



Phone 1300 132 301
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Mr John Sample
1 Sample Street
SAMPLE NSW 2000

Loan number 123456
Statement period 21/08/2015 – 20/09/2015
Credit limit \$15,000.00
Available credit \$7,316.68

Account Summary

Opening balance	\$7,455.45
Payments and credits	\$125.00
Purchases and debits	\$101.69
Cash advances	\$140.00
Interest	\$111.18
Closing balance	\$7,683.32

Payments to be made

What to pay	
Overdue amount	\$0.00
Over limit amount	\$0.00
Due immediately	\$0.00
Minimum payment	\$230.50
Due date	15/10/2015
Total due	\$230.50

Call 1300 132 301 today to set up an automatic repayment from your bank account.

Whether you want to change your PIN for security reasons or to reduce the number of PINs you have to remember, it's now a whole lot easier. Because now you can do it on the fly - whenever you're at a rediATM that displays the "change PIN" option. To find a rediATM near you that has this option, just call us on 1300 132 301.

More convenience and more security - with PIN change @rediATMs

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 of interest charges of...
Only the minimum payment	19 years and 11 months	\$13,550.57
\$562.00	2 years	\$1,290.09 ,a saving of \$12,260.48

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1300 132 301. We may be able to assist you.

Transactions this statement period**Opening balance** **\$7,455.45****Transactions**

Date	Description	Debit	Credit
21/08/2015	POS Purchase: CLAYMORE CELLARS CLAYMORE AU	\$50.00	
22/08/2015	POS Purchase: WOOLWORTHS 1091 EAGLEVALE AU	\$19.00	
22/08/2015	Cash Advance: CEXP Thornleigh Thornleigh 02AU	\$140.00	
22/08/2015	ATM Direct Charge	\$2.50	
22/08/2015	Cash Advance Usage Fee	\$4.20	
23/08/2015	POS Purchase: 7-ELEVEN 2121 SYDNEY AU	\$25.99	
24/08/2015	Payment received, thank you		\$125.00
20/09/2015	Interest 21/08/2015 - 20/09/2015 (31 days)	\$111.18	

Closing Balance **\$7,683.32**

This is not a payout figure. If you would like to pay your account in full you must call 1300 132 301 to obtain a final payout figure. An Annual Percentage rate of 22.99% applies to interest bearing transactions.

Lombard Card - Interest Free Purchases

Date	Description	Total purchase	Outstanding balance	Interest free expiry date
25/08/2015	KENNARDS SELF STORAGE CAMPBELLTOWN AU	\$465.00	\$465.00	25/02/2016
27/08/2015	SKIPMASTER WASTE MAN INGLEBURN AU	\$590.00	\$590.00	27/02/2016
3/06/2015	GIO BRISBANE AU	\$544.85	\$544.85	03/12/2015
22/07/2015	BING LEE GUILDFORD AU	\$899.00	\$899.00	22/01/2016

Optional repayment to qualify for up to 55 days interest free on purchases **\$472.19****Payment options**

Direct debit schedules can be set up at no cost. Call to arrange this or a one off payment from your bank account.



Biller Code: 100 032
Ref: 1111222233334444

BPAY can be made from your cheque or savings account. Contact your financial institution.



Mail your cheque with your Loan number to Lombard Finance Pty Limited, Locked Bag 6500, St Leonards NSW 1590.



Biller code: 2009
Ref: 1234567



NB: A payment handling fee of \$2.50 is charged if payments are made via methods other than Direct debit. If you would like to payout your account in full you must call us to obtain a final payout figure.

Pay in person at any Australia Post outlet, over the phone on 13 18 16 or visit www.postbillpay.com.au. Must be made 24 hours before the payment is due.