

Understanding your Orange One statement

We send you a statement once a month outlining your card use and more throughout the previous statement period. While you probably know where to find the most important parts, there could be essentials you're missing out on if you're new to Orange One or it's been a while since checking your statement in detail.

1 Account details

The basics like your card number, credit limit, available credit and the statement period.

Visa card number: 4202 74XX XXX 1234
Credit limit: \$8,000.00
Available credit: \$5,235.98
Statement period: 08/06/2018 to 07/07/2018

2 Transaction summary

Your snapshot of account credits and debits (money in / money out), plus your opening and closing balance and any interest or fees you may have incurred.

Transaction summary

Opening balance	-\$3,896.61
Money in	\$1,159.02
Money out	-\$0.00
Interest	-\$26.43
Fees	-\$0.00
Closing balance	-\$2,764.02

Good to know

The closing balance you'll see in this section is the total of all balances, including instalments.

3 Repayments

There are two repayment types listed in your statement. The repayment that will be debited on the due date is the one you've selected in your autopay preferences (which can be changed by you at any time by logging into your account).

- **Amount due** is everything owing on your account except future instalment repayments.
- **Minimum repayment** is the minimum you must repay. It includes any repayments due under each instalment, for the statement period. (Learn how minimum repayments are calculated in your credit offer email.)

If you are over your credit limit or are in arrears, you will see this noted in this section. You'll see the amount that is payable immediately, and the amount that must be paid by the due date.

Repayments

Due date	23 July 2018
Amount due	\$2,429.07
Minimum repayment	\$395.41
Paid from	Savings
	BSB 923-100
	ACC 12345678

Good to know

Repaying the amount due will allow you to keep interest-free days and avoid paying additional interest. (Learn more in [Terms and Conditions](#).)



4 Cashback

You'll see this section on your statement when you've chosen to add cashback rewards to your Orange One account. The amount shown represents the cashback you've earned during your previous statement period. This gets paid into your autopay account every month, as long as you make your repayments on time. For more details check our [Terms and Conditions](#).

Cashback - paid into autopay account

Previous statement period \$23.45

5 Minimum repayment warning

We are required by law to include this warning. It doesn't take into account amount owing under instalments. It is intended to make consumers aware of:

- how long it takes to pay off the closing balance, and
- how much interest could be charged if only the minimum repayments are made.

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, for the revolving balance portion of your total outstanding balance:

If you make no additional charges using this card and each month you pay...	You will pay off the closing revolving balance shown on this statement in about...	And you will end up paying an estimated total of interest charges for that revolving balance of...
Only the minimum repayment for the closing revolving balance	1 Year and 9 Months	\$222.27

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 133 464. We may be able to assist you.

6 Important notice

An occasional rather than regular statement feature for important service messages like changes to interest rates or the way you can use your account.

Important notice

From 2 October 20XX, the annual revolving percentage rate on Orange One has changed to XX.XX% p.a.
The annual instalment percentage rate will remain at X.XX% p.a.



7 Instalments

Displaying only when you have current instalments to pay off, this section provides details about each instalment, including what's outstanding (the balance remaining), the monthly amount payable and when it's set to end.

Good to know

Instalment repayment amounts are automatically added to the amount due and minimum repayment for each statement.

Instalments

Name	Start date	End date	Balance remaining	Monthly amount
New Phone	10/06/2018	07/09/2018	\$334.95	\$169.45
Total			\$334.95	\$169.45

8 Transactions

Transactions made during the statement period, including any fees or interest debited from your account.

Good to know

Always check this section carefully and report any errors or unauthorised transactions straight away on 133 464.

Transactions

Date	Details	Money out	Money in	Balance
08/06/2018	Internal Transfer Oo Avail Chase \$1743.01 Transfer From 12345678		1,159.02	-2,737.59
5/07/2018	Visa Purchase - Receipt 123456 WOOLWORTHS SYDNEY Date 04/07/2018 Card 1234	-250.50		-2,988.09
5/07/2018	Visa Purchase - Receipt 123456 NSW ROADS & MARITIME SYDNEY Date 03/07/2018 Card 1234	-150.00		-3,138.09
6/07/2018	Internal Transfer From Orange Everyday 12345678		400.50	-2,737.59
07/07/2018	Interest charge - Revolving	-22.03		-2,759.62
07/07/2018	Interest charge - Instalment	-4.40		-2,764.02

9 Interest rates

Shows you the interest rates for the different balance types:

- **Revolving credit** is the balance of your account that hasn't been moved to an instalment, including any outstanding amounts from previous statement periods.
- **Instalments** refers to the balance of your account that has been moved to one or more instalments.
- **Cash advances** includes cash transactions like ATM withdrawals, purchases of cash-like items including travellers cheques, gambling or gaming transactions, and any other transactions identified by Visa as a cash advance.

Interest rates

Revolving credit	14.99% p.a.
Instalments	9.99% p.a.
Cash advances	14.99% p.a.



10 Updates

The bit at the very end of the statement reserved for helpful tips, offers and new feature information.

