



**Statement Date:** 26th May 2023

**Your Plan ID:** 1016282101

[www.YourPlan.online](http://www.YourPlan.online)

Mr KARTHIK Ganji  
27B  
Inwood Road  
Hounslow Hounslow  
TW3 1UX

**Your Summary:**

Closing Balance	£1,254.81
Available Credit	£245.19
Credit Limit	£1,500.00
<b>Next Payment Amount</b>	<b>£20.54</b>
<b>Next Payment Date</b>	<b>16/06/2023</b>

**Your Transactions**

Date	Description	Amount
25/04/2023	Previous Balance	£202.56
16/05/2023	APPLE 13 AIRM22 56 Direct Debit	-£20.54
16/05/2023	APPLE 13 AIRM22 56 Interest Charge	£3.79
22/05/2023	APPLE IP14PRO51 2P New purchase	£1,069.00
26/05/2023	Closing Balance	£1,254.81



You have 2 plans  
Balance: £1,254.81 Available: £245.19

Your Direct Debit payment of £20.54 will be applied on or after 16th June 2023.

**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 APPLE IP14PRO51 2	22/05/2023	16/11/2025	24	£1,069.00	£65.91	29.9%	2.204%	£1,069.00
2 APPLE 13 AIRM22 56	16/03/2023	16/03/2024	10	£219.00	£20.54	24.9%	1.870%	£185.81

**Get in touch**

To manage your account online, view statements, make payments and change Your Plan please go online to [www.YourPlan.online](http://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](http://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](http://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](http://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](http://www.stepchange.org)

### Advice NI (Northern Ireland)

**Telephone:** 0808 802 0020

**Website:** [www.advice.net](http://www.advice.net)

### National Debtline (excludes NI)

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

**Telephone:** 0800 808 4000

**Website:** [www.nationaldebtline.co.uk](http://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](http://www.adviceguide.org.uk)

### Money Advice Service

**Telephone:** 0300 500 5000

**Website:** [www.moneyadviceservices.org.uk](http://www.moneyadviceservices.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](mailto:Yourplancustomerenquiries@creation.co.uk)

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