

Your Credit Card Statement



MR ANDREW T LAUGHLIN
18 Murieston Drive
Livingston
West Lothian
EH54 9AU

1 of 2

Cardholder	MR ANDREW T LAUGHLIN
MasterCard Number	5520 8598 0046 7689
Total Credit Limit	£4,000

Summary 04 May 2018

Balance brought forward from previous statement	£24.98
Payments to your account	£24.98 -
Spending on your account plus any adjustments	+ £32.97

New Balance = £32.97

Minimum Payment £5.00

We communicated at the end of October 2017 that the Bank was introducing a faster cheque processing system. This is part of an industry-wide change that all UK banks and building societies will fully adopt by the end of 2018. This means that when you make a payment to your credit card account by cheque, the time to clear your cheque may be quicker than current timescales.

Did you know? You can now unblock your PIN through your Mobile app by selecting PIN services on the Credit Card screen within your mobile banking app. Following this you need to visit any Royal Bank of Scotland cash machine, select 'Other Services' and 'Unblock PIN' to be able to use your card again.

Your nominated bank account will be debited with the full balance on 19 May 2018 or soon after.

Minimum Payment

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 pay the minimum payment or are in financial difficulty, please contact us on 0345 8354482. For all other enquiries, please call the number on the reverse of your statement.

If you make the minimum payment of £5.00 and it reaches us on the due date of 29 May 2018 your estimated interest payment next month is £0.57. Please refer overleaf for further details.



bank giro credit

Paid in by _____
Date _____

MR ANDREW T LAUGHLIN
5520 8598 0046 7689

The Royal Bank Of Scotland Plc
Milton Keynes
MK77 1HQ

Total Cash

Cheques etc

Fee	Items
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Please do not write or mark below this line

16-89-76
Sorting code number

73
Transaction code

£

<5520859800467689< 168976+< 73 X

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MasterCard Number	5520 8598 0046 7689

05 April - 04 May 2018

Trans Date	Post Date		Description	Amount
			BALANCE FROM PREVIOUS STATEMENT	£24.98
14 APR	16 APR	39863846	NETFLIX.COM 866-716-0414 NLD	7.99
19 APR	19 APR		DIRECT DEBIT PAYMENT - THANK YOU	24.98 -
28 APR	30 APR	49787601	GOOGLE *Google Music g.co/helppay#GBR	9.99
02 MAY	04 MAY	99703484	CREDITEXPERT.CO.UK .	14.99
			NEW BALANCE	£32.97

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 overleaf within the summary box section on allocation of payments. 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.

SUMMARY OF BALANCES

BALANCE	MONTHLY INTEREST RATE	ANNUAL INTEREST RATE	INTEREST INCLUDED ABOVE	OUTSTANDING BALANCE
Purchases	1.453%	17.436%	£0.00	£32.97
Advances	1.937%	23.244%	£0.00	£0.00