

HOW TO MANAGE YOUR ACCOUNT.

A brief guide to understanding your statement with Flexible Payment Option feature activated.

TOTALS

This row summarises the new charges, payments, credit, fees and interest charged to your Account since your last statement.

RATES OF INTEREST

If you choose to pay over time this is the interest rate you will be charged. Please note, you will not be charged interest if you pay your Account in full each month (Closing Balance).

American Express Business Card

americanexpress.com.au
 Customer Service
 1300 132 639
 American Express Australia
 GPO Box 3757
 Sydney NSW 2001

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 Date
 April 28, 2018

Prepared for
 MR FROST
 ABC PTY LTD
 ABN: 12345678910

Membership Number
 XXXX-XXXXXX-31003

	Opening Balance	New Credits	New Debits	Closing Balance	Minimum Amount Due
Totals	6,956.13	- 6,956.13	+ 12,096.45	= 12,096.45	351.16

Statement includes payments and charges received by April 28, 2018

Due Date
 May 19, 2018

Flexible Payment Option is activated on your account giving you the choice to pay over time. Please pay at least the Minimum Amount Due. **To avoid interest charges, pay the full Closing Balance.** To find out more, including how the Minimum Amount Due is calculated, visit: business.americanexpress.com.au/FPO
 Please ensure your payment reaches us by 21 March 2018 or additional charges may apply.

IMPORTANT GST INFORMATION
 GST information provided on your statement for individual transactions is supplied by the processing merchant. Where no GST information has been included on the statement for a particular charge, you should obtain a tax invoice or adjustment note to confirm the availability of input tax credits for the relevant acquisition or adjustment.

Statement Period	From January 29 to February 28, 2018
Credit Summary	At February 28, 2018
Rates of Interest	Annual Rate Flexible Payment Option XX.XX%
Details	Foreign Spending Amount \$

Payments Section

February 18	ONLINE PAYMENT RECEIVED – THANKYOU W3306	6,956.13 CR
Total of Payments		6,956.13 CR
Total of new transactions		12,096.45

Card Number XXXX-XXXXXX-31003

January 29	GRAYSONLINE.COM	94.00
	ABN 35003688284	Reference: 688310
January 29	WOOLWORTHS 1308 L	22.00
	ABN 88000014675	Reference: 156089
January 31	BUNNINGS WAREHOUSE	440.00
	ABN 26008672179	Reference: 12345

CLOSING BALANCE

To avoid interest charges, pay the full Closing Balance by the due date each month. This is the total outstanding balance on your Account.

MINIMUM AMOUNT DUE

To pay over time pay the Minimum Amount Due. This is calculated as:
 The greater of \$30 or 2.5% of your Closing Balance up to your FPO Credit Limit and;
 + any overdue balance;
 + any balance exceeding your FPO Credit limit;
 + any fees charged by American Express.

DUE DATE

This date your payment must reach your American Express account. Dependent on your payment method, it can take up to 3 days for a payment to reach your Account. Please refer to the back of your statement for details.