

MR UMAIR ASHRAF
Flat1
105 Sighthill Loan
Edinburgh
EH11 4NT

We're here to help

We know this is a worrying time for everyone. Please be reassured we're here to support you. If you've been affected by COVID-19 (coronavirus) visit tescobank.com/covid19 for more information.



Minimum Repayment - the greater of the total of all interest and default fees charged on your statement plus 1% of the new balance shown on your statement plus any arrears carried over from your previous statement, or £25 plus any existing arrears carried over from your previous statement (or your full balance if it's less than £25), or the amount you owe over your credit limit including any over limit fees.

Do you know how to keep your details safe online? Visit tescobank.com/security

MasterCard number	5186 5284 8883 4917
Cardholder	MR UMAIR ASHRAF
Total Credit Limit	£ 7,100

Summary 9 June 2020

Balance brought forward from previous statement £ 6,063.00

Payments to your account £ 60.00

Spending on your account, plus any adjustments £ 0.00

New Balance = £ 6,003.00

Minimum Payment £ 60.00

Payment Due Date 4 July 2020

We will collect your minimum payment direct debit of £60.00 on 04/07/2020 or soon after.

Minimum Payments

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

If you are unable to pay the minimum payment, please contact us as soon as possible.

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 overleaf within the summary box section on allocation of payments. 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.

If you make the minimum payment of £ 60.00 and it reaches us on the due date of 4 Jul 2020, your estimated interest payment next month is £ 0.00. Please refer to overleaf for further details.

1 of 2

Date _____

bank giro credit

TESCO Bank

Tesco
PO Box 1533
NORTHAMPTON
NN1 9HU

Paid in by
5186 5284 8883 4917
MR UMAIR ASHRAF
HSBC Bank plc
Head Office Collection Account
Tesco Bank

Total Cash		
Cheques etc		

Items	Fee	Deferment
<input type="text"/>	<input type="text"/>	<input type="text"/>

Sort Code Number

42-74-70

Account Number

30274704

Transaction Code

73

£

Please do not fold or crease this counterfoil or mark or write below this line

<5186528488834917< 427470+ 30274704< 73 X

SUMMARY BOX — Cardholder statement version								
The information contained in this table summarises key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.								
Interest Free Period	<ul style="list-style-type: none"> Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. There is no interest free period on cash withdrawals, cash transactions, balance transfers or money transfers. 							
Interest Charging Information	<p>You will not pay interest on new purchases if you pay the full balance on your last statement by your payment due date. Otherwise, the period over which interest is charged is as follows:</p> <table> <tr> <th></th><th>From</th><th>Until</th></tr> <tr> <td>Purchases, Cash withdrawals, Cash transactions, Balance transfers and Money transfers</td><td>From date debited to your account</td><td>Until repaid in full†</td></tr> </table> <p>If the account is not fully cleared, interest will be charged on the average daily balance until full payment is made and credited to your account. Therefore, the longer you take to make a payment, the more interest will be charged. † If you pay the balance in full, any interest charge for the period from the previous statement to the date of full repayment will be debited the following month.</p>			From	Until	Purchases, Cash withdrawals, Cash transactions, Balance transfers and Money transfers	From date debited to your account	Until repaid in full†
	From	Until						
Purchases, Cash withdrawals, Cash transactions, Balance transfers and Money transfers	From date debited to your account	Until repaid in full†						
Allocation of Payments	If your account is in arrears, we'll clear these first (starting with the oldest) before paying off the amount due from your most recent statement. When you pay us, we use the money to pay off the items with the highest interest rates first. If there is more than one item at the same rate we pay off the item at the rate that ends first. For further details please refer to section 6. Paying off your balance, of the General Conditions.							
Minimum Repayment	Minimum payment details are shown on the front page of your statement.							
Credit Limit	Minimum credit limit Maximum credit limit	£100 Subject to status						
Annual Fee	No annual fees							
Fees	Cash withdrawals	3.99% handling fee, minimum of £3.00						
	Cash transactions	3.99% handling fee (no minimum charge)						
	Balance Transfers / Money Transfers (standard rates)	3.99% handling fee (after the expiry of any introductory period)						
	Cheque (payable to us) or Direct Debit cannot be paid	£12.00						
Foreign Usage	Payment Scheme Exchange Rate	Rates can be found at: mastercard.com/global/currency-conversion						
	One or more of the following may apply: Foreign Exchange Fee Cash Withdrawal Fee Cash Transaction Fee	2.75% of the transaction 3.99% handling fee, minimum £3.00 3.99% handling fee (no minimum charge)						
Default Fees	Over Limit fee	£12.00						
	Late Payment fee	£12.00						

General Information

Understand your Account

Please keep all vouchers and till receipts when you use your card(s) and check them against your Tesco Credit Card statement, remembering items you've ordered by post, phone or online. The name or place description shown on your statement may not match what's on the voucher. If you don't recognise a purchase, or the amount shown is wrong, please call or write to us within 60 days of receiving this statement.

Credit Limits

If we increase your credit limit we will tell you before the change takes effect. If you wish you may contact us and request that your credit limit is reduced and also opt out of receiving any increases we have told you about. You can also opt out of receiving any credit limit increases in the future.

Lost or Stolen

Lost or Stolen Card Hotline 0345 300 4278*.
Lost or Stolen Minicom number 0345 671 0676*.
Lost or Stolen Overseas Telephone number +44 1268 508 027.
In all your communications to us please remember to quote your account number.

Change of Contact Details

It's important you let us know if your contact details change. You can update your details by logging into Online Banking.

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 Service.

FraudSafe

To help make you feel safe and secure about your money, your card comes with FraudSafe: a set of protective measures which protects your Tesco Credit Card from fraud. Whether it's over the counter or over the Internet, you can feel safe wherever you use your card.
For more details call the Customer Service number on the front of this statement.

^Summary of Balances - Other Fees

This includes late payment, over limit, annual fee, PPI and returned payment fees.



Minicom on 0345 671 0676*

Calls may be recorded.

*Calls charged at basic rate. The number provided may be included as part of any inclusive call minutes provided by your phone operator.

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Calls may be recorded for training and quality purposes and for our joint protection.

Tesco Clubcard Credit Card, PO Box 343, Newcastle Upon Tyne, NE12 2GE.

Ways to pay

How much to pay	You can pay any amount between your minimum payment and your balance shown overleaf. Please note: Refunds don't count towards your minimum payment.
How to pay	Take care when using any of the methods below as incomplete or incorrect information could lead to payment delays and charges. Business days are Monday-Friday, excluding bank holidays.
Please allow up to 9 business days for cheque payments to clear and 2 business days for all other payment methods.	

Payment method	
Direct Debit**	Set up on our Mobile App, online at tescobank.com or by calling us on 0345300 4278* .
Faster payments	Set up with your bank using these details: Sort Code: 40-64-15 and Account Number: 31310006 . Use your 16-digit Tesco Credit Card number as your payment reference, without any dashes or spaces.
Mobile App & Online Banking	Make a payment through our Mobile App or online at tescobank.com .
Over the phone	Call 0345 300 4278* to pay via our automated payment service. Please have your debit card to hand.
At any bank	You can pay using a debit card or cheque at any bank displaying the Mastercard or Visa sign. Just take your statement and Bank Giro Credit Slip to the bank – they'll stamp your statement for your records. Please note: you may have to pay for this service.
By post	Complete and return the Bank Giro Credit Slip and your cheque to: Tesco, PO Box 1533, Northampton, NN1 9HU . Cheques should be made payable to Tesco Credit Cards and should not be post-dated. Write your Tesco Credit Card number on the payee line.

**Direct Debit – additional payments made between your statement date and required payment date may affect the amount of the Direct Debit.

Faster Payments – Tesco Credit Cards participates in the industry-wide Faster Payments service. This means standing orders, immediate and future dated payments made from any participating bank must fall within the Faster Payments rules applied by the bank from which the payment is made.

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Cardholder	MR UMAIR ASHRAF

10 May - 9 June 2020

Trans Date	Post Date	Description	Amount
		BALANCE FROM PREVIOUS STATEMENT	£ 6,063.00
03 JUN	03 JUN	DIRECT DEBIT PAYMENT - THANK YOU	-£60.00
		NEW BALANCE	£ 6,003.00

SUMMARY OF BALANCES

BALANCE	MONTHLY INTEREST RATE	INTEREST INCLUDED ABOVE	OUTSTANDING BALANCE
Purchases	1.527 %	£ 0.00	£ 0.00
Introductory Balance Transfers	0.000 %	£ 0.00	£ 6,003.00

