

BNZ  
Takapuna Store  
Telephone 0800 800 468  
Facsimile 09 486 1251



STATEMENT NO. 13  
FOR THE PERIOD 3  
SEPTEMBER TO 3  
OCTOBER 2013

**ACCOUNT NAME**  
GUO, CHAOYUN

**ACCOUNT NUMBER**  
02-0272-0241908-000

OPENING BALANCE					1,876.11
Date	Particulars	Type	Withdrawals	Deposits	Balance
09 Sep	D SKY-LUCAS Rent Dean WestCoastrd	AP		960.00	2,836.11
09 Sep	GUO, CHAOYUN LOANINTEREST HOME LOAN SP 674290870002		127.50		
09 Sep	GUO, CHAOYUN LOANINTEREST HOME LOAN SP 674290870003		658.75		2,049.86
10 Sep	hong hao hong	BP	1,000.00		1,049.86
23 Sep	D SKY-LUCAS Rent Dean WestCoastrd	AP		960.00	2,009.86
23 Sep	GUO, CHAOYUN LOANINTEREST HOUSING LOAN 674290870006		866.25		1,143.61
24 Sep	hong hao hong	BP	1,100.00		43.61
30 Sep	BANK FEE (INCL \$4.90 REBATE)		0.00		43.61
01 Oct	HOUSING NEW ZEALAND 56665 84488	DC		1,833.00	1,876.61
CLOSING BALANCE					1,876.61



## Ready Money - Account Fee Summary

02-0272-0241908-000

Particulars	Usage	Unit Price	Total
Electronic Transactions	4	0.35	1.40
Base Fee	N/A	N/A	3.50
Total Monthly Fees			4.90
Customer Account Fee Rebates			4.90
30 Sep	Monthly Bank Fee (Charge period from 30 Aug 2013 to 27 Sep 2013)		0.00

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Debit Interest Rate(s) as percent per annum applicable to this account during the statement period

3/09/2012 - 3/10/2013  
23.200% p.a

Current overdraft interest rate percent per annum applicable to this account is 23.200. There is no required payment applicable to this statement period provided the limit has not been exceeded. This rate is less than the finance rate within the meaning of the Credit Contracts Act 1981. This only applies if you entered into your facility agreement prior to 1 April 2005 and the Bank has not notified you that the facility has been migrated to the Credit Contracts and Consumer Finance Act 2003. If you have any questions please contact your nearest branch or call 0800 800 468.

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