## HARVEY NICHOLS



Mrs Jillian D Bedford Conkers The Ridge Linton Wetherby LS22 4HJ Account Number 7345000100186203

Annual statement from 04 Oct 2013 to 05 Oct 2014

## **Your Annual Statement Explained**

You do not need to take any action. This statement has been sent for your information only.

Detailed below is a summary of all activity on your credit card during the stated period. The summary is split into:

- Total activity: outlines the total spend on your card (after any refunds), total interest, fees/charges incurred
  and the total amount you have repaid.
- 2) A breakdown by type of transaction.
- 3) A breakdown of other fees and charges incurred.

The information is provided for you to review your previous 12 months of activity.

## **Total Activity** Total spend £0.00 Total interest charged £0.00 Total fees & charges Total amount repaid **Breakdown by Transaction Type Purchases** £0.00 Interest charged £0.00 Cash transactions £0.00 Interest charged £0.00 Fees & charges £0.00 **Balance transfers** £0.00 Interest charged £0.00 Fees & charges

| Annual fees or monthly fees (If applicable) | £0.00 |
|---|-------|
| _   | £0.00 |
| Default fees                                | 20.00 |
| Of which<br>Missed payments                 | £0.00 |
| Returned payments                           | £0.00 |
| Overlimit                                   | £0.00 |
| Other fees                                  | £0.00 |
| Non-Sterling transactions fees              | £0.00 |