

How to read your statement



1 Statement Date / Tarikh Penyata: 15 May 2009 Page / Halaman: 1 of 3

YOUR FINANCIAL STATUS / STATUS KEWANGAN ANDA
Seperti pada tarikh Penyata dalam (nilai RM)

AS AT STATEMENT DATE IN (RM EQUIVALENT) Seperti pada tarikh Penyata dalam (nilai RM)	
1. Deposits / Deposit	11,756.24
RM Deposits / Deposit	11,756.24
FX Deposits / Deposit Wang Asing	0.00
2. INVESTMENTS / Pelaburan	0.00
Investment Funds / Dana Pelaburan	0.00
FX Structured Investment / Pelaburan Berstruktur	0.00
RM Structured Investment / Pelaburan Berstruktur	0.00
3. PERSONAL FINANCING FACILITIES	1,762.89
Kemudahan Pembiayaan Peribadi	
Instalment Facility / Kemudahan Ansuran	0.00
Overdrafts / Overdraft	0.00
Credit Cards / Kad Kredit	1,762.89
4. NET POSITION	9,993.35
Kedudukan Bersih	(1+2-3)
5. INSURANCE	0.00
Insuran	
6. HOME FINANCING FACILITIES	0.00
Kemudahan Pembiayaan Perumahan	

RUSSELL YANG
168
LUCKY ROAD
12888 KUALA LUMPUR
WP

2 YOUR ACCOUNT BALANCES / BAKI AKAUN-AKAUN ANDA

Account Type Jenis Akaun	Account Number Nombor Akaun	Currency Balance Baki Mata Wang	RM Balance or equivalent Baki RM atau Bersamaan
JustOne Card	5239-9928-8888-1688		1,762.89-
JustOne Current Account / Akaun Semasa JustOne	399-1-000-8888-8		11,756.24

3 Payment Due Date / Tarikh Akhir Pembayaran: 04 June 2009 Page / Halaman: 2 of 3
Statement Date / Tarikh Penyata: 15 May 2009 REPAYMENT SLIP / SLIP PEMBAYARAN

Card Account Akaun Kad	Account Number No Akaun	New Balance Baki Baru	Min Pymt. Due Pembayaran Minima	Payment Encl. / Bayaran Disertakan		
				Amount to Pay Amaun Untuk Dibayar	Cheque No Nombor Cek	Bank Bank
JustOne Card	5239-9928-8888-1688	1,762.89	88.15			
Total / Jumlah		1,762.89	88.15			

5 Payment Due Date / Tarikh Akhir Pembayaran: 04 June 2009 Statement Date / Tarikh Penyata: 15 May 2009 6 Page / Halaman: 2 of 3

YOUR ACCOUNT BALANCES / BAKI AKAUN-AKAUN ANDA

Approved Credit Limit / Had Kredit Diluluskan: (Combined Limit)	50,000	Available Credit Limit / Baki Kredit:	48,237.11
---	--------	---------------------------------------	-----------

Previous Balance Baki Sebelumnya	- Payments Pembayaran	- Credits Kredit	+ Purchases Pembelian	+ Cash Advance Pendahuluan Tunai	+ Charges Caj	= New Balance Baki Baru
1,000	1,043.88	0.00	1,806.77	0.00	0.00	1,762.89

JUSTONE CARD 5239-9928-8888-1688

Date Tarikh	Description Diskripsi	Transaction Reference Rujukan Urusniaga	Currency Amount Jumlah Matawang	RM Amount Jumlah RM
	BALANCE FROM PREVIOUS STATEMENT Baki dari penyata sebelumnya			1,000.00
	88CHEQUE BOOK STAMP DUTY	080019808888		3.75
1-May	PETROL - JALAN MAHARAJALELA KUALA LUMPUR MY	249868800077888000000000		47.00
1-May	CASH BACK	181567800000		0.94CR
6-May	RETAIL - LOT 10 KUALA LUMPUR MY	249213890568888000000000		981.25
6-May	CASH BACK	191367800000		19.63CR
8-May	RETAIL - LOT 10 KUALA LUMPUR MY	249213890440010000000000		415.00
8-May	CASH BACK	745088888888888000000000		0.83CR
10-May	PETROL - ORIENTAL VALL SELANGOR MY	243898866666666000000000		88.00
10-May	CASH BACK	192336666660		1.76CR
12-May	RETAIL PAVILION KUALA LUMPUR MY	242828188888666000000000		265.00
12-May	CASH BACK	193688111111		13.25CR
14-May	PAYMENT - THANK YOU	745088888888888000000000		1,000.00CR
15-May	INTEREST	*0000000000		6.77
	NEW BALANCE / Baki Baru			1,762.89
	MINIMUM PAYMENT DUE / Pembayaran Minima			88.15

Payment Due Date / Tarikh Akhir Pembayaran: 04 June 2009 Statement Date / Tarikh Penyata: 15 May 2009 Page / Halaman: 2 of 3

13 CHOICE REWARDS POINT SUMMARY / Ringkasan Mata "Choice Rewards"

	14 POINTS EARNED
CREDIT CARD	900
DEBIT CARD	125
CURRENT ACCOUNT	208
POINTS BROUGHT FORWARD	9,650
POINTS REDEEMED THIS MONTH	(0)
POINTS ADJUSTED THIS MONTH	0
TOTAL CHOICE-POINTS AVAILABLE	10,883
POINTS EXPIRING IN MAY 12	10,883
	10,883

JUSTONE CURRENT ACCOUNT

399-1-000-8888-8

Date Tarikh	Description Diskripsi	Deposit Deposit	Withdrawal Pengeluaran	RM Balance Baki RM
	BALANCE FROM PREVIOUS STATEMENT / Baki dari penyata sebelumnya			8,500.00
6-Apr	CASH DEPOSIT	620		10,500.00
8-Apr	POS - RETAIL PAVILION KUALA LUMPUR MY		100.00	10,400.00
15-Apr	POS - RETAIL MID VALLEY SELANGOR		150.00	10,250.00
30-Apr	CREDIT INTEREST	6.24		10,256.24
1-May	CASH DEPOSIT	1,500.00		11,756.24
5-May	CLOSING BALANCE / Baki penutup			11,756.24

- Statement Date:** Your monthly statement will be generated on this date.
- Your Account Balances:** Highlights your JustOne Card & Current Account.
- Payment Due Date:** The date by which payment must be made to avoid charges.
- Minimum Payment Due:** Minimum payment required to make for this statement.
- Approved Credit Limit:** Credit Limit (combined) approved for this card.
- Available Credit Limit:** Unused credit limit available (Approved Credit Limit minus Credit Limit used, carried forward from your last statement).
- Previous Months Transactions:** Summary of month's balance and payment made for last statement.
- JustOne Card Transaction Details:** Breakdown of your card activities for each purchase, payment received and other charges for this statement.
- Stamp Duty Charges:** Stamp duty to be paid upon JustOne Card Approved.
- Cash Rebate:** Cash Rebates earned for each purchases (excluding cash advance).
- Interest:** Interest rate charged based on outstanding balances on unpaid retail transaction balances.
- New Balance:** Total outstanding balance for this statement.
- Choice Rewards Points Summary:** Summary of Total Choice Points earned, brought forward, redeemed & adjusted for the month.
- Points Earned:** Choice Points earned from Credit, Debit & Current Account.
- Points Brought Forward:** Choice Points earned from previous month.
- Points Expiry Date:** Redeem your Choice Points with Gifts or Cash Back before this date.
- JustOne Current Account Transactions:** All transactions including deposits, withdrawal are itemised.
- Debit Card Purchases:** Transactions deducts from Current Account.
- Closing Balance:** Ending Balance available for the month.