



Customer Services: 0345 9444 555  
halifax.co.uk/online

018068 PDOEA02-20251022-34250-014610

MR ANTHONY ROACH  
22 DELAFORD ROAD  
LONDON  
SE16 3BS



38400 D

## Your credit card statement 21 October 2025

### Don't forget

Section 75 of the Consumer Credit Act 1974 gives credit card customers legal rights if they've paid for goods or services using their credit card. It usually applies when the total price of the goods or services is between £100 and £30,000, and all or part of the purchase price was made using a credit card. For example, if the goods aren't as described, or the company you've bought from goes into administration, you may be able to successfully claim a refund.

### Halifax Mastercard

Mastercard number	5434 2935 0500 3562
Cardholder	MR ANTHONY ROACH
Your credit limit	£3,450
Available to spend	£197.27
Next month's estimated interest	£4.71

### Summary of your account

Previous balance	£3,339.08
Payments received	£117.00 CR
New transactions, fees and charges	£30.65
Your new balance	£3,252.73
Minimum payment due	£37.71
To reach your account by	17 November 2025

### Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

### Account information

Your current standard interest rates are:  
11.94% p.a. (variable) for Cash Transactions (Effective rate)  
11.94% p.a. (variable) for Purchases (Effective rate)  
11.94% p.a. (variable) for Balance Transfers and Money Transfers (Effective rate)  
11.3280% p.a. (variable) for Default fees (Simple rate)

Please refer to the Breakdown of balance within this statement for more information regarding your interest rates.

We'll take your Direct Debit of £117.00 from your bank account on 17/11/25.

You can make one-off payments in addition to your Direct Debit at any time. In most cases, these won't reduce the Direct Debit for that month. However, if you've missed some payments, your Direct Debit might work in a different way.

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PLEASE DETACH HERE AND KEEP STATEMENT

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Cheques should be made payable to Halifax Bank, followed by the credit card number.

Please do not fold credit slip or cheque. ENTER AMOUNT IN TOTAL BOX.

Date \_\_\_\_\_  
RECEIVING CASHIERS LE760602  
STAMP

5434 2935 0500 3562  
ACCOUNT NUMBER

bank giro credit



Paragon 1502

Paid in by \_\_\_\_\_  
Halifax Card Services  
Brighton

CASH	
CHEQUES	

77-29-00

00000000

73

£

17115 5434 293505003562 3771

325273 MR ANTHONY ROACH

PLEASE DO NOT WRITE BELOW THIS LINE

<5434293505003562< 772900+< 73 X

## How you can contact us

### By phone

Customer service queries - Please see the number on the front of your statement.

Lost or stolen cards - 0800 015 1515 or

- +44 113 242 8196 (when abroad)

You can call us 24 hours a day, every day. Please have your credit card details with you when you call.

Balance transfers and money transfers - 0345 609 0709

- +44 1268 567 282 (when abroad)

You can call us Monday to Friday 8am - 10pm and Saturdays & Sundays 9am - 5pm. Lines are closed on bank holidays.

For your security, and to assist us with staff training, phone calls may be recorded and monitored.

### Online

To manage your account 24 hours a day online, visit [halifax.co.uk/online](http://halifax.co.uk/online) to register.

It takes up to 7 days to set up your online registration so remember to allow for this or you could miss a payment or incur a charge.

### If you need extra help

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [relayuk.bt.com](http://relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [halifax.co.uk/contactus/sign-video](http://halifax.co.uk/contactus/sign-video)

If you need support due to a disability please get in touch.

You can download an Easy Read guide which is a combination of short, jargon-free sentences with simple, clear images to help you understand the words used in your statement here: [halifax.co.uk/easyread-guide](http://halifax.co.uk/easyread-guide)

## Useful information

### Available to spend

The amount available to spend shown overleaf may include transactions that have been authorised but have not yet been applied to the account.

### Checking your statements

Please keep all receipts to check against your statement. If you have a query about your statement please call customer services as soon as possible. The earlier you contact us about a disputed entry, the more we may be able to do for you.

### Lost or can't remember your PIN?

Please call the number on the front of your statement and we will send you a new PIN.

### Data Privacy

We work hard to keep your personal data secure, which includes regularly reviewing our privacy notice. When there's an important change we'll remind you to take a look, so you're aware how we use your data and what your options are. You can find our latest privacy notice at [halifax.co.uk/securityandprivacy/privacy](http://halifax.co.uk/securityandprivacy/privacy) or ask for a copy on 0345 720 3040 or if abroad +44 113 242 1984.

### How you can use your credit card

**Purchases** Paying for goods and services in store or online, or making recurring transactions, for example to pay for subscription services.

**Balance transfers** Moving what you owe from one UK credit card to another.

**Money transfers** Transferring money from your credit card to your UK current account.

**Cash transactions** Using your credit card to withdraw cash, buy foreign currency and other cash-related transactions, for example sending money orders or wire transfers, or online trading such as share dealing or investments. Please check the terms and conditions of your credit card for a comprehensive list of cash transactions.

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## How to pay

Please remember, at least the minimum payment should reach your account as cleared funds by the date shown on the front of this statement, or you could be charged a late payment fee. You can change your payment due date via the app.

If you're struggling to make your minimum payments, we have a dedicated team to support you. Contact us on the number on the front of this statement. You'll also find tools and guidance online at [halifax.co.uk/money-worries](http://halifax.co.uk/money-worries).

### Halifax app or online banking:

- From a Halifax bank account - If you have a Halifax bank account, you can pay your credit card from your current account using our app or via online banking.

- From another bank account - pay via the credit card section within our app  
Your payment will normally be credited to your account within 2 hours.

Debit card: You can pay by debit card using our app, online banking or over the phone on 0345 720 3040.

From another bank account: You can pay by faster payment from another bank's telephone or online banking service. You'll need these details to set up a new payee and make payments:

Bank Sort Code no: 77-29-00

Bank Account no: 00000000

Your reference number: your 16-digit credit card number

Faster payments will normally be credited to your account within 2 hours, please check with your bank.

### By post

You can also write to Halifax Plc. at:

Lloyds Banking Group plc, Credit Card Operations, BX1 1LT.

Please quote your account number in all correspondence.

### To change your personal details

If you have changed your name, address or bank details it is important that you let us know. You can find all the information you need to do this on our website or please call us to discuss.

### 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.

### How interest is charged

We calculate interest on the total amount you owe each day. We add up the daily interest amounts in each statement period and add the total to your balance on your statement date each month. The sooner you make your payments, even before the payment due date, the less interest you will pay. There are some exceptions to these interest rules. Details are available within your terms and conditions.

### Estimated Interest

This is an estimate of the interest you'll have to pay next month. It assumes:

- you pay only the minimum due
- you pay by the due date
- you have no more transactions before your next statement
- you don't change your statement date
- your standard interest rates and the way we calculate interest don't change

The estimate does not include reduced interest if a promotional rate starts before your next statement is produced.

### Important Information about Promotional Offers

You will lose any promotional offers if we do not receive your minimum payment on time. The standard rate will apply on the remaining balance.

### Recommended Payment Amount & Suggested Payment Amount

If we show a Recommended Payment Amount or a Suggested Payment Amount in the summary of your account section in this statement, this means that you are in persistent debt. This is where you have paid more in interest, fees and charges than from your outstanding balance for a long time. These are amounts you can choose to pay to get you out of persistent debt. We will write to you separately with further information at the time. If you have a Recommended Payment Amount we have included more information about your persistent debt balance later in this statement.

For more details about persistent debt please see your terms and conditions.

### Direct Debit: You can set up a Direct Debit in the app, online banking or by calling us.

- For example, you can set it up to pay the minimum, full or a fixed amount each month
- Make sure you have enough money in the account your Direct Debit comes from or you could still miss a payment
- You can make extra payments even if you have a Direct Debit set up but they won't usually reduce your Direct Debit amount that's collected that month.

**You can send us a cheque by post:** Make your cheque out to Halifax Bank and write your name and credit card number on the back. If you receive statements by post please include the completed payment slip. Send your completed cheque to: Halifax Card Services (195), PO BOX 186, Sheffield, S98 1LL. Allow at least 7 working days for it to reach your credit card account. We don't accept cheques made out for a date in the future (post-dated). These are usually returned and can result in a missed payment and fee. Please don't send cash.

**In branch:** You can make a payment by cheque or cash at any Halifax branch using your Bank Giro Credit Slip or your credit card. Cheque payments should be made at least 4 working days\* before the due date shown. Cash payments will be credited to your account the same day (Monday to Sunday including English bank holidays). Some kinds of payments are not available at every branch. Contact us to find out the services offered at your nearest branch.

**You can find more information on how to pay at [halifax.co.uk/waystopay](http://halifax.co.uk/waystopay)**

\*Working days are Monday to Friday, not including English bank holidays.



Customer Services: 0345 9444 555  
halifax.co.uk/online

Halifax  
Mastercard

Mastercard number 5434 2935 0500 3562  
Cardholder MR ANTHONY ROACH

Card Ending	Date of transaction	Date entered	Description	Amount £
			BALANCE FROM PREVIOUS STATEMENT	3,339.08
3562	16 OCTOBER	16 OCTOBER	DIRECT DEBIT PAYMENT - THANK YOU	117.00 CR
	20 SEPTEMBER	22 SEPTEMBER	DELIVEROO LONDON	25.47
	21 OCTOBER	21 OCTOBER	INTEREST	5.18
New balance				£3,252.73

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 Summary Box on this statement. 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.

Breakdown of balance

Balance Type	Simple Annual Rate (%)	Effective Annual Rate (%)	Outstanding Balance (£)	Interest Charged (£)	Expiry Date
Cash Transactions	0.0000	0.00	52.50	0.00	08/08/08
Purchases (Promotional)	0.0000	0.00	2,731.75	0.00	05/04/07
Purchases (Standard)	11.3280	11.94	468.48	5.18	N/A

We work out interest daily using your Simple Annual Rates, based on a 365-day year. We charge interest on the total amount you owe, including on interest we charged before, also known as compound interest. Your Effective Annual Rates show this and you can compare these with rates offered on other cards.

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Customer Services: 0345 944 555  
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**Halifax  
Mastercard**

Mastercard number	5434 2935 0500 3562
Cardholder	MR ANTHONY ROACH

## SUMMARY BOX

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 56 days for purchases if you pay your balance in full and on time each month.  There is no interest-free period on cash transactions, balance transfers or money transfers.
Interest charging information	We calculate interest on the total amount you owe each day. We add together all the daily interest amounts in each statement period and add the total to your balance on your statement date. You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement (including any balance transfers and money transfers) on time. Otherwise, the period over which interest is charged is as follows: <b>Purchases, Cash Transactions, Balance Transfers and Money Transfers:</b> From the date the item is debited to your account until the balance is paid in full.
Allocation of payments	We apply payments to the part of your balance with the highest interest rate first. When we get a payment from you that doesn't pay off the full balance on your account, we allocate it in this order: 1. Any overdue amounts from previous statements. 2. The minimum payment for that month. 3. The rest of the balance from your latest statement. 4. Any amounts that haven't been included in your statement yet. If you have balances at the same interest rate that are not on introductory or promotional offers, we'll usually apply payments in this order: 1. Cash transactions, plus interest, fees and charges. 2. Purchases, plus interest, fees and charges. 3. Balance transfers and money transfers, plus interest, fees and charges. 4. Default fees. Your payments will usually pay off the oldest balance first. However, if you have balances with the same interest rate on introductory or promotional offers, your payments will pay off the offer that ends soonest first. Next, they'll pay off any related fees, charges or payment protection insurance. If you're in persistent debt, we may apply your payments differently.
Minimum repayment	The minimum payment will be the higher of £5.00, or the total of the following amounts as shown on your statement - interest charged, any default fees you owe, any account fee, any payment protection insurance, and 1.00% of the total balance you owe, including interest, fees and charges. If you owe less than £5.00, you must pay the amount you owe in full.
Account fee	None
Other Fees	<b>Cash Transactions:</b> 5.00%. <b>Balance Transfers and Money Transfers:</b> 5.00% for each individual Balance Transfer and Money Transfer.
Non-sterling purchases (foreign usage)	<b>Payment scheme exchange rate:</b> For rates please call Customer Services on the number above. Indicative rates can also be found at: Mastercard - <a href="http://www.mastercard.com/global/en/personal/get-support/convert-currency.html">www.mastercard.com/global/en/personal/get-support/convert-currency.html</a> VISA - <a href="http://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a>  <b>One or more of the following may apply:</b> <b>Non-sterling purchase fee:</b> 2.95% of the amount of the sterling transaction value. <b>Cash transaction fee:</b> 5.00%
Default fees	Missed Payment charge: £12

## Account information



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22 DELAFORD ROAD  
LONDON  
SE16 3BS

Halifax	21 October 2025
Mastercard	
Mastercard number	5434 2935 0500 3562
Cardholder	MR ANTHONY ROACH
Your credit limit	£3,450
Available to spend	£197.27



### Annual statement

To help you manage your account, we've sent you an annual statement to show how you've used your Halifax Credit Card over the past twelve months. It shows you how you've spent on your card, gives you detail on any interest you've been charged, and also shows any fees and charges you've incurred.

If you'd like more information on managing your account, or have any questions please visit [halifax.co.uk](http://halifax.co.uk) or drop into your local branch. We'll be happy to help.

### Summary

How you've used your credit card between 22 October 2024 and 21 October 2025

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Description	Amount £
Total amount you repaid between 22 October 2024 and 21 October 2025	1,404.00CR
<b>Spend on your credit card between 22 October 2024 and 21 October 2025</b>	
Amount spent on purchases	1,784.27
Amount of balances transferred to your credit card and (transfers from your credit card to a current account)	0.00
Amount of cash transactions	120.00
<b>Total</b>	<b>1,904.27</b>
<b>Interest charged on your credit card between 22 October 2024 and 21 October 2025</b>	
Interest charged on all purchases and on balance transfers and money transfers after any promotional rates have ended	55.02
Interest charged on balance transfers and money transfers at promotional rates (may include some standard rate transfers if not included above)	0.00
Interest charged for cash transactions (including foreign withdrawals and gambling)	1.05
<b>Total</b>	<b>56.07</b>
<b>Fees and charges for using your credit card between 22 October 2024 and 21 October 2025</b>	
Account fees	0.00
Default fees - missed payment charges	0.00
Other Fees	0.00
Fees charged for making balances transferred to your credit card and (transfers from your credit card to a current account)	0.00
Fees charged for cash transactions	6.00
Fees charged for making overseas transactions	0.00
<b>Total</b>	<b>6.00</b>
Other fees could include charges for insurance products. Default fees information can be found in your terms and conditions.	

If you'd like some impartial advice on how to manage your credit card, MoneyHelper has information about credit cards, how they work and what you need to know to manage your account. Just visit [www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en) to find out more. If you no longer want to receive an annual statement please call us on 0345 9444 555.



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<u>Halifax</u>	<u>21 October 2025</u>
<u>Mastercard</u>	
Mastercard number	5434 2935 0500 3562
Cardholder	MR ANTHONY ROACH

#### Account information

Your current standard interest rates are:

11.94% p.a. (variable) for Cash Transactions (Effective rate)  
11.94% p.a. (variable) for Purchases (Effective rate)  
11.94% p.a. (variable) for Balance Transfers and Money Transfers (Effective rate)  
11.3280% p.a. (variable) for Default fees (Simple rate)

#### Standard Interest Rate Changes

Your standard interest rates have changed during this annual statement period.

From 23/06/2025 your Simple Annual Rates were:

11.3280% p.a. (variable) for Cash Transactions  
11.3280% p.a. (variable) for Purchases  
11.3280% p.a. (variable) for Balance Transfers and Money Transfers  
11.3280% p.a. (variable) for Default fees