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## Your credit card statement

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Transaction Date	Posting Date	Rate Code	Description of Transactions	Amount(£)
For details of Rate Code please see Your Rates of Interest section				
			Balance previous statement	270.82 Cr
			INTEREST CHARGED	.00
			New balance this sheet	270.82 Cr
			Continued on next page	

### Your Mastercard

#### Account number

5407 5805 0116 9758

#### Statement date

27 Dec 17

#### Available to spend

£11,270.82

#### Current balance

£270.82 Cr

#### Credit limit

£11,000

#### Payment due date

22 Jan 18

#### Minimum Payment

£0.00

#### Estimated interest next statement

£0

#### Your payment of £0.00 will be collected from your nominated bank by Direct Debit on or after 22/01/18.

Your regular Direct Debit payment will always be taken, regardless of any additional payments you choose to make. Please remember: if there are overlimit or arrears amounts on your account you must pay these immediately. They will not be collected within your regular Direct Debit payment.

Promotional offers will no longer apply from the beginning of any statement period during which you have breached your terms and conditions, for example if you haven't paid on time or have gone over your credit limit.

There's a credit balance on your account. Please call us on 03456 062062 so we can arrange a refund for you (if you haven't already).

Please retain statement - detach here

Transaction Date	Posting Date	Rate Code	Description of Transactions	Amount(£)
			Balance from previous page	270.82 Cr
			EST INTEREST-NEXT STATEMENT 0.00	
			Payment due date	22 Jan 18
			Available to spend	11,270.82
			New balance this statement	270.82 Cr

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 Information Table. 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.

#### Minimum payments

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

#### Complaints 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.

#### Your Rates of Interest

Your payments are not allocated to paying off specific transactions but to reduce balances with the highest rates first before balances at lower rates, regardless of when the transactions making up those balances were made. The current total balance is at your statement date shown on page 1, and therefore will not include any account activity after this date. It is made up of any promotional and/or standard rate balances. Balances will include any applicable handling fees, card fees, non-sterling transaction fees, service charges, default sums and interest.

## Your credit card statement

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continued

### Your Rates of Interest Standard Interest Rates

#### Card Purchases<sup>†</sup>

Annual Rate (p.a.)	Monthly Rate	Balance
<b>29.9%</b>	<b>2.2071%</b>	£0.00
Total		£0.00

#### Money Transfers

Annual Rate (p.a.)	Monthly Rate	Balance
<b>29.9%</b>	<b>2.2071%</b>	£0.00
Total		£0.00

#### Balance Transfers

Annual Rate (p.a.)	Monthly Rate	Balance
<b>29.9%</b>	<b>2.2071%</b>	£0.00
Total		£0.00

#### Cash

Annual Rate (p.a.)	Monthly Rate	Balance
<b>29.9%</b>	<b>2.2071%</b>	£0.00
Total		£0.00

The standard interest rate tables show outstanding balances on your account and applicable interest rates. Your current rates are highlighted in bold. All interest rates are variable unless otherwise stated. Annual rates include the effect of interest on interest, monthly rates do not.

<sup>†</sup> Card Purchases will include any applicable card fees, service charges and default sums.

Information Table	
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 card purchases, if you pay your balance in full and on time each month. There is no interest free period on any other type of transaction (see definitions in 'Important Information' section below).
Interest charging information	<b>Card purchases</b> - If you have paid the balance on this statement and the balance on last month's statement in full, you won't see any interest on card purchases on your next statement. <b>All other types of transaction</b> - Interest will be charged from the date the transaction is posted to your account.
Allocation of Payments	We will use your payments to pay balances at higher rates of interest on your statement before items at lower rates of interest. For full details on allocation of payments, please see clause 4 of your terms and conditions.
Minimum Payment	This is calculated in accordance with clause 2 of your terms and conditions. Refunds and credits will not count towards your minimum payment unless they pay off your balance in full.
Card Fees	None
Charges	Handling fees shown apply to standard interest rate transactions. For promotional interest rate transactions, please refer to the promotional offer materials and/or terms and conditions for details of handling fees applicable. Balance Transfer      5.00%      Money Transfer      5.00%      Cash Advances      5.00%
Foreign Usage	Payment scheme exchange rates can be found at: <b>American Express:</b> Call 0800 096 8679. <b>Visa:</b> <a href="http://www.visaeurope.com/en/cardholders/exchange_rates.aspx">www.visaeurope.com/en/cardholders/exchange_rates.aspx</a> . <b>Mastercard:</b> <a href="http://www.mastercard.com/global/currencyconversion/index.html">www.mastercard.com/global/currencyconversion/index.html</a> . <b>One or more of the following may apply:</b> Non-sterling transaction fee 2.99% of transaction. Cash fee (handling fee for cash advances) 5.00% handling fee.
Default Charges	£12.00 each time your payment is late, each time a cheque or Direct Debit is returned unpaid and if you are over your credit limit on your statement date.
Useful Information	
<p>If the account is not fully cleared, interest will be charged on the total value of the statement and not just on the outstanding balance.</p> <p>Interest will be charged on a daily basis and interest payments will therefore increase the longer payment is delayed (even before the monthly payment date).</p> <p><b>Manage your credit card account online:</b> You can register and manage your account online by visiting <a href="http://www.mbna.co.uk">www.mbna.co.uk</a> - you need your credit card and latest statement to hand. You can view your balance and statements, make a balance transfer or money transfer, view your PIN online, make payments and much more.</p> <p><b>Manage your account from your mobile:</b> Keep up to date with your account using our Mobile Text Service. Simply text BAL, BILL or TRANS to 83838 for the latest information on your account, or send the same text to 07860 010 010 to take advantage of text messages included in your mobile phone plan. To use this service you must have provided us with your mobile number. Standard network charges may apply.</p> <p>Should you realise that your card is missing or for any enquiries that cannot be answered at <a href="http://www.mbna.co.uk">www.mbna.co.uk</a> you can call us on <b>03456 062 062</b>. From abroad: +44 1244 659005.</p> <p><b>Unrecognised transactions:</b> For transactions that you believe to be incorrect, please contact the merchant directly. If this does not resolve the issue or you do not recognise the transaction, call the transaction disputes team between 9.00am and 5.00pm Monday to Friday on 03456 062 062.</p> <p><b>Continuous Authority or Subscription Transactions:</b> If you've previously authorised a merchant to charge regular amounts to your account (e.g. annual subscriptions or insurances) but want to cancel future payments, it's a good idea to notify the merchant directly. You can also call us on 03456 062 062 Monday to Friday, 9:00 to 17:00. We'll monitor your account for that transaction and refund it if it appears after the date you told us you no longer wanted it to continue. If you close your account we may not pay any future amounts, so you should contact the merchant to arrange another means of payment.</p> <p><b>Please note:</b> 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.</p>	
Making a Payment	
<p><b>Direct Debit:</b> To set up, amend or cancel a direct debit, visit <a href="http://www.mbna.co.uk">www.mbna.co.uk</a> or call <b>03456 062 062</b>. Your direct debit payment will be credited to your account on your payment due date. Please note, your direct debit payment will not be varied to take account of any additional payments you choose to make.</p> <p><b>Standing Order/Telephone banking/Internet banking:</b> Please contact your bank/building society and provide the following reference information: (1) sort code: 086130 (2) bank account: 70328725 (3) your credit card number. Please check with your bank how long it will take for the payment to reach us. We recommend you allow up to one Business Day for your payment to reach us.</p> <p><b>By Debit Card:</b> Please log in or register at <a href="http://www.mbna.co.uk">www.mbna.co.uk</a>, select 'Payments' from the 'Your Account' tab and then choose 'Make a debit card payment'. Alternatively, you can call 03456 062 062. We recommend that you allow at least one Business Day for your payment to reach us.</p> <p><b>At any bank:</b> Please complete the Bank Giro Credit Slip provided with this statement. You may have to pay for this service. Please allow up to 4 Business Days for your payment to reach us.</p> <p><b>By post:</b> Please make your cheque payable to MBNA Limited and write your credit card number on the front of all cheques and your name and address on the reverse of each cheque. Post together with the completed bank giro slip (from the bottom of this statement) to Card Services, Thynne Street, Bolton, BL11 1AZ. Please allow at least 5 Business Days for your payment to reach us.</p> <p><b>If you pay after the due date on this statement, but before your next statement date, those payments will still count towards this statement. Only payments made after your next statement date will count towards that statement.</b></p> <p>Provided there are no restrictions on your account: (1) Payments made using the Faster Payments Service will be available for you to use within 2 hours of us receiving cleared funds from your bank. (2) Payments made using debit cards will be available to use the next day. (3) For all other payment methods, your payment will be available for you to use at the start of the Business Day on which we are due to receive cleared funds from your bank.</p>	
Important Information	
<p><b>On this statement the following terms have the following meaning:</b></p> <p><b>Balance Transfer:</b> a transfer to your account of an amount you owe another credit card or store card lender.</p> <p><b>Business Day:</b> Monday-Friday 9am-4pm except bank or other public holidays.</p> <p><b>Card Purchase:</b> any payment made from your account (other than a cash advance, money transfer or balance transfer), by using a card or card number with or without the PIN or any other security features, for example to pay for goods or services. This includes a purchase in a non-sterling currency, returned payments, insurance premiums and any other sum debited to your account which is not covered by the conditions in your credit card agreement.</p> <p><b>Cash Advance:</b> obtaining cash or cash substitute by use of your card including through an ATM, over the counter, purchase of non-sterling currency or travellers' cheques, gambling and electronic transfers (other than a balance transfer or money transfer).</p> <p><b>Money Transfer:</b> a transfer to a UK current account from your account.</p>	<p><b>Your Rates of Interest</b></p> <p>The interest rate section details:</p> <ul style="list-style-type: none"> <li>■ The interest rates that are applicable to the transactions on this statement.</li> <li>■ The interest rates that are available to you but which you have not yet used.</li> <li>■ The rates that are applicable to your balance but no longer available to use.</li> </ul> <p><b>Estimated Interest</b> is shown on the front of your statement. This is the interest you will be charged on your next statement if you pay the agreed minimum amount and this reaches us on the last day for payment. It is for guidance only and will not be accurate for example if you make further transactions, you incur fees, your promotional interest period ends, your payment due date changes, or your interest rates change.</p> <p><b>Withdrawal of Promotional Rates</b></p> <p>Promotional offers will no longer apply from the beginning of any statement period during which you have breached your terms and conditions, for example if you haven't paid on time or have gone over your credit limit. You cannot transfer balances between MBNA accounts.</p> <p>If you no longer wish to receive details of our special offers, please write to NMR Dept, MBNA Limited, Chester Business Park, Chester CH4 9WW.</p> <p><b>Credit Limit Increases</b></p> <p>If you have received a credit limit increase, please be aware that you may choose not to accept the increase and have your credit limit returned to the previous amount. Should you wish to do this, please write to us at Card Services, Freepost PO Box 1006, Chester CH4 9FB or telephone us on our usual contact number.</p>
<p><b>We're here to help</b></p> <p>We aim to provide accessible services to our customers. For example, we can send letters in large print, Braille and audio formats if requested. Any sensitive information you provide will be treated confidentially.</p> <p>If you are experiencing financial difficulties in making your minimum payment, or think you might be in a situation that could affect your finances, we're here to help. Please call us on <b>0800 028 0690</b> and our specialist team will talk you through what options we may have to help you.</p>	