

Enquiries: 0800 500 505
gemfinance.co.nz

Statement date 05/11/2025
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Mr Raymond S Gabriel
5C Opaheke Rd
Papakura
Auckland 2110

Account number: 6010 7320 3912 1192
Statement period: 06/10/2025 - 05/11/2025
Credit limit: \$6,900.00
Available credit: \$5,380.00
Available cash: \$5,380.00

Your Gem Visa account summary

Opening balance:	\$1,720.00
Purchases and other debits:	+\$0.00
Cash advances:	+\$0.00
Interest:	+\$0.00
Payments and other credits:	-\$200.00
Closing balance:	\$1,520.00

What you need to pay

Payment required by due date:	\$69.62
Minimum monthly payment:	\$69.62
Due date:	30/11/2025

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 **\$69.62**

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: 002039121192

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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Transactions in this statement period

Opening balance	\$1,720.00
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Your transactions

Date	Card	Description	Debits	Credits
09/10/2025	1192	Payment Received - Thank You		\$100.00
23/10/2025	1192	Payment Received - Thank You		\$100.00

Closing balance	\$1,520.00
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Annual percentage rates

Standard annual percentage rate of 29.49% p.a. applies to general purchases, expired Gem Visa Interest Free purchases and expired Payment plans.

Cash advance annual percentage rate of 29.95% p.a. applies.

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.

Summary of your Payment plans and offers

Gem Visa interest free purchases

Statement date	Description	Total purchase amount	Outstanding balance	Plan expiry date
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This statement

No Gem Visa promotional purchases this statement

Previous statements

No Gem Visa promotional purchases previous statements

Payment plans

Statement date	Description	Total purchase amount	Outstanding balance	Plan expiry date
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This statement

No other promotional transactions this statement

Previous statements

29/09/2024	Harvey Norman - Manuk Ele 36Mth Instalment Int Free Fixed payment \$69.62 required	\$2,506.00	\$1,520.00	08/10/2027
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Important information about your purchases, plans and offers

If you have purchased goods on a Gem Visa interest free purchase plan, the minimum monthly payment requested will not repay the purchase amount within the plan period. Once the plan expires, the Prevailing annual percentage rate will apply.

If you have funds on a Balance Transfer offer, the minimum monthly payment requested will not repay the balance transfer amount in full within the offer period. Once the plan expires, the Cash advance annual percentage rate will apply.

Further queries

For any further queries, including tips on how to read this statement or understanding how refunds or returns are processed, please visit gemfinance.zendesk.com or login to the Latitude Mobile App to live chat with our team.