

## Statement of Account

<b>Agreement No:</b>	A00900	<b>Statement Date:</b>	24 Feb 2026
<b>Applicant:</b>	Alfred Clanger	<b>Period:</b>	Full Statement
<b>Guarantor:</b>	Chris Prudden	<b>Loan Start:</b>	27 Feb 2018

Loan Summary				
Amount of Credit	Term	APR	Interest Rate	Service Fee
£0.00	0 Months	48.90%	17.00%	23.48%
<b>Total Repayable</b>				
£11,721.00	<b>Total Repaid</b>		<b>Total Outstanding</b>	<b>Arrears</b>
£11,721.00	<b>£-2,163.04</b>		£13,884.04	<b>£2,163.04</b>

Opening balance as at 27 Feb 2018: £11,721.00

Account Transactions				
Date	Description	Debit	Credit	
29 Oct 2014	Refund	2,000.00	0.00	
18 Mar 2016	Standing Order - Applicant	0.00	5.00	
27 Sep 2016	Refund	5.00	0.00	
05 Oct 2016	Card Payment - Applicant	0.00	1.00	
05 Oct 2016	Card Payment - Applicant	0.00	1.00	
06 Oct 2016	Card Payment - Applicant	0.00	1.00	
07 Oct 2016	Card Payment - Applicant	0.00	1.00	
07 Oct 2016	Card Payment - Applicant	0.00	1.00	
12 Oct 2016	Standing Order - Applicant	0.00	1.00	
19 Oct 2016	Refund	6.00	0.00	
30 Nov 2016	Direct Debit	0.00	122.89	
08 Dec 2016	Card Payment - Applicant	0.00	0.01	
08 Dec 2016	Card Payment - Applicant	0.00	0.01	
27 Mar 2017	Standing Order - Applicant	0.00	33.00	
31 Mar 2017	Refund	33.00	0.00	
10 Apr 2017	Standing Order - Applicant	0.00	1,070.00	
13 Apr 2017	Refund	1,070.00	0.00	
01 Jun 2017	Card Payment - Applicant	0.00	1.00	
12 Jun 2017	Card Payment - Applicant	0.00	5,000.00	
12 Jun 2017	Refund	5,000.00	0.00	
30 Aug 2017	Standing Order - Applicant	0.00	2.93	
05 Sep 2017	Refund	2.93	0.00	
07 Sep 2017	Card Payment - Applicant	0.00	1.00	

Date	Description	Debit	Credit
12 Sep 2017	Refund	2.02	0.00
04 Oct 2017	Refund	1,358.88	0.00
05 Oct 2017	Card Payment - Applicant	0.00	1,358.88
26 Oct 2017	Card Payment - Applicant	0.00	6,743.43
26 Oct 2017	Chargeback	6,743.43	0.00
07 Jun 2018	Refund	2,000.00	0.00
08 Jun 2018	Card Payment - Applicant	0.00	2,000.00
23 Jul 2018	Refund	8,000.00	0.00
30 Jul 2018	Standing Order - Applicant	0.00	8,000.00
15 Oct 2018	Card Payment - Applicant	0.00	3,500.00
15 Oct 2018	Refund	3,500.00	0.00
27 Nov 2020	Card Payment - Applicant	0.00	1.00
27 Apr 2021	Cashflows Europe1	0.00	2.00
27 Apr 2021	Cashflows Europe2	0.00	2.00
30 Apr 2021	Card Payment - Applicant	0.00	2.00
07 May 2021	Refund	6.00	0.00
09 Nov 2021	Card Payment - Applicant	0.00	0.10
25 Jan 2022	Card Payment - Applicant	0.00	1.00
28 Jan 2022	Card Payment - Applicant	0.00	2.00
01 Feb 2022	Card Payment - Applicant	0.00	30.00
11 Feb 2022	Refund	32.00	0.00
20 May 2022	Direct Debit Payment - Applicant	0.00	137.56
26 May 2022	Refund	137.56	0.00
31 Jan 2023	Direct Debit - Applicant	0.00	293.03
06 Feb 2023	Refund	293.03	0.00
06 Feb 2023	Chargeback	293.03	0.00
08 Feb 2023	Card Payment - Applicant	0.00	30.00
17 Feb 2023	Refund	30.00	0.00
17 Feb 2023	Direct Debit Payment - Applicant	0.00	1.00
17 Feb 2023	Direct Debit Payment - Applicant	0.00	1.00
30 May 2023	Direct Debit Payment - Applicant	0.00	5.00
02 Jun 2023	Refund	5.00	0.00
13 Jun 2023	Card Payment - Applicant	0.00	1.00
13 Jun 2023	Card Payment - Applicant	0.00	1.00
15 Jun 2023	Direct Debit Failed - Applicant	0.00	5.00
15 Jun 2023	Returned Direct Debit - Applicant	5.00	0.00
19 Sep 2023	A00900 KT Test DD	0.00	1.00
30 Nov 2023	Direct Debit Failed - Applicant	0.00	276.62
30 Nov 2023	Returned Direct Debit - Applicant	276.62	0.00
26 Jan 2024	Direct Debit Payment - Applicant	0.00	241.95
31 Jan 2024	Refund	241.95	0.00

Date	Description	Debit	Credit
10 May 2024	Card Payment - Applicant	0.00	5,000.00
10 May 2024	Refund	5,000.00	0.00
05 Jun 2024	Direct Debit Failed - Applicant	0.00	128.35
05 Jun 2024	Returned Direct Debit - Applicant	128.35	0.00
07 Apr 2025	Card Payment - Applicant	0.00	12.00
07 Apr 2025	Chargeback	12.00	0.00
02 Jan 2026	Direct Debit Failed - Applicant	0.00	325.92
02 Jan 2026	Returned Direct Debit - Applicant	325.92	0.00

Closing balance as at 24 Feb 2026: £13,884.04

**Outstanding Arrears: £2,163.04**