

HOW TO MANAGE YOUR ACCOUNT.

ABN 88000014675

ABN 26008672179

BUNNINGS WAREHOUSE

Example above does not represent all transactions made on this monthly statement

January 31

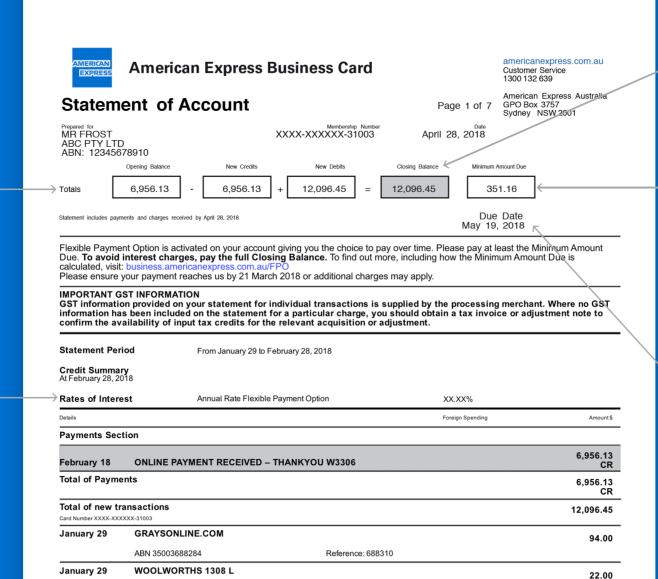
A brief guide to understanding your statement with Flexible Payment Option feature activated.

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).



Reference: 156089

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

440.00

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.