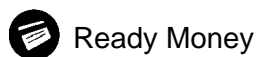


BNZ  
Takapuna Store  
Telephone 0800 800 468  
Facsimile 09 486 1251



STATEMENT NO. 12  
FOR THE PERIOD 2  
AUGUST TO 3  
SEPTEMBER 2013

**ACCOUNT NAME**  
GUO, CHAOYUN

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

				OPENING BALANCE	1,953.73
Date	Particulars	Type	Withdrawals	Deposits	Balance
05 Aug	D SKY-LUCAS Water bill	BP		30.00	1,983.73
06 Aug	POLICE INFRINGEMENT Police	BP	100.00		1,883.73
08 Aug	GUO, CHAOYUN LOANINTEREST HOME LOAN SP 674290870002		127.50		1,756.23
08 Aug	GUO, CHAOYUN LOANINTEREST HOME LOAN SP 674290870003		658.75		1,097.48
12 Aug	D SKY-LUCAS Rent Dean WestCoastrd	AP		960.00	2,057.48
20 Aug	Rockgas Ltd Rockgas	BP	102.32		1,955.16
21 Aug	GUO, CHAOYUN LOANINTEREST HOUSING LOAN 674290870006		866.25		1,088.91
26 Aug	D SKY-LUCAS Rent Dean WestCoastrd	AP		960.00	2,048.91
28 Aug	hong hao hong	BP	1,200.00		848.91
30 Aug	WAITAKERE RATES-AUCK 403 west coa	BP	410.00		438.91
30 Aug	WAITAKERE RATES-AUCK 54A candia	BP	425.00		
30 Aug	BANK FEE (INCL \$4.55 REBATE)		0.00		13.91
02 Sep	MR D SKY-LUCAS Water bill Dean WestCoast rd	DC		29.20	43.11
02 Sep	HOUSING NEW ZEALAND 56665 78440	DC		1,833.00	1,876.11
				<b>CLOSING BALANCE</b>	<b>1,876.11</b>

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## Ready Money

STATEMENT NO. 12  
FOR THE PERIOD 2  
AUGUST TO 3  
SEPTEMBER 2013

**ACCOUNT NAME**  
GUO, CHAOYUN

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



## Ready Money - Account Fee Summary

02-0272-0241908-000

Particulars	Usage	Unit Price	Total
Electronic Transactions	3	0.35	1.05
Base Fee	N/A	N/A	3.50
<i>Total Monthly Fees</i>			4.55
<i>Customer Account Fee Rebates</i>			4.55
30 Aug	Monthly Bank Fee (Charge period from 31 Jul 2013 to 29 Aug 2013)		0.00

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

3/09/2012 - 3/09/2013  
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.