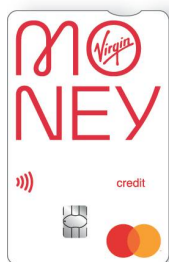




Festus Obekhai Okhaishie
103 Mill Drive
Bucksburn
Aberdeen
AB21 9FR



Your credit card statement: 13/02/2022

Your account number: **5276 6900 5902 2396**

Your credit card account at a glance

Your previous balance	£4,241.92
Payments made	-£200.00
Spending on your card	£25.34
Interest and charges	£6.42

Your new balance	£4,073.68
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Available to spend	£1,126.32
<small>(Your credit limit: £5,200)</small>	

Your Requested Payment
£47.09

Payment date
06/03/2022

Here is your latest credit card statement – you can see a summary of your account at the top of this page.

We will collect **£200.00** by Direct Debit on **06/03/2022**.

Please note, if the fixed amount you asked us to collect by Direct Debit is less than your Requested Payment we will increase your Direct Debit payment to cover this. Please also note we will still collect your Direct Debit even if you make additional payments.

For more information about your transactions and for details about making additional payments please see overleaf.

If you have any questions, please call us on **0800 011 3210**. We are here from 8am to 8pm Monday to Saturday, and 10am to 5pm on Sundays.

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 only make the minimum payment on your payment date and if there are no changes to your account or further transactions after the date of this statement, we estimate the interest that will be applied to your account next month will be **£4.00**.

Your minimum payment this month is **£47.09** due by **06/03/2022**.

Full details of how to make this payment and more information about your transactions can be found over the next few pages.

For all the details about how we allocate payments to any balances you may have, check the Key Facts section of your statement.

Getting to know your card

Making a payment

Direct Debit	The easiest way to pay is by Direct Debit. You can set up and amend the amount of a Direct Debit via the mobile app. When you first set up a Direct Debit you will need to make sure you continue to pay your Requested Payment as normal, until we let you know its active. Your Direct Debit will credit your account on your payment date. Please remember we will still collect your Direct Debit even if you make additional payments. To cancel a Direct Debit, you can go to virginmoney.com/cardshub and complete the online form.
Debit card	To pay by debit card, use our Virgin Money Credit Card app. Please make payments at least three business days before your payment date.
Using your bank account	<ul style="list-style-type: none">> Internet or telephone banking – To make a payment you will need our sort code 40-64-25, bank account number 41320424 and use your 16-digit credit card number as your payment reference. Please use these details to make sure your payment is received by us and not delayed. Your payment will usually be applied to your account within two hours of reaching us.> Over the counter at your branch – Cash payments - If you are planning to pay this way, you will need to complete a Bank Giro Credit and you should make the payment at least four business days before your payment date. Please note you might be charged a fee for paying this way. Your payment will be applied to your account on the business day we receive cleared funds.> Over the counter at your branch – Cheque payments - Your payment will be applied to your account on the business day that we receive cleared funds. Please note you might be charged a fee for paying this way.
At a Virgin Money Store or by post	<ul style="list-style-type: none">> At a Virgin Money Store – Cash payments can be made at some Virgin Money Stores. Simply take your completed Bank Giro Credit to your nearest Virgin Money Store. For cash payments your payments will usually reach us within two hours. Virgin Money Stores do not accept cheques but these can be sent in via post as detailed below. Check our website for Store opening hours.> By post – We only accept cheques. Please do not send cash. Please make the cheque payable to Virgin Money, followed by your 16-digit credit card number. Please write your full name and address on the back and send it together with a completed Bank Giro Credit to: Clydesdale Bank PLC Bulks, Ground Floor Bering House, Mariner Court, Clydebank Business Park, G81 2NR. If you are planning to pay this way please post your cheque at least seven business days before your payment is due to make sure it reaches us on time, and can clear on time. Your payment will be applied to your account on the business day we receive cleared funds.

Manage your account your way

The Virgin Money Credit Card app Take control of your card	Our app is the easiest way to stay in control of your card. To register you'll just need your card to hand. <ul style="list-style-type: none">> Download our app from the App Store or Google Play (search 'Virgin Money Credit Card').> Follow the instructions and enter your card details.> Confirm your security details. Visit virginmoney.com/app to learn more. The app is only available for the primary cardholder on the account.
Making purchases Using your card online and in shops	You can use your card wherever you see the Mastercard® logo, as well as make contactless payments and shop securely online. Enjoy all the benefits of your Virgin Money Credit Card using Apple Pay. It's the easy, secure and private way to pay. Visit myvirginmoney.com/wallet to find out more. <small>Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Apple and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google, Android and Google Play are trademarks of Google LLC.</small>
Telephone banking Our telephone banking service lets you self serve your account	Call us on 0800 011 3210 to use our telephone banking service - we are here 24 hours a day, 7 days a week for your enquiries. You can: <ul style="list-style-type: none">> Check your transactions and balance> Make a payment> Request a PIN reminder Lost & Stolen – If your card is lost or stolen, you can call us 24/7 on 0800 011 3210 or +44 191 284 9005 if you are calling from abroad.

Complaints Dispute resolution

How to make a complaint	If you have a problem with your agreement, please try to resolve it with us in the first instance. If we cannot resolve the complaint to your satisfaction, you have the right to refer to the Financial Ombudsman Service (FOS), which provides independent assessment of complaints. 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. You can contact us on 0800 011 3210. We are here Monday – Saturday, 8am – 8pm, Sunday, 10am – 5pm.
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A closer look at your transactions

It is important that you review your monthly statement in full each month. If you do not recognise a transaction or the amount shown is incorrect, please contact us.

If you have authorised a retailer to charge regular amounts to your account (e.g. annual subscriptions) but want to cancel future payments, you can contact them directly. We can also cancel these payments for you if you call us on **0800 011 3210**. We are here Monday - Saturday, 8am - 8pm, Sunday, 10am - 5pm.

It will normally take 3 to 5 business days for a transaction to reach your account, although in some cases, such as those involving transactions from abroad, this can take longer.

Statement period: 13/01/2022 - 13/02/2022

Balance from your previous statement				£4,241.92
Payments made				
Transaction date	Post date	Description		Amount
01 Feb 22	01 Feb 22	PAYMENT DD - THANK YOU		-£200.00
Total				-£200.00
Spending on your card				
Transaction date	Post date	Description		Amount
FESTUS OBEKHAI OKHAISHIE 5276 6900 5902 2396				
25 Jan 22	26 Jan 22	TESCO STORES 2007	ABERDEEN	£0.20
25 Jan 22	27 Jan 22	ALDI 60 777	ABERDEEN	£25.14
Total				£25.34
Interest, fees and charges				
Transaction date	Post date	Description		Amount
13 Feb 22	13 Feb 22	INTEREST		£6.42
Total				£6.42
Your new balance				£4,073.68

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 in the Key facts about your card section. 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.

If you are unable to make your minimum payment this month, please call us straight away on **0800 011 3210**. We are here Monday - Saturday, 8am - 8pm, Sunday, 10am - 5pm.

Your interest explained

Promotional interest rates and expiry dates

Transaction type	Annual interest rate	Amount outstanding	Promotional rate end date
Transfer Balance / Fees	0.00%	£3,846.00	11/09/2022

Important information about promotional interest rates

When a promotional rate ends or is withdrawn, we charge the current standard interest rate that applies to that transaction type. If we do not receive the Minimum Payment when it is due we will withdraw the promotional rate with effect from the start of that statement period.

Please note, your promotional interest rates will continue until your first statement produced on or after the date shown in table above. We will then charge the current standard interest rate that applies to that transaction type.

Standard interest rates (variable)

Transaction type	Annual interest rate	Daily interest rate	Amount outstanding
Purchases	23.29%	0.0638210%	£227.68
Balance Transfers	23.29%	0.0638210%	£0.00
Money Transfers	24.90%	0.0682240%	£0.00
Cash	24.90%	0.0682240%	£0.00
Charges	23.29%	0.0638210%	£0.00

How we charge interest

We charge interest on all transactions and related fees (other than instalment plan fees), and on any unpaid interest, at the relevant rate for that type of transaction. The different transaction types are shown in the tables above. We charge interest on other charges and amounts added to your account, at the standard rate for Card Purchases.

We will not charge interest on Card Purchases and related fees, as long as you pay the full balance (excluding any instalment plans and transfers on a promotional rate) shown on your statement by the payment date. Otherwise, we will charge interest each day on all transactions and related fees, on unpaid interest and on any other amounts, from the date they are added to your account until you pay them off in full. The total interest charge will increase the longer you delay making payments.

We add interest to your account on the statement date each month and that interest forms part of your outstanding balance. New interest builds up on that interest - this is known as compound interest. If the account is not fully cleared (excluding any instalment plans and transfers on a promotional rate), interest will be charged on the total value of the statement and not just the outstanding balance.

If we apply a default charge, we will send you a notice confirming this. Interest will then be charged on it at the Annual Interest rate for Card Purchases from the 29th day after you have been provided with the notice, until the default charge is paid in full.

We may give you promotional rates. We will take into account your circumstances before we do this. If we give you a promotional rate, we will tell you what it is and any fees, how long it lasts for and any other information relevant at the time. If you have a promotional rate on your account, this will be shown on your statement in the tables above.

If we do not receive the Minimum Payment when it is due we will withdraw the promotional rate with effect from the start of that statement period. When a promotional rate ends or is withdrawn, we charge the current standard interest rate that applies to that transaction.

For more information about how we calculate interest please visit virginmoney.com/faqs

Key facts about your card

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	Maximum 50 days for Card Purchases, if you pay your balance in full (excluding any instalment plans and transfers on a promotional rate) and on time each month. Subject to any interest free promotional offer, there will be no interest free period for Balance Transfers, Money Transfers or Cash Advances.
Interest charging information	<p>> Card Purchases – You will not pay interest on Card Purchases if you pay your balance in full (excluding any instalment plans and transfers on a promotional rate) and on time.</p> <p>> All transactions – Subject to any interest free promotional offer, interest will be charged from the date the transaction is posted to your account, until the transaction is repaid in full.</p>
Allocation of payments	<p>We will allocate your payments in the following way:</p> <p>> Firstly to your Minimum Payment in this order.</p> <ul style="list-style-type: none"> > any default charges, interest, annual card fee, and non-instalment plan balances, with the highest interest rate first, before repaying those on lower interest rates, and then, > if you have instalment plans, up to 1% of what is left to repay on any instalment plan(s) and 1% of any monthly instalment plan fees. <p>> Secondly, if you have instalment plans, the rest of your monthly instalment plan payments.</p> <p>> Then, your remaining balances that appear on your statement with the highest interest rate first, before repaying those on lower interest rate.</p> <p>> Finally, new transactions that you have made, but are not yet shown on a statement, with the highest interest rate first, before repaying those on lower interest rates.</p> <p>When we are allocating your payments in the above order, we will take the following into account:</p> <ul style="list-style-type: none"> > Where we charge interest on multiple promotional balances and/or instalment plans at the same rate, we will pay off the balances in the order that the rate or instalment plan is due to end (for example, an instalment plan that is due to end in two months' time will be paid off before a promotional rate that ends in six months' time). > Where promotional rates and/or instalment plans end at the same time, we will pay off the balances in the following order: Money Transfers, Balance Transfers (including instalment plans for Balance Transfers), Card Purchases (including instalment plans for Card Purchases). > When you have instalment plans, any additional payments put towards the instalment plan will go to the final payment of the instalment plan, then to the payment before that and so on working backwards. <p>The way we allocate payments means that your instalment plan balance may be repaid more quickly than other balances charged at a higher interest rate.</p>
Minimum repayment	<p>Each month you must pay at least the Minimum Payment in pounds sterling, shown on your statement.</p> <p>If you do not have any instalment plans, your Minimum Payment will be the greater of:</p> <ul style="list-style-type: none"> > £25 or the whole balance shown if it is less, or > the interest, any default charges, annual card fee and 1% of the remaining balance. <p>If you have one or more instalment plans as well as non-instalment plan balances, your Minimum Payment will be:</p> <ul style="list-style-type: none"> > the interest, any default charges, annual card fee and 1% of the remaining non-instalment plan balance (rounded up to £25 or the whole balance shown if it is less), plus > 1% of what is left to repay on the instalment plan(s) and 1% of the monthly instalment plan fees. <p>If your balance is made up only of one or more instalment plans, your Minimum Payment will be</p> <ul style="list-style-type: none"> > any default charges and annual card fee, plus > 1% of what is left to repay on the instalment plan(s) and 1% of the monthly instalment plan fees. <p>In all cases, if we change your Minimum Payment under section 9.2, your Minimum Payment will always be that amount if that is higher.</p>
Fees	There is an annual card fee of £0.00
Other charges	<p>The transaction fees below apply to standard interest rate transactions. Fees for promotional rate transactions can be found in the details we provide you with.</p> <ul style="list-style-type: none"> > Cash Advance transaction fee: 5.00% > Balance Transfer transaction fee: 5.00% > Money Transfer transaction fee: 5.00% <p>We will charge instalment plan fees which we will tell you about beforehand. Other fees may apply for services you can request. We will tell you the fees that apply when you request the service.</p>
Foreign usage	<p>One or more of the following will apply:</p> <ul style="list-style-type: none"> > Non-Sterling Transaction Fee (for foreign currency transactions): 2.99% of transaction. We will not charge this if the transaction is in Euros, Swedish Kronor or Romanian Lei and it takes place in the European Economic Area (EEA). > Cash Advance Transaction Fee: 5.00%. <p>If you carry out a transaction (which includes refunds) using your card in a currency other than pounds sterling, it will usually be converted into pounds sterling at an exchange rate on the day the transaction takes place (which may not be the same day as the date you make your transaction). More information about the exchange rate can be found at www.mastercard.com/global/currencyconversion.</p> <p>After the transaction has been converted to pounds sterling, we will add a Non-Sterling Transaction Fee for foreign currency transactions (as set out in our Tariff). We will not charge a Non-Sterling Transaction Fee if the transaction is in Euros, Swedish Kronor or Romanian Lei and takes place in the UK or the European Economic Area (EEA). We will also add a Cash Advance Transaction Fee for a Cash Advance made in a foreign currency (as set out in our Tariff).</p>
Default charges	£12 for going over your credit limit, paying late, or for each failed payment. You may be charged more than one of these charges in any one month. See section 2 of your credit card agreement for more information.

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