



Statement Date: 20th August 2022

Your Plan ID: 1011526460

www.YourPlan.online

Mr Abdelrhman Fadul
48 Hastilar Road
Sheffield
S2 1PF

Your Summary:

Closing Balance	£1,376.41
Available Credit	£123.59
Credit Limit	£1,500.00
Next Payment Amount	£50.22
Next Payment Date	10/09/2022

Your Transactions

Date	Description	Amount
20/07/2022	Previous Balance	£1,419.62
10/08/2022	Direct Debit	-£50.22
10/08/2022	KENWOOD KSBS4DX Interest Charge	£7.01
20/08/2022	Closing Balance	£1,376.41



You have 3 plans

Balance: £1,376.41

Available: £123.59

Your Direct Debit payment of £50.22 will be applied on or after 10th September 2022.

Your History

Payments for purchases highlighted below will start at the end of your Buy Now Pay Later period

Purchase	Purchase Date	End Date	No. of Payments	Amount of Credit	Monthly Payment	Annual Rate	Monthly Rate	Balance
1 EXTRA LAUNDRY I N	22/03/2022	10/09/2024	24	£588.96	£34.29	24.9%	1.870%	£588.96
2 LOGIK L10USBK16	11/11/2021	10/11/2023	15	£683.49	£28.47	0.0%	0.000%	£427.26
3 KENWOOD KSBS4D	12/04/2021	10/04/2024	20	£334.39	£21.75	24.9%	1.870%	£360.19

Important Information

The Buy Now Pay Later period for your **EXTRA LAUNDRY I NST +RC** is due to end **22/09/2022**. If you pay the full amount of **£588.96** by this date, you will not pay any interest on this purchase. After the Buy Now Pay Later period has ended your payment amount for this purchase will be **£34.29** per month starting on **10/10/2022**. Even if you cannot make the payment in full before the end of the Buy Now Pay Later period, you may make one or more part payments towards the amount shown above. Any payments that you may make towards this amount by the end of the Buy Now Pay Later period will not incur any interest. Any balance left to pay after this date, will incur interest from the date of your purchase at the rate specified in your credit agreement. Please note it takes a minimum of five working days for us to process payments, and that all payments must be processed by us before your Buy Now Pay Later period ends to ensure you don't pay interest on that payment.

Get in touch

To manage your account online, view statements, make payments and change Your Plan please go online to **www.YourPlan.online**. To contact us by telephone please call 0371 376 9318.

Calls may be recorded. Calls charged at basic rate. The number provided may be included as part of any inclusive call minutes provided by your phone operator.

Getting in Touch

Stay on top of Your Plan whenever you want with www.YourPlan.online, it's your control centre. You can see the latest information about your account with plenty of options for you to stay in control and make changes to suit your needs.

www.YourPlan.online allows you to:

- Make additional payments at any time
- View the latest information concerning Your Plan
- Contact us when you need us
- Explore offers at Currys

Ways to Pay

Fixed Monthly Payments

We will take Direct Debit payments monthly, you can check what this payment is at any time in your online account management system.

Using the "Change Plan" feature in your online account management system, you are able to make one off payments to reduce your overall balance outstanding and can choose whether to keep monthly payments the same and pay the balance off early or reduce monthly payments in line with your budget.

Buy Now Pay Later

The quickest and easiest way to view your special offer date and settle your account before interest is added, is by logging into your online account manager at www.YourPlan.online and paying securely by Debit Card.

Multiple Accounts/Agreements

Your Plan gives a consolidated view of all your purchase plans and we take one Direct Debit payment monthly to cover all purchase agreements. You can check what this payment is at any time in your online account management system.

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.

Experiencing Financial Difficulties?

From time to time we may experience life changing moments which make it difficult to keep up with repayments. If you are having difficulty keeping up with your payments please contact us immediately on 0371 376 9318 to discuss this matter. Alternatively you can contact the following not-for-profit organisations for free, impartial advice and access to online tools.

StepChange Debt Charity

Address: Wade House
Merrion Centre
Leeds
LS2 8NG

Freephone: 0800 138 1111

Website: www.stepchange.org

Advice NI (Northern Ireland)

Telephone: 0808 802 0020

Website: www.advice.net

Money Advice Service

Telephone: 0300 500 5000

Website: www.moneyadviceservices.org.uk

National Debtline (excludes NI)

Address: Tricorn House
51-53 Hagley Road
Edgbaston
Birmingham
B16 8TP

Telephone: 0800 808 4000

Website: www.nationaldebtline.co.uk

Citizens Advice Bureau

Telephone: Local Bureau telephone numbers can be obtained from your local Telephone Directory, Yellow Pages or from the website

Website: www.adviceguide.org.uk



Need more help?

If your vision is impaired or you'd like our letter in a different format such as large print, Braille or Audio, just call **0371 410 0859** or email Yourplancustomerenquiries@creation.co.uk

Creation Consumer Finance Limited. Registration Northern Ireland: NI032565. Registered Office: 4th – 6th floor Wellington Buildings, 2-4 Wellington Street, Belfast, BT1 6HT. Authorised and regulated by the Financial Conduct Authority (FRN 311518). The Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN is the supervisory authority for consumer credit agreements.

Calls may be recorded. Calls charged at basic rate. The number provided may be included as part of any inclusive call minutes provided by your phone operator.