

**Falk Culinair UK**

 Customer Reference  
**T741U98**

Mr Neil Corke

 Chosen Repayment  
**Full Balance**

483 Green Lanes

Min. Repayment: £292.92

London

N13 4BS

 Due Date  
**28/08/2019**

Opening Balance	Spending Activity	Repayment Activity	Closing Balance
<b>£4,204.47</b>	<b>+£2,929.23</b>	<b>-£4,204.47</b>	<b>=£2,929.23</b>
	Card Spend: £2,929.23	Direct debit: -£4,204.47	
	Draw Down & ATMs: £0.00	Debit Card: £0.00	
	Interest: £0.00	Point Redemption: £0.00	
	Other Charges(Fee): £0.00	Other Repayments: £0.00	
		Adjustments: £0.00	

**Account Statement**

Date	Type	Card	Description	Amount(£)	Balance(£)
07/07/2019	-	-	Opening Balance	-	4204.47
09/07/2019	Card	*6265	CRV*BENITACHELL GAS - London	95.74	4300.21
11/07/2019	Card	*6265	PP*1234CODE - 35314369001	-1.00	4299.21
11/07/2019	Card	*6265	PAYPAL *PRIME SEC - 35314369001	25.00	4324.21
13/07/2019	Card	*6265	CRV*WWW.UKFAST.CO.UK - london	563.52	4887.73
17/07/2019	Card	*6265	CRV*GOOGLE *ADS1988025 - london	500.00	5387.73
17/07/2019	Card	*6265	PAYPAL *ALLTOGETHER - 35314369001	23.97	5411.70
18/07/2019	Card	*6265	CRV*MICROSOFT*ADVERTIS - london	0.67	5412.37
21/07/2019	Card	*6265	ABBYGATEINSURANCE - SPAIN	199.75	5612.12
21/07/2019	Card	*6265	ROGUE WAVE SOFTWARE IN - LOUISVILLE	144.05	5756.17

26/07/2019	DD	-	Direct Debit	-4204.47	1551.70
27/07/2019	Card	*6265	CRV*CLINICA VET ALIAGA - london	171.41	1723.11
27/07/2019	Card	*6265	CRV*MICROSOFT*ADVERTIS - london	49.96	1773.07
27/07/2019	Card	*6265	CRV*GOOGLE *ADS1988025 - london	500.00	2273.07
01/08/2019	Card	*6265	CRV*CLINICA VET ALIAGA - london	20.59	2293.66
01/08/2019	Card	*6265	CRV*FACEBK JY75SK2682 - london	85.32	2378.98
03/08/2019	Card	*6265	CRV*MICROSOFT*ADVERTIS - london	50.25	2429.23
05/08/2019	Card	*6265	CRV*GOOGLE *ADS1988025 - london	500.00	2929.23
06/08/2019	Interest	-	Finance charge	-	2929.23
06/08/2019	-	-	Closing Balance	-	2929.23

Interest on card expenditure is **3.43% per month** and interest on cash/draw downs is **4.99% 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 4.99% per month (79.40% 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 Mastercard - 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!