



**Earth Black Card**

Account Number

Due Date

Closing Balance

Minimum Payment Due

Amount Paid (Details on the reverse)

\$

+ ..... +

*(Cut along this dotted line)*

For enquiries and other services please call the Black Card Priority Service Line on 1300 651 999 from anywhere in Australia, 24 hours a day, 7 days a week or visit our internet site at [westpac.com.au](http://westpac.com.au). Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction. For payment methods please see reverse.

Any statement entries for purchases or cash advances made in a foreign currency show the foreign currency transaction amount converted into Australian dollars by the applicable credit card scheme. Any applicable Westpac Foreign Transaction Fee (described below as "Foreign Transaction Fee") charged is shown as a separate entry.

Cardholder Name	Account Number	Customer Number	Credit Limit	Available Credit
<input type="text"/>	516: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of Days in Statement Cycle	Statement From	Statement To	Minimum Payment Due	Due Date
31	24 Mar 14	23 Apr 14	<input type="text"/>	08 May 14
				Opening Balance
				8

**Summary of Changes in Your Account Since Last Statement**

From Your Opening Balance of	We Deducted Payments and Other Credits	And We Added		To Arrive at Your Closing Balance of	Past Due / Overlimit is	Your Minimum Payment Including Past Due / Overlimit is
		New Purchases Cash Advances And Other Debits	Fees, Government & Interest Charges			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**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	77 years 2 months	\$36,644.18
\$393.86	2 years	\$1,713.27, a saving of \$34,930.91

**Having trouble making repayments?** If you are having difficulty making credit card repayments, please contact us on 1300 651 999. We may be able to assist you.

**Reminder :** please pay all of the minimum monthly payment by the due date to avoid a \$9 missed payment charge.



Earth Black MasterCard® transactions			
Date of Transaction	Description	Debits	Credits(-)
08 Apr 14			
08 Apr 14			
09 Apr 14			
09 Apr 14			
10 Apr 14			
11 Apr 14			
11 Apr 14			
11 Apr 14			
11 Apr 14			
11 Apr 14			
11 Apr 14			
11 Apr 14			
11 Apr 14			
12 Apr 14			
13 Apr 14			
14 Apr 14			
15 Apr 14			
15 Apr 14			
15 Apr 14			
15 Apr 14			
17 Apr 14			
17 Apr 14			
19 Apr 14			
20 Apr 14			
21 Apr 14			
22 Apr 14			
22 Apr 14			
22 Apr 14			

Earth Black American Express® Card transactions			
Date of Transaction	Description	Debits	Credits(-)
20 Mar 14	VIRGIN AUSTRALIA 99401 WINTON AU	89.00	
20 Mar 14	VIRGIN AUSTRALIA 99401 WINTON AU	7.70	