

Credit Facility Statement

Client:

Jane Smith

Client ID:

JS-CRED-2023

Statement Date:

August 14, 2023

Credit Account Details:

Account Number: CRED87654321

Opening Date: June 10, 2018

Credit Limit: \$40,000

Current Outstanding: \$15,000

Available Credit: \$25,000

Transaction Details (Recent 5 Transactions):

02/08/2023

Description: Electronics Purchase

Debit: \$300

Credit:

Balance: \$14,700

04/08/2023

Description: Monthly Payment

Debit:

Credit: \$350

Balance: \$15,050

06/08/2023

Description: Book Store Purchase

Debit: \$50

Credit:

Balance: \$15,000

09/08/2023

Description: Cafe Purchase

Debit: \$30

Credit:

Balance: \$14,970

11/08/2023

Description: Online Subscription

Debit: \$70

Credit:

Balance: \$14,900

Interest and Charges:

Annual Percentage Rate (APR): 14%

Interest Charged this Month: \$210

Late Payment Fee: \$20 (applied if payment is not received within 10 days of due date)

Over Limit Fee: \$30 (applied if balance exceeds credit limit)

Payment Information:

Minimum Payment Due: \$350

Payment Due Date: August 24, 2023

Payment Methods: Check, Online Transfer, Phone Payment

Notes:

It is crucial to make at least the minimum payment by the due date to avoid additional charges.