Interest free period on purchases

BOQ SPECIALIST
Distinctive banking

up to **55 days interest free**

30 DAY STATEMENT PERIOD | **25 DAYS TO PAY**

1 SEPTEMBER	11 SEPTEMBER	21 SEPTEMBER	30 SEPTEMBER	25 OCTOBER	
Statement period starts	Purchased some shoes	Paid for dinner	Statement period ends	Payment due	Late payment
	44 days interest free on this item when you pay the total amount owing by the due date.	**34 days interest free** on this item when you pay the total amount owing by the due date.	**25 days** to pay off the total amount owing on your statement.	To avoid interest, you must pay the total amount owing each month. If you pay this amount by the due date, you won't be charged interest on items purchased in the statement period as long as you have paid your closing balance in full. If you are paying your closing balance using BPAY®, it's important to leave a minimum of two business days for the amount to be processed to your account.	When a payment is late or not met in full, you will be charged interest on the purchases made during the overdue statement period and the statement period that follows. Your interest free period will only be reinstated when your closing balance for the overdue statement period (September in the above example) is paid in full and the following statement period (October in the above example) is paid in full by the due date.

THINGS YOU SHOULD KNOW:

Example shown is for illustrative purposes only and does not take into account any factors or activity that may be individual to your account including cash advances.

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