



NAB Rewards Platinum
NAB Card Service Centre
GPO Box 9992, Melbourne Victoria 3001

Tel 1300 730 213 anytime 24 hours, 7 days
Fax (03) 9601 7715

Lost or Stolen Cards: 1300 730 213
(24 hours within Australia only) If
calling from overseas +61 1300 730 213

Visit us at nab.com.au

SMART BOOKS PTY LTD
55 Brown Street
GEEBUNG QLD 4220

Statement Period Visa 01 June 2020 - 30 June 2020
Account Number Credit 4530 3030 3030 3030
limit Available credit \$10,000.00
\$9,450.00

Payment details

Closing balance \$550.00 DR
Due date 30 June 2020
Total minimum payment \$25.00

Account summary

- Opening balance \$0.00
+ Payments & other credits received \$0.00
- Purchases, cash advances \$550.00 DR
- Interest /& other charges \$0.00
= Closing balance \$550.00 DR

- 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 16 July 2020 you may have to pay a late payment fee.

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	4 years 9 months	\$3,711.52
2.	\$45.00	2 years	\$1,237.27, a saving of \$2,474.25

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 13 22 65 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



NAB Direct Debit
Set up a direct debit from an account of your choice. Go to nab.com.au/directdebit



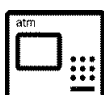
NAB Telephone Banking
Call 1300 730 213,
24 hours, 7 days.



Bill Code: 1008
Ref: 4530 3030 3030 3030



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.

Transaction details

Date processed	Date of transaction	Card No	Details	Amount A\$
05/06/2020	04/06/2020	V3030	Optus	550.00

214/141/04/104784/5007818/1010536

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 Rewards 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.

Unauthorised or unknown transactions: To report an unauthorised or unknown transaction, please call 1300 730 213. 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.

YOUR DIRECT DEBIT PAYMENT OF \$550.00 WILL BE CHARGED TO ACCOUNT 00003330236- 0004123 ON 30 JUNE 2020 AS PER OUR AGREEMENT.

IF YOU'RE TRAVELLING OVERSEAS AND YOUR VISA CARD IS LOST OR STOLEN AND YOU NEED TO ACCESS EMERGENCY CASH OR GET A REPLACEMENT CARD, VISA'S GLOBAL CUSTOMER ASSISTANCE SERVICES IS AVAILABLE 24 HOURS A DAY, SEVEN DAYS A WEEK.

FOR MORE INFORMATION VISIT:
NAB.COM.AU/EMERGENCYTRAVELASSISTANCE

HOW TO QUERY A TRANSACTION

IF A CHARGE IS INCORRECT, UNAUTHORISED OR FOR SOMETHING NOT RECEIVED, YOU MAY BE ENTITLED TO A REFUND. TO QUERY A CHARGE, CALL 13 22 65. A DELAY IN NOTIFYING NAB MAY IMPACT NAB'S ABILITY TO QUERY A TRANSACTION ON YOUR BEHALF. FOR MORE INFO, SEE NAB.COM.AU/QUERYATRANSACTION