

MR DANIEL J POTTER  
 Penbryn Croft  
 Ffordd Y Gader  
 Dolgellau  
 Gwynedd  
 LL40 1RN

1 of 3

Cardholder	MR DANIEL J POTTER
MasterCard Number	5522 1397 0775 8722
Total Credit Limit	£2,300

## Summary 05 September 2023

Balance brought forward from previous statement	£605.52
Payments to your account	£1,078.33 -
Spending on your account plus any adjustments	+ £620.79
<b>New Balance</b>	<b>= £147.98</b>
<b>Minimum Payment</b>	<b>£11.90</b>

**The Minimum Payment each month will be the greater of:**

- (i) £5 or the full balance if less.
- (ii) that month's interest, any Default Charges and that month's Instalment Plan fee(s), 1/12th of any annual fee and 1% of the remaining balance (Including any Instalment Plan balance(s) but excluding any annual fee).

Your nominated bank account will be debited with the minimum payment of £11.90 on 30 Sep 2023 or soon after.

**Minimum Payment**

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 or are in financial difficulty, please contact us on 0345 8354482. For all other enquiries, please call the number on the reverse of your statement.

If you make the minimum payment of £11.90 and it reaches us on the due date of 30 September 2023 your estimated interest payment next month is £2.39. Please refer overleaf for further details.


**bank giro credit** 

Paid in by \_\_\_\_\_

Date \_\_\_\_\_

 MR DANIEL J POTTER  
 5522 1397 0775 8722

1001

 Natwest  
 Milton Keynes  
 MK77 1SE

Total Cash	
Cheques etc	

Fee	Items
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Please do not write or mark below this line

 62-19-70  
 Sorting code number

 73  
 Transaction code

£

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**06 August - 05 September 2023**

Trans	Post			Amount
Date	Date	Description		
		<b>BALANCE FROM PREVIOUS STATEMENT</b>		<b>£605.52</b>
20 AUG	21 AUG	00438350	FASTER PAYMENT RECEIVED - THANK YOU	223.44 -
20 AUG	21 AUG	00438533	FASTER PAYMENT RECEIVED - THANK YOU	233.34 -
30 AUG	30 AUG		DIRECT DEBIT PAYMENT - THANK YOU	16.03 -
03 SEP	04 SEP	00765137	FASTER PAYMENT RECEIVED - THANK YOU	605.52 -
		Sub-Total		472.81 -
Trans	Post			Amount
Date	Date	Description		
MR DANIEL J POTTER		Card ending in 8722		
06 AUG	07 AUG	15177670	MCDONALDS 1615 WELSHPOOL	5.81
07 AUG	08 AUG	91937636	PAYPAL *HECTORSGREY 35314369001 GBR	20.00
08 AUG	09 AUG	08165781	DL FOR BUSINESS 0345 303 1760GBR	233.34
08 AUG	09 AUG	42001034	WWW.LITTLEWANDER.CO.UK INTERNET GBR	10.50
08 AUG	09 AUG	42571200	WWW.LITTLEWANDER.CO.UK INTERNET GBR	8.50 -
10 AUG	11 AUG	14639939	AMZNMKTPPLACE AMAZON.CO AMAZON.CO.UK GBR	2.81
18 AUG	21 AUG	63168592	EASYLIVESERVICES EASTBOURNE	3.00
24 AUG	25 AUG	98738735	SHELL WELSHPOOL ROAD SHREWSBURY	1.15
24 AUG	25 AUG	90113557	Ford Fish Bar Shrewsbury	4.60
24 AUG	25 AUG	70172709	RAMADA OLDBURY OLDBURY GBR	124.20
24 AUG	28 AUG	38852529	ALDI 103 772 OLDBURY	7.72
25 AUG	28 AUG	50585029	TIM HORTONS- WOLVERHAM OLDBURY GBR	6.88
25 AUG	28 AUG	40382684	POUNDLAND LTD - 1729 OLDBURY GBR	27.25
25 AUG	28 AUG	18553168	Franks Grill and Coffe Oldbury GBR	10.00
25 AUG	28 AUG	52321462	ALDI 103 772 OLDBURY	14.93
26 AUG	28 AUG	33936237	W WING YIP PLC B7 5NT	26.29
26 AUG	28 AUG	41413348	TIM HORTONS- WOLVERHAM OLDBURY GBR	3.99
26 AUG	28 AUG	97480659	ALDI 103 772 OLDBURY	6.97
30 AUG	31 AUG	53597132	PAYPAL *HECTORSGREY 35314369001 GBR	5.00
02 SEP	04 SEP	77176452	AWS EMEA aws.amazon.coLUX	0.95
		1.20 USD PAYMENT SCHEME EXCHANGE RATE 1.263158		
04 SEP	04 SEP	77176452	NON-STERLING TRANSACTION FEE	0.03
03 SEP	04 SEP	59069369	Amazon.co.uk*1U9HH2ZM4 AMAZON.CO.UK GBR	12.99
03 SEP	04 SEP	53434080	SPORTSDIRECT.COM 8437771759	53.50
04 SEP	05 SEP	28180071	EBAY COMMERCE UK LTD London GBR	9.87
04 SEP	05 SEP	80340134	eBay O*20-10492-81229 London GBR	26.99
05 SEP	05 SEP		INTEREST - SEE SUMMARY	10.52
		Sub-Total		620.79
		<b>NEW BALANCE</b>		<b>£147.98</b>

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Your Minimum Payment Plus amount this month is £22.04, which is £10.14 more than your Minimum Payment amount. What is 'Minimum Payment Plus'? It's a monthly repayment amount designed to help you avoid holding long term debt on your credit card. It covers at least double the amount of any interest, fees and charges applied on each statement and will change each month in line with your spending and repayments. If you can afford to pay at least the Minimum Payment Plus amount each month it will help you to reduce your balance and pay less interest compared to only paying the minimum. The Minimum Payment Plus amount already includes your contractual minimum payment, which is the lowest amount you must pay in order to keep your credit card payments up to date. There are several convenient ways to pay the Minimum Payment Plus, including setting up a monthly Direct Debit through our Mobile App, Online Banking or over the phone. To find out more, please search for 'Minimum Payment Plus' on our website.

You can now pay your credit card from another UK bank account using the Mobile app, navigate to your Credit Card and select Pay my Card.

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.

Shopping online is changing.

When you're paying online we will be contacting you more often, to check it's really you. Make sure your contact details are up to date.

## SUMMARY OF BALANCES

BALANCE	MONTHLY INTEREST RATE	ANNUAL INTEREST RATE	INTEREST INCLUDED ABOVE	OUTSTANDING BALANCE
Purchases	1.663%	19.956%	£10.52	£147.98
Advances	2.005%	24.060%	£0.00	£0.00