

Mr Shing Hei Chan
8 Cheadle Wood
Cheadle
Cheshire
SK8 6SS

29th March 2022

Thank you for choosing to pay your AO Finance account by monthly Direct Debit.

Dear Shing,

AO Finance Account Number: 7353 0102 0373 0475

We are setting up your Direct Debit for you now. This will be effective for your payment due on 9th May 2022. Please note that if you have a payment due before this date, you will need to pay it using another method.

Do we have the correct details for your Direct Debit?

If the details below are incorrect you can quickly and easily update them in your Online Account Manager.

- Account Name: Mr Chan
- Account Number: ****3052
- Bank Sort Code: 40-42-49
- Direct Debit Type: full balance
- Direct Debit Reference: 7353 0102 0373 0475

A full statement balance Direct Debit will cover your statement balance plus your entire instalment plan balances (if applicable).

Subsequent Direct Debit due dates and amounts will be communicated via your monthly statement. A copy of the Direct Debit Guarantee is below.

Please see the 'how to pay' section in the account information section of your statement or our online FAQ section for information on alternative payment methods.

You can cancel your Direct Debit at any time by contacting your bank or building society. Please also cancel online at newday.co.uk/login.

How do additional payments affect your Direct Debit?

If you make an additional payment 3 or more working days before your payment due date your Direct Debit amount will reduce by the amount of the payment. You can find further information about Direct Debits and additional payments in the FAQ section of your Online Account Manager at newday.co.uk/login.

Kind regards

Your Details

Your Account Number
7353 0102 0373 0475

Your Credit Limit
£2,500.00

Your Current Balance
£1,319.00

Service Your Account Online

Enjoy the convenience of managing your account securely and free of charge, 24 hours a day.

Go To:
newday.co.uk/login

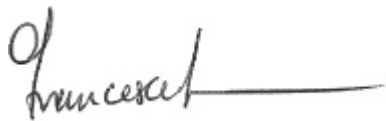
If you haven't registered yet, it's quick and easy - click 'register now' and follow the instructions.

Remember to have access to your mobile or landline to receive a One-Time Passcode

Check your contact details are correct

If your mobile number, landline number and email address are not correct, it may make it harder for you to service your account and shop online.

Please remember to check your details are correct and update them as needed. Check online in the Personal Details section of Account Settings.

A handwritten signature in black ink, appearing to read 'Francesca', followed by a long horizontal line.

Francesca Rea
Director of Customer Service

Please contact us if you'd like this in Braille, large print or in audio format.

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the payer.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Santander Cards UK Ltd re: NewDay Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Santander Cards UK Ltd re: NewDay Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Santander Cards UK Ltd re: NewDay Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Santander Cards Ltd re: NewDay Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.