

How to read *your* credit card statement

How to read *your* credit card statement

1 Customer Number

This is your Ruralco customer number

2 Account Number

This is the account number for this credit card account

3 Minimum Amount Due

This is the minimum amount you are required to pay by the Due Date shown. If you only pay this amount, you may be charged interest.

4 Credit Limit

This is the credit limit on your account, which all cards on this account can access.

5 Available Amount

This is the amount of your credit limit that is available to spend, at the time this statement was produced.

6 Total Amount Due

This is your total account balance for all cards under this account. If you pay this amount in full every month by the Due Date, you can avoid being charged interest.

7 Opening Balance

This was the amount owing on your account at the time of the opening date of this statement period.

8 Payments, Credits & Rebates

This is what has been credited to your account since your last statement, including payments, credits and rebates.

Ruralco Statement

Modified Tax Invoice - IRD Approved


JOHN FIELDMAN
25 RURAL ROAD
RD 8
ASHBURTON 7778

REBATES THIS MONTH

\$12.50

REBATES SINCE 01/06/22

\$521.00



PO Box 433
Ashburton 7740
ar@ruralco.co.nz
Phone 0800 787 256
www.ruralco.co.nz
GST No 109-831-433

Customer No. 10576352

Statement for Ruralco Credit Card

Ruralco Credit Card Account Number: **000400001000000987**

Statement Period	Payment Due Date	Minimum Amount Due
1 Oct 2022 to 31 Oct 2022	20 Nov 2022	\$442.25
Credit Limit	Available Credit	Total Amount Due
\$10,000.00	\$1,154.99	\$8,845.01

Account Summary				
Opening Balance	- Payments, Credits & Rebates	+ Purchases, Charges & Interest	=	Closing Balance
\$1,247.77	\$312.50	\$7,909.74	=	\$8,845.01

- If you make only the minimum payment each month, you will pay more in interest and it will take you longer to pay off your balance. Visit www.sorted.org.nz/creditcards to calculate how you can pay off your credit card balance faster and pay less in interest.
- Refer to the bottom of this page for ways to pay your credit card.
- If your account becomes overdue, a late payment fee of \$10 will be charged. Additionally, interest at a rate of 23.95% per annum will accrue from the time of purchase. Continued non-payment may result in debt collection action.

Please note that the amount of **\$8,845.01** will be debited from your account on **20/11/2022** or the next business day. This amount will be reduced with any payments that are made 5 business days prior to the payment due date.

Please note any transactions that are listed without a rebate, means the rebate is either applied at point of sale or that business does not offer rebates. If you have any questions regarding your statement, please contact the Ruralco team on 0800 787 256 (Monday to Friday 8am - 5pm).

Keep this tax invoice with all the attached invoices for tax purposes. The GST calculation is on the Net amount. Refer to your invoices for further GST details to calculate and deduct GST components for non-business expenditure. Gross, Rebate and Net are GST Inclusive.

Ways to pay your credit card

- Set up a Direct Debit - Download the Direct Debit Payment Application form from Ruralco's website (www.ruralco.co.nz) or contact Ruralco.
- If you have not set up any Direct Debit arrangements, you can transfer through internet banking. Our bank details are below. Please include your customer number as a reference.
- Cash or EFTPOS in one of our Ruralco retail stores

Account Number: 02 0836 0088452 00	Customer No. 10576352
Account Name: Ruralco NZ Limited	Minimum Amount Due \$442.25
Reference: 10576352	Total Amount \$8,845.01
	Payment Due Date 20 Nov 2022

You could win **\$500** for a primary school of your choice! Simply use your Ruralco card at participating businesses, and you'll go in the draw. Find out more at Ruralco.co.nz/spend-for-your-school

9 Gross Purchases

This is the amount of Gross Purchases plus any interest or charges.

10 Closing Balance

This is the closing balance of your account at the end of the statement period.

11 Direct Debit Notice

If you have set up a direct debit to pay your account in full every month, this message will show.

12 Payment Summary

This is the summary information for the statement period, showing how much to pay and the Due Date.

www.ruralco.co.nz

13 GST amount

This GST amount is included in the Net amount shown to the left.

14 Invoice column

This number is what the merchant provided to Ruralco when you made your purchase.

15 Ruralco Retail

This shows as a total amount for any purchases made at a Ruralco Store, on our website, or any Energy or Bulk Fuel charges. A separate page of itemised transactions will be included with this statement.

16 Mobilcard

Ruralco Fuel

This relates to any purchases made directly on your linked Ruralco Mobilcard (the blue card).

17 Ruralco Charge Card

This will appear on your first statement if you are an existing Ruralco customer transitioning to a new Ruralco Credit Card. Any balances on the Ruralco Charge Card will be paid for with the new credit card and shown here as one amount. A separate page of itemised transactions on your Ruralco Charge Card will be included with this statement.

18 Other cards

If you have other cards on this account, they will be shown separately here with itemised transaction information.

DATE	REFERENCE	INVOICE	GROSS	REBATES	NET incl GST	GST	BALANCE
04 Oct 2022	Opening Balance						\$1,247.77
05 Oct 2022	PAYMENT				-\$100.00		
09 Oct 2022	PAYMENT				-\$200.00		
	<i>Total Payments</i>				-\$300.00		\$947.77
29 Oct 2022	LATE PAYMENT FEE				\$10.00	\$1.50	
29 Oct 2022	INTEREST CHARGED				\$10.40		
	<i>Total Interest and Charges</i>				\$20.40	\$1.50	\$968.17
A							
XXXX-XXXX-XXXX-3639 Ruralco Primary Card							
12 Oct 2022	RURALCO RETAIL	700165	\$6,085.83	\$3.00	\$6,082.83	\$793.41	
14 Oct 2022	MOBILCARD RURALCO FUEL	700160	\$110.00	\$5.50	\$104.50	\$13.63	
19 Oct 2022	RURALCO CHARGE CARD	682196	\$1,243.01	\$0.00	\$1,243.01	\$162.14	
22 Oct 2022	NEUMANN'S TYRES	700258	\$100.75	\$1.00	\$99.75	\$13.01	
			\$7,539.59	\$9.50	\$7,530.09	\$982.19	\$8,498.26
B							
XXXX-XXXX-XXXX-8723 Ruralco Card							
14 Oct 2022	MITRE 10 MEGA HORNBY	654285	\$105.50	\$1.00	\$104.50	\$13.63	
19 Oct 2022	BLACKLOWS TRADEZONE	329800	\$143.50	\$1.00	\$142.50	\$18.59	
22 Oct 2022	SPIDERBAN	005587	\$100.75	\$1.00	\$99.75	\$13.01	
			\$349.75	\$3.00	\$346.75	\$45.23	\$8,845.01
C							
Total Transactions excluding Payments							
			\$7,909.74	\$12.50	\$7,897.24	\$1,028.92	\$8,845.01
22							
23							

19 Interest and Charges - card total

This amount includes any interest or charges shown above.

20 GST - card total

This total includes any GST shown above against purchases, payments or charges.

21 Running Balance

This is the running balance, which is the opening balance for the statement period plus any amounts in the NET column, updated as each card is listed.

22 Total of A,B,C

This total is A + B + C

23 Total Across Accounts

These are the total amounts across all cards on this account.

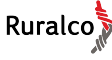
Ruralco Card Transactions

You will see this page in your statement if you are transferring from a Ruralco Charge Card during the statement period.

Ruralco Card Transactions

Your GST calculation is on the Net amount. Refer to the attached (or previously received) invoices for further GST details to calculate and deduct GST component for non-business expenditure. Gross, Rebate and Net are GST Inclusive.

JOHN FIELDMAN
25 RURAL ROAD
RD 8
ASHBURTON 7778



PO Box 433
Ashburton 7740
ar@ruralco.co.nz
Phone 0800 787 256
www.ruralco.co.nz
GST No 22-276-727

Account No. 10576552
Month Ending 31/10/2022
Invoice Number B9223010

DATE	REFERENCE	INVOICE	GROSS	REBATE	NET Incl GST	GST	BALANCE
16/10/2022	AutoSparks	179779	\$475.38		\$475.38	\$62.01	\$475.38
19/10/2022	Brake & Transmission NZ Ltd Head Office	19869580-1	\$200.10		\$200.10	\$26.10	\$675.48
20/10/2022	Brake & Transmission NZ Ltd Head Office	19912632-1	\$567.53		\$567.53	\$74.03	\$1,243.01
			\$1,243.01	\$0.00	\$1,243.01	\$162.14	\$1,243.01
31/10/2022	Payment by Ruralco Card	RCLOCT22			-1,243.01		\$0.00
			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

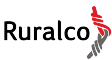
Ruralco Retail Transactions

You will see this page in your statement if you have made any purchases at a Ruralco retail store, on the Ruralco website, or any Energy or Bulk Fuel charges. These are automatically paid by your Ruralco Credit Card account.

Ruralco Retail Transactions

Your GST calculation is on the Net amount. Refer to the attached (or previously received) invoices for further GST details to calculate and deduct GST component for non-business expenditure. Gross, Rebate and Net are GST Inclusive.

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GST No 22-276-727

Account No. 10576552
Month Ending 31/10/2022
Invoice Number A8223314

DATE	REFERENCE	QTY	EACH	GROSS	REBATE	NET Incl GST	GST	BALANCE
11/10/2022	POSINV001903531 Order No: MR							
	SOCKS	1.0000	\$263.80	\$264.80	\$1.00	\$263.80	\$34.40	\$263.80
11/10/2022	Genesis Energy	328351573		\$449.34		\$449.34	\$58.61	\$713.14
11/10/2022	Ballance Agri Nutrients Ltd	93055988		\$422.28		\$422.28	\$55.08	\$1,135.42
13/10/2022	BulkFuel - 25 Rural Road Meridian Energy BULK ALLIED DIESEL	2000.1	\$2.28	\$4,559.03		\$4,559.03	\$594.66	\$5,694.45
16/10/2022	25 Rural Road 27035EA1DB	50752806		\$51.87	\$1.00	\$50.83	\$6.63	\$5745.28
16/10/2022	27 Rural Rd House 32218EA613	50752806		\$344.50	\$1.00	\$337.55	\$44.03	\$6,082.83
				\$6,085.83	\$3.00	\$6,082.83	\$793.41	
31/10/2022	Payment by Ruralco Card	RTLOCT22				-6,082.83		\$0.00