

MR STEWART H RIDDICK  
20 Oakbank Crescent  
Perth  
Perthshire  
PH1 1DD



Minimum Repayment - the greater of the total of all interest and fees charged on your statement plus £10.00, or 2% (including any arrears) of the new balance shown on your statement (excluding Tesco 'BNPL' special offers) or the amount you owe over your credit limit which includes any over limit fees.

	MasterCard number	5521 8810 0436 9643
Cardholder	MR STEWART H RIDDICK	
Total Credit Limit	£ 4,400	

Summary 23 November 2016

Balance brought forward from previous statement	£ 146.55
Payments to your account	£ 146.55
Spending on your account, plus any adjustments	£ 56.49

New Balance = £ 56.49

Minimum Payment £ 10.00

Your minimum payment should reach your account by 18 Dec 2016

**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 £ 10.00 and it reaches us on the due date of 18 Dec 2016, your estimated interest payment next month is £ 1.60. Please refer to overleaf for further details.

Date

bank giro credit



Tesco Bank Credit Cards  
PO Box 1020  
CAMBERLEY  
GU15 9LB

Paid in by

5521 8810 0436 9643  
MR STEWART H RIDDICK  
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

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.								
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>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.</li> <li>There is no interest free period on cash advances, balance transfers or money transfers.</li> </ul>							
<b>Interest Charging Information</b>	<p>You will not pay interest on new purchases if you pay your balance in full and on time. 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><b>Purchases, Cash advances, Balance transfers and Money transfers</b></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.</p> <p>† 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	<b>Purchases, Cash advances, Balance transfers and Money transfers</b>	From date debited to your account	Until repaid in full†
	From	Until						
<b>Purchases, Cash advances, Balance transfers and Money transfers</b>	From date debited to your account	Until repaid in full†						
<b>Allocation of Payments</b>	When you pay us we use it to pay off first those items which attract the highest interest rates. If there is more than one item at the same rate we pay off the item at the rate which ends first. If your account is in arrears, we will pay off the arrears on your account (starting with the oldest) before we put it towards the amount due from your most recent statement. If you have Buy Now Pay Later special offer items, we will pay these off after we have paid off everything else on your account. For further details please refer to section 2.1 of your general conditions.							
<b>Minimum Repayment</b>	Minimum payment details are shown on the front page of your statement.							
<b>Credit Limit</b>	Minimum credit limit Maximum credit limit	£250 Subject to status						
<b>Fees</b>	No annual fees							
<b>Charges</b>	Cash advances	3.00% handling fee, minimum of £3.00 (there is no minimum charge for gambling transactions)						
	Balance Transfers / Money Transfers (standard rates)	3.00% handling fee (after the expiry of any introductory period)						
	Cheque (payable to us) or Direct Debit cannot be paid	£12.00						
<b>Foreign Usage</b>	Payment Scheme Exchange Rate	Rates can be found at: <a href="http://www.mastercard.com/global/currency%20conversion">www.mastercard.com/global/currency conversion</a>						
	<b>One or more of the following may apply:</b> Non Sterling Transaction Fee Non-Sterling Cash Fee	2.75% of the transaction 3% handling fee, minimum £3.00						
<b>Default Fees</b>	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 Details

If your bank or personal contact details change please call the Customer Service telephone number overleaf.

### 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.

Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. SC173199. Registered Office: Interpoint Building, 22 Haymarket Yards, Edinburgh, EH12 5BH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

Tesco World MasterCard, PO Box 27028, Glasgow, G2 9FT.

## How and When to Pay

### How Much to Pay

You can pay any amount between the minimum payment and the present balance shown overleaf. Any amounts overdue or above your credit limit should be paid immediately.

### How to Pay


Please be careful when making payment by any of the methods below as incomplete or incorrect information could result in payment being delayed and charges incurred. Working days are Monday - Friday, excluding bank holidays.

### Tesco Buy Now Pay Later

You can pay off all or part of your BNPL balance with your debit card by calling 0345 300 7183\* (note: this number is for BNPL payments only) and specifically requesting to do so at any time and for no additional fee. We will action your request as soon as we receive it and credit the funds to your account as soon as we receive them from your Bank.

Payment Method	How	Recommended Time to Allow
<b>Please note: Refunds are not recognised as a payment to your account.</b>		
<b>1. Direct Debit**</b>	<ul style="list-style-type: none"> <li>To set up a regular payment, please log on to our mobile app, sign on at <a href="http://TescoBank.com">TescoBank.com</a> or call 0345 300 4278*.</li> </ul>	<ul style="list-style-type: none"> <li>Minimum payment or fixed payment - claimed on your payment date</li> <li>Full payment - claimed 6 days earlier than your payment date.</li> </ul>
<b>2. Faster payments</b>	<ul style="list-style-type: none"> <li>Set up a Faster Payment with your Bank using the following details: Sort code: 400250 and Account number: 31316044</li> <li>Please use your 16 digit Tesco Credit Card number as a payment reference</li> <li>Please ensure there are no spaces or dashes in your payment reference number</li> <li>You can save these payee details to use when making faster payments at a future date.</li> </ul>	<ul style="list-style-type: none"> <li>Faster Payments can take between 2 and 48 hours to be processed to your account.</li> <li>We will credit your funds to your account as soon as we receive them from your Bank.</li> </ul>
<b>3. Mobile App &amp; Online</b>	<ul style="list-style-type: none"> <li>Log on to our mobile app and make a payment</li> <li>Visit <a href="http://tescobank.com">tescobank.com</a> and log into Online banking.</li> </ul>	<ul style="list-style-type: none"> <li>We will action your request as soon as we receive it and credit the funds to your account as soon as we receive them from your Bank</li> <li>We recommend you allow 2 full working days for the payment to reach us.</li> </ul>
<b>4. Over the Phone</b>	<ul style="list-style-type: none"> <li>Call 0345 300 4278*</li> <li>Have your card available when calling</li> <li>Pay via our automated payment service.</li> </ul>	<ul style="list-style-type: none"> <li>We will action your request as soon as we receive it and credit the funds to your account as soon as we receive them from your Bank</li> <li>We recommend you allow 2 full working days for the payment to reach us.</li> </ul>
<b>5. At any Bank</b>	<ul style="list-style-type: none"> <li>Pay with debit card or cheque at any bank displaying the Mastercard or Visa sign</li> <li>Complete the Bank Giro Credit Slip and take it with your payment and statement</li> <li>The bank will stamp your statement for your records</li> <li>You may have to pay for this service.</li> </ul>	<ul style="list-style-type: none"> <li>We recommend you allow 2 full working days for debit card payments or 4 full working days for cheque payments but please check with your bank exactly how long it will take for the payment to reach us</li> <li>We will credit the funds to your account as soon as we receive them from your Bank.</li> </ul>
<b>6. By Post</b>	<ul style="list-style-type: none"> <li>Complete and return the Bank Giro Credit Slip and your cheque to: TescoBank Credit Cards, IPSL Camberley, PO Box 1020, Camberley, Surrey, GU15 9LB</li> <li>Cheques should be payable to Tesco Credit Cards and should not be post dated</li> <li>Write your Tesco Credit Card number on the payee line.</li> </ul>	<ul style="list-style-type: none"> <li>Please allow 5-7 days for your payment to reach us by post</li> <li>It will take another 4 working days before the cheque funds are cleared in your account.</li> </ul>

\*\* Direct Debits — 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.

	MasterCard number	5521 8810 0436 9643
	Cardholder	MR STEWART H RIDDICK

24 October - 23 November 2016

Trans Date	Post Date	Description	Amount
BALANCE FROM PREVIOUS STATEMENT			£ 146.55
24 OCT	24 OCT	00451626 FASTER PAYMENT - THANK YOU	-£146.55
26 OCT	27 OCT	29015869 PAYPAL *1AND1 LTD 35314369001 GBR	£47.92
30 OCT	31 OCT	52951170 ADOBE PHOTOGRAPHY PLAN 800-833-6687 IRL	£8.57
NEW BALANCE			£ 56.49

SUMMARY OF BALANCES

BALANCE	MONTHLY INTEREST RATE	INTEREST INCLUDED ABOVE	OUTSTANDING BALANCE	EXPIRY DATE
Purchases	1.527 %	£ 0.00	£ 56.49	
Cash Advances	1.873 %	£ 0.00	£ 0.00	

