

**Falk Culinair UK**

 Customer Reference  
**T741U98**

 Mr Neil Corke  
  
 483 Green Lanes  
 London  
 N13 4BS

 Premium Points Accrued  
**This Billing Period: 14938 points**  
 Point Balance: 87528 points

 Repayment Details  
**Minimum Amount Due: £1,495.42**

 Due Date  
**26/03/2021**

 Selected Repayment Option  
**Full Balance**  
 (See Repayment Options)

Opening Balance	Spending Activity	Repayment Activity	Closing Balance
<b>£6,096.13</b>	<b>+£14,954.20</b> Card Spend: £14,954.20 Draw Down & ATMs: £0.00 Interest: £0.00 Other Charges(Fee): £0.00	<b>-£6,096.13</b> Direct debit: -£6,096.13 Debit Card: £0.00 Point Redemption: £0.00 Other Repayments: £0.00 Adjustments: £0.00	<b>=£14,954.20</b>

**Account Statement**

Date	Type	Card	Description	Amount(£)	Balance(£)
07/02/2021	-	-	Opening Balance	-	6096.13
07/02/2021	Card	*1206	PAYPAL *VISUALEXPOS - 35314369001	12.81	6108.94
09/02/2021	Card	*1206	SIMPLYPOSTCODE 22854 - +440194546485	54.00	6162.94
09/02/2021	Card	*1206	PAYPAL *APPLE.COM/BILL - 35314369001	0.79	6163.73
09/02/2021	Card	*1206	WWW.UKFAST.CO.UK - INTERNET	279.74	6443.47
09/02/2021	Card	*1206	WWW.UKFAST.CO.UK - INTERNET	281.76	6725.23
09/02/2021	Card	*1206	PAYPAL *DELLMONT BV - 35314369001	11.29	6736.52
09/02/2021	Card	*1206	MAILCHIMP *MONTHLY - MAILCHIMP.COM	41.45	6777.97
10/02/2021	Card	*1206	PAYPAL *LETTERSRUSS - 35314369001	84.24	6862.21

10/02/2021	Card	*1206	PAYPAL *LETTERS RUSS - 35314369001	59.54	6921.75
10/02/2021	Card	*1206	PAYPAL *DHL OL - 35314369001	14.07	6935.82
10/02/2021	Card	*1206	PAYPAL *WEBSECURITY ORDER - 4029357733	172.59	7108.41
11/02/2021	Card	*1206	GOOGLE ADS1988025978 - Dublin	500.00	7608.41
11/02/2021	Card	*1206	PAGO DE RECIBOS - BARCELONA	282.12	7890.53
12/02/2021	Card	*1206	THE WIDESCREEN CENTRE - ELY	3051.00	10941.53
12/02/2021	Card	*1206	PAYPAL *ARNET DSKYC - 35314369001	18.12	10959.65
12/02/2021	Card	*1206	GLOBAL INTERLINK TELECOM - BENITACHELL	85.07	11044.72
15/02/2021	Card	*1206	ADOBE CREATIVE CLOUD - 4085366000	41.65	11086.37
16/02/2021	Card	*1206	MICROSOFT*ADVERTISING - MSBILL.INFO	525.03	11611.40
18/02/2021	Card	*1206	GITHUB - SAN FRANCISCO	2.89	11614.29
19/02/2021	Card	*1206	PAYPAL *IPOSTALMAIL - 35314369001	25.00	11639.29
19/02/2021	Redemption	-	Rewards Redemption for 42208 points into 422.08 cash.(Credit)	-	11639.29
22/02/2021	Card	*1206	VONAGE - 8000086000	13.24	11652.53
23/02/2021	Card	*1206	VOIPFONE - LONDON	20.00	11672.53
23/02/2021	Card	*1206	PAYPAL *DHL OL - 35314369001	14.45	11686.98
23/02/2021	Card	*1206	GITHUB - SAN FRANCISCO	8.58	11695.56
24/02/2021	Card	*1206	PAYPAL *EXPERTPHOTO - 35314369001	29.06	11724.62
24/02/2021	Card	*1206	PAYPAL *WETRANSFER - 35314369001	8.66	11733.28
24/02/2021	Card	*1206	PAYPAL *MONOTYPEIMA - 4029357733	7.22	11740.50
25/02/2021	Card	*1206	XERO UK INV-8024331 - 447718243000	41.40	11781.90
25/02/2021	Card	*1206	PAYPAL *BAADERPLANE - 35314369001	7032.89	18814.79
25/02/2021	Card	*1206	PAYPAL *DELLMONT BV - 35314369001	11.07	18825.86
26/02/2021	DD	-	Direct Debit	-6096.13	12729.73
27/02/2021	Card	*1206	VOIPFONE - LONDON	32.40	12762.13
27/02/2021	Card	*1206	PAYPAL *OPENEXCHANG - 35314369001	8.64	12770.77
27/02/2021	Card	*1206	PAYPAL *FOODPHOTOCL - 35314369001	14.40	12785.17

27/02/2021	Card	*1206	GOOGLE ADS1988025978 - Dublin	500.00	13285.17
27/02/2021	Card	*1206	WISTIA, INC. - CAMBRIDGE	18.00	13303.17
01/03/2021	Card	*1206	MICROSOFT*ADVERTISING - MSBILL.INFO	301.18	13604.35
01/03/2021	Card	*1206	PAGO DE RECIBOS - BARCELONA	144.24	13748.59
02/03/2021	Card	*1206	PAYPAL *arden3939 - 35314369001	50.00	13798.59
02/03/2021	Card	*1206	PAYPAL *TRANSGLOBAL - 35314369001	662.97	14461.56
03/03/2021	Card	*1206	THE WIDESCREEN CENTRE - ELY	201.00	14662.56
03/03/2021	Card	*1206	PAYPAL *LETTERSRUSS - 35314369001	61.67	14724.23
03/03/2021	Card	*1206	PAYPAL *NEXTGEN - 4029357733	57.16	14781.39
04/03/2021	Card	*1206	THE WIDESCREEN CENTRE - ELY	99.00	14880.39
04/03/2021	Card	*1206	AWS EMEA - aws.amazon.co	25.35	14905.74
04/03/2021	Card	*1206	Amazon web services - aws.amazon.co	14.48	14920.22
05/03/2021	Card	*1206	GWHP - Warwick	33.98	14954.20
06/03/2021	Interest	-	Finance Charge	-	14954.20
06/03/2021	-	-	Closing Balance	-	14954.20

Interest on card expenditure is **3.43% per month** and interest on cash/draw downs is **3.99% per month**.

## Information

**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 below. 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.**

### Repayment Options

#### Minimum Payment:

The minimum payment is 10.00% of your closing balance or £250, whichever is greater. If less than £250 is outstanding at the end of your billing period, we will collect the remaining balance. If your balance is less than £5.00, we will not schedule a Direct Debit.

Please note that if you only make the minimum payment each month, it will take you longer (and cost you more) to clear your balance.

#### Fixed Amount:

Choose a fixed amount to pay each month. If this amount is less than the minimum payment, the minimum will be collected. The smallest fixed amount is £250. This option will repay your balance faster and you will get charged less interest.

#### Full Balance:

Pay your full statement balance every month on your payment due date and you will get charged 0% interest on card transactions (Draw downs will be charged interest as stated in the terms and conditions).

You can change your repayment option on the Payments tab in your online account. Your repayment method is Direct Debit. We will automatically schedule your payment from your nominated account.

### Your interest rates

Interest on card expenditure is 3.43% per month (49.90% APR) and interest on cash/draw downs is 3.99% per month (59.90% APR).

### Payment allocation

Unless you pay the outstanding balance in full, we will allocate your payments to balances which attract the highest interest rate first. We will apply your payments to balances which attract the highest interest rate first. We will apply your payments in the following order: interest, any fees, outstanding balance.

### If you fail to make a minimum payment

Failing to make your minimum payment can mean that you have broken the terms of this credit agreement and could result in us taking legal action against you. It could lead to you having to pay additional costs and make it more difficult for you to obtain credit in future.

### 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. If you have any questions, please do not hesitate to email us on [contact@capitalontap.com](mailto:contact@capitalontap.com) or call us on 020 8962 7401.

### Referrals

We want to introduce you to our new referral scheme. Refer your friends to apply for our Business Credit Card - with credit limits up to £50k - and the first time they use their account we will reward you both:

£75 for you and £75 for them.

All your friend needs to do is simply apply online and enter your unique promo code: **1RefT741U98**

If we are able to approve them, the first time they make a card purchase we will credit both your accounts £75 each. We will let you know every time you make a successful referral and will credit your account £75. There is no limit to the amount you can earn, (although we reserve the right to vary any and all terms of this offer at any time without notice) so please refer away!