



YOUR ONLINE ACCOUNT STATEMENT

Vanquis Card, Customer Services,
P.O. Box 300, CHATHAM ME4 4WQ
For 24 hour Customer Service: 0330 099 3000
For lost and stolen cards: 0800 783 9003

Statement date: **04 February 2019**

Statement balance as at 04 February 2019

Statement Summary	
Balance carried forward:	£2,495.82
Debits to your account:	£112.26
Credits to your account:	£0.00
Statement balance:	£2,608.08

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 'Allocation of Payment' paragraph below. The way in which payments are allocated can make a significant difference to the amount of interest you pay until the balance is cleared completely.

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

What and When to Pay	
Minimum Payment Due:	£264.65
Next payment due date:	01 March 2019
Estimated interest **	£81.08

Allocation of Payment

When your repayment is not sufficient to pay off the whole of the balance outstanding on your account, your repayment will be applied first to reduce that part of your balance bearing the highest interest rate and then on a descending interest rate.

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.

** Estimated interest is the amount you will pay next month if you don't pay off your current balance in full.

Interest Rates	
Cash interest rate	3.433%
Purchase interest rate	3.433%

Interest Rates: The rate(s) of interest used to calculate the amount of interest charged on this statement and a clear explanation of the way in which the interest applied has been calculated will be provided on request.

LAST STATEMENT BALANCE **£2,495.82**

DEBITS

Date	Description	Amount
04 Feb 19	REPAYMENT OPTION PLAN	£30.67 DR
04 Feb 19	PURCHASE INTEREST	£80.77 DR
04 Feb 19	DEFAULT CHARGE INTEREST	£0.82 DR

TOTAL DEBITS **£112.26 DR**

CREDITS

Date	Description	Amount
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TOTAL CREDITS **£0.00 CR**

= STATEMENT BALANCE **£2,608.08**

THIS MONTH YOU MUST PAY AT LEAST **£264.65**