

# Click Visa Credit Card

Account Statement - 18th June, 2022



**IMPORTANT: For security reasons you must close your eStatement when you are finished as it will not close automatically!**

MR ABHISHEK DANALAKOTA  
312, THE HAWTHORNS,  
CARRINGTON PARK, NORTHWOD  
SANTRY,  
DUBLIN 9

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Card Number  
4402 60\*\* \*\*\*\* 9386

Payment Due Date  
13th July, 2022

Credit Limit: €1,700

Government Stamp Duty of €30 due 1st April annually and on date of closure

Previous Balance	522.41
Total Transactions for this period	847.83
Interest	0.91
Payments Received	671.00CR
<b>New Balance</b>	<b>700.15</b>
Current Minimum Payment	21.00
<b>Total Minimum Payment Due 13th July, 2022</b>	<b>21.00</b>

Your account payment will be made by Direct Debit  
Allow four working days for receipt of additional payments

**Interest Charges on Purchases**  
Monthly Rate: 0.76%  
Interest Charged: € 0.91

**Interest Charges on Cash Advances**  
Monthly Rate: 1.64%  
Interest Charged: € 0.00

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland

No Interest will be charged on purchases if you always pay the full amount shown on your statement by the due date. If the balance is not cleared in full, you will be charged interest on the full amount.

If you make only your minimum repayment each month you will not clear your current balance until 13/02/2030.

You should advise your lender if you will be making transactions outside your normal spending pattern, as unusual transactions may be declined.

## Summary Box

Annual Fee:	None
Government Stamp Duty:	Government Stamp Duty of €30 is charged annually per credit card account
Representative APR**:	13.8%
Cash Advance Fee:	1.5% of transaction value (minimum €1.90)
Currency Conversion Fee:	<b>AIB VISA:</b> No fee for Euro trans, Non Euro trans FX Transactions - Visa Europe Region 1.75% of the transaction value FX Transactions - Visa Rest of World 2.75% of the transaction value
Over Limit Fee:	€7.00 applied to account the first time the balance exceeds assigned credit limit in statement period
Copy Statement Fee:	€4.00 per copy
Copy Sales Voucher Fee:	€5.00 per copy per transaction
Returned Payment Fee:	€7.00 applied to account on each occasion a cheque and/or Direct Debit has been presented for payment and returned by your bank
Late Payment Fee:	€7.00 applied to account when minimum payment not received by payment due date
Posting Date:	The date on which a transaction is applied to your credit card account
Payment Due Date:	The monthly date when your minimum payment is due to be paid on your credit card account

\*\*The APR is based on a credit card limit of €1,500 and includes Government Stamp Duty and Annual Fee (where applicable). This is the highest interest rate applicable to purchases and does not incorporate the introductory interest rate for the first 12 months.

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**AIB Bank  
Card Issuing**

PO Box 708  
Sandyford, Dublin 18.

**(01) 668 5500**

**Fax: (01) 668 5901**  
for requests and information  
or go to [www.aib.ie](http://www.aib.ie)

Transaction Date	Posting Date	Details and Reference Number	Amount €
26 May	27 May	DOOLALLY INDIAN RESTAUR Ref: 74007462147162275681122	5.90
29 May	31 May	AVIS RENT-A-CAR Ref: 74579162150409631432205	684.71
1 Jun	1 Jun	PAYMENT THANK YOU Ref: 74921092152000000000004	100.00CR
4 Jun	6 Jun	CIRCLE K CENTRAL SERVICE Ref: 74570002156715629402641	55.95
5 Jun	6 Jun	CIRCLE K DUBLIN AIRPORT Ref: 74570002157715714773673	54.25
5 Jun	7 Jun	AVIS RENT-A-CAR Ref: 74163622157411731072269	47.02
7 Jun	7 Jun	PAYMENT THANK YOU Ref: 74921092158000000000008	518.00CR
10 Jun	10 Jun	PAYMENT THANK YOU Ref: 74921092161000000000003	53.00CR
17 Jun	17 Jun	INTEREST ON PURCHASES	0.91

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