

MS GEHANE HABIB
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Your credit card statement 17 April 2022

Important Information

Since your last statement, the standard interest rates on your credit card have changed because of a change in the Bank of England base rate.

Your new rates can be found on this statement, along with your minimum payment - which may have also changed. Any promotional or non standard rates you have on your account have not changed and will continue until the end of the agreed period.

For further information on how a changing Base Rate could impact your interest rates, please visit www.halifax.co.uk/base-rate-information

Halifax Clarity

Mastercard number	5286 83** **** 7721
Cardholder	MS GEHANE HABIB
Your credit limit	£5,750
Available to spend	£5,742.29
Next month's estimated interest	£0.12

Summary of your account

Previous balance	£696.01
Payments received	£753.46 CR
New transactions, fees and charges	£65.16
Your new balance	£7.71
Minimum payment due	£5.00
To reach your account by	12 May 2022

Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Account information

Your current **standard** interest rates are:

23.34% p.a. (variable) for Cash Transactions (Effective rate)

23.34% p.a. (variable) for Purchases (Effective rate)

23.34% p.a. (variable) for Balance Transfers and Money Transfers (Effective rate)

21.1580% p.a. (variable) for Default charges (Simple rate)

Your standard interest rates have changed in this statement period. Please refer to the Standard Interest Rate Changes Section within this statement for more information regarding your interest rates.

How you can contact us

By phone

Customer service queries - Please see the number on the front of your statement.

Lost or stolen cards - 0800 015 1515 or

- +44 113 242 8196 (when abroad)
- Textphone from the UK 03457 32 34 36
- +44 113 366 0141 (when abroad)

You can call us 24 hours a day, every day. Please have your credit card details with you when you call.

Balance transfers - 0344 846 0599

- +44 1268 567 222 (when abroad)

You can call us Monday to Friday 8am - 10pm and Saturdays 9am - 5pm.

For your security, and to assist us with staff training, phone calls may be recorded and monitored.

Online

To manage your account 24 hours a day via the Internet, visit www.halifax.co.uk/online to register. It takes up to 7 days to set up your online registration so remember to allow for this or you could miss a payment or incur a charge.

If you need extra help

If you need this in another format, such as large print, Braille or audio CD, please contact us.

If you have a hearing or speech impairment - you can use Relay UK, or contact us by textphone on 0345 732 3436. Lines are open 9am-5.30pm every day. In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: halifax.co.uk/contactus/sign-video

Useful information

Available to spend

The amount available to spend shown overleaf may include transactions that have been authorised but have not yet been applied to the account.

Checking your statements

Please keep all receipts to check against your statement. If you have a query about your statement please call customer services as soon as possible. The earlier you contact us about a disputed entry, the more we may be able to do for you.

Lost or can't remember your PIN?

Please call the number on the front of your statement and we will send you a new PIN.

Data Privacy

We work hard to keep your personal data secure, which includes regularly reviewing our privacy notice. When there's an important change we'll remind you to take a look, so you're aware how we use your data and what your options are. You can find our latest privacy notice at www.halifax.co.uk/securityandprivacy/privacy or ask for a copy on 0345 720 3040 or if abroad +44 113 242 1984.

Recommended Payment Amount

If we show a recommended payment amount in the summary of your account section in this statement, this means that you are in persistent debt. This is where you have paid more in interest, fees and charges than from your outstanding balance for a long time. For more details please see your terms and conditions. We have included more information about your persistent debt balance later in this statement. We will also write to you separately with further information about this.

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By post

You can also write to Halifax Plc. at:
Lloyds Banking Group plc, Credit Card Operations, BX1 1LT.
Please quote your account number in all correspondence.

To change your personal details

If you have changed your name, address or bank account details please let us know. Write to us at the above address listing your title, full name and address, home and work telephone numbers, 16 digit card number and any new sort code and account numbers you use to pay your bill. Please remember to sign and date any information you send us.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

How interest is charged

We calculate interest daily based on the total amount you owe. We add together all the daily interest amounts in each statement period and add the total to your balance on your statement date. The sooner you make your payments, even before the payment due date, the less interest you will pay. There are some exceptions to these interest rules. Details are available within your terms and conditions.

Estimated interest

This is an estimate of the interest you'll have to pay next month. It assumes:

- you pay only the minimum due
- you pay by the due date
- you have no more transactions before your next statement
- you don't change your statement date
- your standard interest rates and the way we calculate interest don't change

The estimate does not include reduced interest if a promotional rate starts before your next statement is produced.

Important Information about Promotional Offers

You will lose any promotional offers if we do not receive your minimum payment on time or you go over your credit limit. The standard rate will apply on the remaining balance.

Other products and services

You can let us know at any time if you don't want to receive information about other Products and Services.



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How to pay

Please remember - Your payments should reach your account as cleared funds by the date shown on the front of your statement.

If you are unable to make the minimum payment, please contact us as soon as possible by calling the number on the front of your statement.

Direct debit - You can set up a direct debit to pay the minimum or full amount on your statement, a fixed amount, or fixed percentage each month. Please call the number on the front of your statement or if registered for online banking go online and click on the "ways to pay" tab on your credit card section.

Debit card - You can pay by Debit card by phone, internet banking or the mobile app.

Online - If you have a Halifax Current Account and are registered for our online service you can make a payment via www.halifax.co.uk/online and your payment will normally be credited to your account within 2 hours. If you do not have a Halifax Current Account, you may be able to arrange payment through another online banking provider. Please use the sort code and account number shown on the right. Please also make sure that you quote your credit card number.

Post - If you receive paperless statements please send a cheque in an envelope to **Card Services, Halifax (195), PO BOX 186, Sheffield, S98 1LL**. If you receive paper based statements through the post you can send the completed payment slip and cheque in an envelope to the address above. The cheques should be made payable to Halifax Bank followed by your credit card number. You must allow 7 working days* for the payment to reach us. Please use blue or black ink and never send cash through the post.

In branch - You can call into any Halifax Bank branch to make a payment. Just complete and hand in at the counter the Bank Giro Credit Slip (or provide your Credit Card) with a cheque or cash. Cheque payments should be made at least 4 working days* before the due date shown. Cash payments will be credited to your account the same day (Monday to Sunday including bank/public holidays).

Some kinds of payments are not available if you use a Counter-free branch, and different limits may apply. In addition, some self-service facilities are not available at every branch. You can contact us to find out the services offered at your nearest branch.

Telephone Banking with Halifax - You can pay by phone by calling **0345 720 3040**. If you have a Halifax Current Account your payment will normally be credited to your account within 2 hours.

Telephone Banking with another bank - You will need to provide these details:

Bank Sort Code no: 77-29-00

Bank Account no: 00000000

Your reference number, which is your 16-digit account number

Please check with your Telephone Banking provider that your payment will reach your account by the due date shown.

Halifax Credit Cards can receive Faster Payments.

*Working days are Monday to Friday, excluding bank/public holidays.

Halifax Clarity

Mastercard number	5286 83** **** 7721
Cardholder	MS GEHANE HABIB

Date of transaction	Date entered	Description	Amount £
		BALANCE FROM PREVIOUS STATEMENT	696.01
18 MARCH	18 MARCH	PAYMENT RECEIVED - THANK YOU	50.00 CR
17 MARCH	18 MARCH	LEBENSMITTEL GESCHAFT COLERAINE	35.22
18 MARCH	21 MARCH	EXORNA FILLING STATION COLERAINE	22.23
23 MARCH	23 MARCH	PAYMENT RECEIVED - THANK YOU	100.00 CR
25 MARCH	25 MARCH	PAYMENT RECEIVED - THANK YOU	100.00 CR
01 APRIL	01 APRIL	PAYMENT RECEIVED - THANK YOU	200.00 CR
05 APRIL	05 APRIL	PAYMENT RECEIVED - THANK YOU	303.46 CR
14 APRIL	15 APRIL	Rebtel Stockholm SWE	7.71
		10.00 USD @ 1.2970	
New balance			£7.71

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out in the Summary Box on this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Breakdown of balance

Balance Type	Simple Annual Rate (%)	Effective Annual Rate (%)	Outstanding Balance (£)	Interest Charged (£)	Expiry Date
Purchases (Standard)	21.1580	23.34	7.71	0.00	N/A

We work out interest daily using your Simple Annual Rates, based on a 365-day year. We charge interest on the total amount you owe, including on interest we charged before, also known as compound interest. Your Effective Annual Rates show this and you can compare these with rates offered on other cards.

Standard Interest Rate Changes

Your standard interest rates have changed during this statement period.

Between 18/03/2022 and 17/04/2022 your Simple Annual Rates were:

- 21.1580% p.a. (variable) for Cash Transactions
- 21.1580% p.a. (variable) for Purchases
- 21.1580% p.a. (variable) for Balance Transfers and Money Transfers
- 21.1580% p.a. (variable) for Default charges

CASHBACK	
Cashback earned this month	£0.00
Cashback balance	£0.00

Your interest rates are increasing next month

From 20th May 2022, we're increasing your standard interest rates. You can find more details about this change in the letter we sent you in March 2022. You don't need to do anything and can carry on using your card as normal. We'll tell you how much you need to pay and when in your statements.

If you don't want your interest rates to change, you can stay on your current rates, but we'll close your account. This means you won't be able to use your card anymore and you'll need to make at least the minimum payment each month until your balance is cleared. Please call us on 0345 603 0944 before 17th May 2022. Lines are open 7am to 11pm, 7 days a week.

If you have a hearing or speech impairment, you can call us using Relay UK. There's more information on the Relay UK help pages www.relayuk.bt.com SignVideo services are also available if you're Deaf and use British Sign Language: halifax.co.uk/contactus/sign-video If you need support due to a disability please get in touch.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

Halifax Clarity

Mastercard number 5286 83** **** 7721

Cardholder MS GEHANE HABIB

SUMMARY BOX

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest-free period	Maximum 56 days for purchases if you pay your balance in full and on time each month. There is no interest-free period on cash transactions, balance transfers or money transfers.
Interest charging information	We calculate interest daily based on the total amount you owe. We add together all the daily interest amounts in each statement period and add the total to your balance on your statement date. You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement (including any balance transfers and money transfers) on time. Otherwise, the period over which interest is charged is as follows: Purchases, Cash Transactions, Balance Transfers and Money Transfers: From the date the item is debited to your account until the balance is paid in full.
Allocation of payments	We use your payments to clear any overdue amounts before we apply them to your latest minimum payment. We will reduce the amount you owe in the following order: · any overdue amounts from previous statements; then · the remaining balance on your statement; then · any recent transactions not yet shown on your statement. We use your payments to pay off balances charged at the highest interest rate first and so on down to balances with the lowest interest rates. If there is more than one type of balance at the same interest rate, they are paid off in the following order: cash transactions, purchases, balance transfers and money transfers, and then default charges (plus any interest or charges incurred as a result of those balances). For each type of balance, your payments will pay off the oldest balance (and related fees, charges or payment protection insurance) first.
Minimum repayment	Your monthly minimum payment will be an amount equal to the higher of £5 or the total of any interest charged, any default charges payable, 1/12th of your annual fee (if applicable), any Credit Card Repayment Cover (if applicable), and 1.00% of the balance you owe shown in your statement. If you owe less than £5 you must pay the full amount you owe.
Annual Fees	None
Other Fees	Cash Transactions: None. Balance Transfers and Money Transfers: 0.00% for each individual standard rate Balance Transfer and Money Transfer. Handling fees for promotional rate transfers may be higher than this.
Non-sterling transactions (foreign usage)	Payment scheme exchange rate: For rates please call Customer Services on the number above. Indicative rates can also be found at: Mastercard - www.mastercard.com/global/currencyconversion/index.html One or more of the following may apply: Non-sterling transaction fee: None. Cash transaction fee: None.
Default charges	Missed Payment charge: £12

Account information