



# Visa Light Statement



asb.co.nz  
0800 803 804

Mr R A Smith  
24B Hill Crescent  
Papakura 2110

Mr R A Smith

Customer Number 120001851327

Card Number XXXX XXXX XXXX 7174

Page 1 of 2

### Account Summary: 11 Jul 19 - 10 Aug 19

Credit Limit	\$2,000.00
Available Credit	\$0.00

### Payment Summary

Balance	\$2,103.38
Minimum Due	\$166.48
Payment Due	04 Sep 19

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](http://www.sorted.org.nz/creditcards) to calculate how you can pay off your credit card balance faster and pay less in interest.

Card Used	Date of Transaction	Transaction Details		Amount in NZ\$	Date Processed	Balance \$
<b>Opening Balance</b>						<b>\$2,171.70</b>
7174	18 Jul	Payment Received	Thankyou	NZ 143.49 CR	18 Jul	2,028.21
7174	24 Jul	Acctbasic.Com	8779069665	CY 14.87	26 Jul	2,043.08
		9.95 US Dollar at a Conversion Rate* of 0.6691				
7174	24 Jul	Offshore Service Margins**		0.31	26 Jul	2,043.39
7174	26 Jul	Raveszone.Com	8774673458	CY 15.02	28 Jul	2,058.41
		9.95 US Dollar at a Conversion Rate* of 0.6625				
7174	26 Jul	Offshore Service Margins**		0.32	28 Jul	2,058.73
4708	10 Aug	Interest On Cash Advances		29.17	10 Aug	2,087.90
4708	10 Aug	Interest Charged		6.48	10 Aug	2,094.38
4708	10 Aug	Late Fee		9.00	10 Aug	2,103.38
<b>Closing Balance</b>						<b>\$2,103.38</b>

Purchase interest rate 13.50% p.a.

Cash advance interest rate 22.95% p.a.

We note that your account is currently in excess of its approved credit limit and that your last payment was not received. Please make your minimum payment immediately to ensure continued access to your credit card account.

### Visa Light Payment Advice

Mr R A Smith

Customer No: 120001851327

Card No: XXXX XXXX XXXX 7174

Payment Due	04 Sep 19
Minimum Due	\$ 166.48
Closing Balance	\$ 2,103.38
Amount Paid	\$

Instructions on how to pay your credit card bill can be viewed on the reverse.

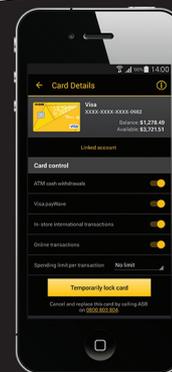
PLEASE TEAR HERE

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ASB Bank Limited 12004 0501A 1216

## Command your ASB Visa cards.

ASB Card Control gives you the power to manage your ASB Visa cards anywhere, any time through the ASB Mobile app. Temporarily lock your card if you lose it, turn off ATM withdrawals, set spending limits and much more.



### Terms and Conditions

The cash advance interest rate will be charged on cash advances and dishonoured payments.

For full details regarding the operation of your ASB Credit Card account, please refer to a copy of the ASB Credit Card Conditions of Use and Guide to Fees, which are available from any ASB branch, online at [www.asb.co.nz](http://www.asb.co.nz), or by calling 0800 803 804.

### Overseas Transaction Margins

When you use your card to make a transaction in a currency other than New Zealand dollars:

\* Conversion Rate means the exchange rate selected by Visa from available wholesale rates (or if applicable, the Government mandated rate).

\*\* The Offshore Service Margin is 2.1% of the converted New Zealand dollar amount of the transaction.

### How to pay your credit card

- Login into the ASB Mobile app and select 'Pay your credit card' from your credit card account or go to ASB FastNet Classic internet banking, login and select 'Transfers'.
- FastPhone: Call 0800 272 272 (or +64 9 302 4800 from overseas).
- ASB ATM: Enter your PIN and select 'Transfer'.
- Automatic Payment or Direct Debit from an ASB account: Visit an ASB branch or call 0800 255 382 to set up (or +64 9 306 3181 from overseas).

For more information and other payment options, go to [asb.co.nz/help](http://asb.co.nz/help) and search 'Pay my credit card'.