 27	Eurail Utrecht NL Foreign Amount Euro 879.00	15265678331000014953526	1378.93
Nov 28	Upwork -209504226ref Mountain Viewus Foreign Amount U.S. Dollar 51.38	15270218332000352864837	-71.14
Nov 28	Placker BV Utrecht NL Foreign Amount U.S. Dollar 37.47	15276328333000256480011	51.88
Nov 29	Hotels.Com153761896032 Au.Hotels.Comau	25135778334040086593554	55.92
Dec 01	Sofitel Krabi Phokeeth Krabi Th Foreign Amount Baht 25036.68	75414968335092992031081	1044.31
Dec 03	Amazon Web Services Aws.Amazon.Cous Foreign Amount U.S. Dollar 14.56	55432868337200745920639	19.99
Dec 03	Upwork Mountain Viewus Foreign Amount U.S. Dollar 218.34	1547020833732777654947	297.07

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#### Important Information

Please check your statement and report any errors or unauthorised transactions to our Customer Support Team on 1300 306 397. For general account enquiries including transaction disputes and lost or stolen cards, please contact our Customer Support Team on 1300 306 397. Please note that telephone calls with us may be recorded for training and verification purposes. Further information about your account can be found in your Terms and Conditions available at [www.coles.com.au/mastercard/terms-conditions](http://www.coles.com.au/mastercard/terms-conditions)

\*The Available Credit may include uncleared funds (e.g. deposited cheque will not be available until the cheque is cleared, which may be up to seven Business Days). If you have not made the Minimum Monthly Payments you may not be able to access the Available Credit.

\*\*flybuys points awarded for using a Coles Mastercard linked to your flybuys membership are in addition to flybuys points awarded by flybuys partners. The number of flybuys points awarded is calculated by reference to the Australian dollar amount of the transaction. flybuys points will be allocated by flybuys in accordance with the flybuys terms and conditions. flybuys Points are earned in accordance with the earn rates set out for each product in the Coles Mastercard Rewards Terms and Conditions found at [www.coles.com.au/rewards-mastercard/terms-conditions](http://www.coles.com.au/rewards-mastercard/terms-conditions).

Coles unsecured credit products are issued by Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 Australian credit licence 238098 and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708.

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#### Cheque Payment Details

/ /

Drawer	Bank	Branch	Amount
			\$
			\$
TOTAL			\$

Please make all cheques payable to your Account Number. If paying by mail, send your cheque to  
GPO Box 5427, Sydney NSW 2001.  
Please do not send notes or coins.

Customer Support 1300 306 397  
Web coles.com.au/mastercard

Account Name Graham Gulliver  
Account Number 5446371122484302  
Statement Begins 27 November 2018  
Statement Ends 26 December 2018

Transactions (Continued)

Date	Transaction Details	Reference Number	Amount
Dec 04	Integromat 3023131101 Us Foreign Amount U.S. Dollar 9.00	55429508338637099865371	12.25
Dec 04	Grab Makati Ph Foreign Amount Philippine Peso 332.00	75206238338338128609325	8.55
Dec 05	Paypal *Phuketsrctr 4029357733 Au Foreign Amount Baht 900.00	85133408339848864946967	37.82
Dec 06	Adbeat San Franciscous Foreign Amount U.S. Dollar 99.00	75265868341530701404903	137.39
Dec 06	Ispionage.Com 4084163800 Us Foreign Amount U.S. Dollar 59.00	75337008340471300613370	82.02
Dec 08	Kindle Unltd*M03ox36x2 866-321-8851 Us Foreign Amount U.S. Dollar 9.99	55432868342200116874053	13.86
Dec 09	Express Rail Link -Kli Sepang My Foreign Amount Malaysian Ringgit 6.00	05400678343027069168398	2.00
Dec 09	Cebu Air, Inc Philippines Ph Foreign Amount Baht 4394.35	82306448344849004945882	186.37
Dec 10	Upwork -212450067ref Mountain Viewus Foreign Amount U.S. Dollar 136.48	15270218344300921483929	190.11
Dec 12	Envato 61383766284 Us Foreign Amount U.S. Dollar 19.00	55429508346717992260167	26.44
Dec 12	Xero Global In-1246481 9703313114 Us Foreign Amount U.S. Dollar 34.00	55429508347637536491038	47.22
Dec 12	Fs *Ahrefs.Com 877-3278914 Us Foreign Amount U.S. Dollar 196.90	75418238346064969998445	273.48
Dec 12	Xero Global In-1246304 9703313114 Us Foreign Amount U.S. Dollar 34.00	55429508347637532500576	47.13
Dec 12	Xero Global In-1246512 9703313114 Us Foreign Amount U.S. Dollar 68.00	55429508347637588302828	94.27
Dec 12	Xero Global In-1246085 9703313114 Us Foreign Amount U.S. Dollar 34.00	55429508347637597504570	47.13
Dec 12	Xero Global In-1246012 9703313114 Us Foreign Amount U.S. Dollar 34.00	55429508347637600113948	47.13
Dec 13	Alexa Internet 415-234-2050 Us Foreign Amount U.S. Dollar 108.90	55432868347200156446189	151.26
Dec 13	Hilton Evian Evian Les Baifr Foreign Amount Euro 525.40	05134008349881954431007	831.26
Dec 13	Paypal *Lazada 4029357733 My Foreign Amount Malaysian Ringgit 43.80	85102068347849288239103	14.52
Dec 13	Grand Ambassador Hotel Seoul Kr Foreign Amount Won 2851200.00	75409358351414847041752	3520.38
Dec 14	2 C 2 P*Bkk Air-Brcfum Bangkok Th Foreign Amount Baht 1050.00	05444828348002025110770	44.78
Dec 14	Smartone Autopay Kwun Tong Hk Foreign Amount Hong Kong Dollar 678.18	15506208348834800406307	120.42
Dec 14	Wikimedia San Franciscous	85121558348849443163806	5.00
Dec 17	Upwork -213560587ref Mountain Viewus Foreign Amount U.S. Dollar 148.99	15270218351467190894944	207.81
Dec 17	Eig*Multirational.Com 888-4014678 Us Foreign Amount U.S. Dollar 326.00	75418238351065217860065	454.71
Dec 17	Awardwallet Llc 7164049813 Us Foreign Amount U.S. Dollar 30.00	55429508352894864510317	41.83
Dec 18	Hotels.Com154235190451 Au.Hotels.Comau	25135778353070086479088	48.94
Dec 18	Dhl Wsi Shipment Planetenweg 4de Foreign Amount Baht 578.39	15276328355000171030092	24.95
Dec 21	Scribd Inc San Franciscous Foreign Amount U.S. Dollar 8.99	15270218355000235164837	12.68
Dec 21	Golden Circle By Pts 866-565-5050 Us Foreign Amount U.S. Dollar 13.00	55432868355200281542430	18.38

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Account Name	Graham Gulliver	Statement Begins	27 November 2018
Account Number	5446371122484302	Statement Ends	26 December 2018
Transactions (Continued)			
Date	Transaction Details	Reference Number	Amount
Dec 22	Upwork Mountain Viewus Foreign Amount U.S. Dollar 51.38	15470208356000053624944	72.64
Dec 24	Annual Fee	19999999988358001317100	99.00
Closing Balance			\$9,599.90