

M 001458 TSVP645A TS51SBC5CWAS265 39800 1421345011

Sainsbury's Bank Credit Cards, PO Box 10592, Wigston, LE18 9GZ
Page 1 of 10

MR DUNCAN WOODS
21 SQUIRES COPSE
PEATMOOR
SWINDON
WILTS
SN5 5HB



Your credit card statement 23/03/2019

Account name: MR DUNCAN WOODS
Account number: 5126 8777 8589 5375

Your account summary

Previous balance	£1,815.00
Payments & credits received	£150.00 CR
New transactions & interest	£0.00
Fees	£0.00

Your closing balance £1,665.00

Next month's estimated interest	£0.00
Your credit limit	£6,950.00
Credit available	£5,285.00

Payment information

Minimum amount due £37.46

Payment due date 17/04/2019

Direct Debit amount £150.00

For payment options, see page 4 below.

Minimum payments

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

If you are unable to make the minimum payment, please contact us as soon as possible on 08085 40 50 60.

Rates of interest

18.9% APR (variable)
Purchases 17.47% p.a. (variable)
Cash 23.29% p.a. (variable)
Balance Transfers 17.47% p.a. (variable)
Money Transfers 23.29% p.a. (variable)

For a full breakdown of interest charges please see the Rates of interest section on the last page of the statement.

We're going paperless

From May onwards, you'll only receive your Credit Card statements online. See page 3 for more information.

Nectar points

	This month	Year to date
Nectar points earned	0	0
Bonus Nectar points earned	0	0
Total points	0	0
Loyalty points transferred	0	

bank giro credit

Sainsbury's Bank

Date

Cashier's stamp and initials

Paid in by

MR DUNCAN WOODS
Sainsbury's Bank
Head Office Collection Account

Total Cash

Cheque Amount

Transaction Code

Items

Fee

Sort Code Number

Account Number

42-73-81

20273813

73

£

Please do not mark or write below this line

<5126877785895375< 427381+ 20273813< 73 X

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	Up to 56 days for purchases
Interest charging information	<p>You won't be charged interest on purchases shown on your statement provided that you pay the total balance shown on that statement, and your previous statement, on time. Otherwise, interest is charged on transactions from the date the item is debited to your account until the balance is paid in full.</p> <p>Interest is charged on a daily basis which means that the earlier you make a payment, the less interest you have to pay. We don't recommend that you only pay the minimum payment for prolonged periods.</p>
Allocation of payments	If you don't pay your balance in full we will allocate payments to balances with the highest interest rate before balances with the lower interest rates. Please refer to the terms and conditions for full details.
Minimum repayment	Each month you must repay the greater of: a) an amount equal to the total of any fees or charges due, interest, default sums, plus 1% of the remaining balance b) 2.25% of the statement balance; or c) £5, or the full balance if less than £5, plus any amount that's more than your Credit Limit
Fees	Statement date change fee (if more than twice in 6 months): £5
Charges	Cash fee: 3% (£3 min) Balance Transfer fee: Dependent on offer - you can find out what this is by calling us Money Transfer fee: Dependent on offer - you can find out what this is by calling us
Foreign usage	<u>Payment Scheme exchange rates</u> Indicative rates can be found at: mastercard.us/en-us/consumers/get-support/convert-currency.html Or call Customer Services at 08085 40 50 60 One or more of the following may apply: Non-sterling transaction fee: 2.75% Cash fee: 3% (£3 min)
Default charges	Late Payment fee: £12 Overlimit fee: £12 Returned Payment fee: £12

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.

Changing your PIN

To change or unlock your PIN simply go to a UK Bank ATM (most banks have this facility), insert your card and enter your PIN, select PIN services and follow the on screen instructions.

Transaction dates

It will normally take between 3 and 7 days for the transaction to reach your account. However, in some circumstances, such as overseas transactions, this can take longer.

Interest information

Interest is charged on a daily basis so interest payments will increase the longer you take to pay.

Interest is charged on the whole balance shown on your statement until you make a payment. After that payment registers in your account you will be charged interest on any balance that remains.

For an explanation of how interest has been calculated on your account simply call the customer services on 08085 40 50 60.

Estimated interest is an indication of how much interest will be charged next month, assuming the balance does not increase, you pay the minimum amount on the due date, the way we calculate interest stays the same, interest rates applied to your account don't change and your statement date doesn't change. If any of these assumptions are incorrect, the actual interest charged the next month will be different from the estimate.

Card fraud

You'll be glad to know that if someone uses your card or card details fraudulently you will not be liable, including where the card is used before you have received it, with the following exceptions:

- If details of your PIN have been disclosed to others you will be held responsible for all PIN based transactions.
- If you have acted fraudulently (in some cases, we will need you to give us confirmation or evidence that you have not authorised a transaction).