

Falk Culinair UK

Customer Reference  
T741U98

Mr Neil Corke  
483 Green Lanes  
London  
N13 4BS

Capital on Tap Points Accrued  
**This month: 1965 points**  
Points balance: 994 points

Selected Repayment Option  
**Minimum**  
(See Repayment Options)

Repayment Details  
**Minimum Amount Due: £2,687.73**

Due Date  
**13 May 2025**

Opening Balance	Spending Activity	Repayment Activity	Closing Balance
<b>£26,619.31</b>	<b>+£2,919.91</b> Card Spend: £1,965.86 Transfers & ATMs: £0.00 Interest: £954.05 Other Charges (Fee): £0.00	<b>-£2,661.93</b> Direct Debit: -£2,661.93 Debit Card: £0.00 Point Redemption: £0.00 Other Repayments: £0.00 Adjustments: £0.00	<b>£26,877.29</b>

Account Statement

Authorised Date	Cleared Date	Type	Card	Description	Amount (£)	Balance (£)
-	07/04/2025	-	-	Opening Balance	-	26619.31
05/04/2025	07/04/2025	Card	*1206	VOIPFONE - LONDON	34.80	26654.11
08/04/2025	08/04/2025	Card	*1206	HOSTING UK* HOSTING UK - +441745586070	55.00	26709.11
06/04/2025	08/04/2025	Card	*1206	PAYPAL *VISUALEXPOS - 35314369001	10.89	26720.00
08/04/2025	08/04/2025	Card	*1206	Mailchimp - 678-9990141	94.45	26814.45
07/04/2025	10/04/2025	Card	*1206	PAYPAL *TRANSGLOBAL - 01513346599	346.29	27160.74
09/04/2025	10/04/2025	Card	*1206	PAYPAL *NEUHAUS 5665946 - 35314369001	73.49	27234.23
-	11/04/2025	DD	-	Direct Debit	-2661.93	24572.30
10/04/2025	11/04/2025	Card	*1206	infomaniak.com - Geneve	16.94	24589.24
10/04/2025	11/04/2025	Card	*1206	infomaniak.com - Geneve	0.81	24590.05

Authorised Date	Cleared Date	Type	Card	Description	Amount (£)	Balance (£)
11/04/2025	12/04/2025	Card	*1206	WWW.UKFAST.CO.UK - INTERNET	345.60	24935.65
13/04/2025	15/04/2025	Card	*1206	PAYPAL *APPLE.COM/BILL - 35314369001	2.99	24938.64
-	15/04/2025	Redemption	-	Rewards Redemption for 7200 Points into 72.0000 cash. (Credit)	-	24938.64
15/04/2025	15/04/2025	Card	*1206	DEEPL* SUB 2756467 CUS - 4922158939929	7.82	24946.46
15/04/2025	16/04/2025	Card	*1206	LARAVEL FO* TRIAL OVER - +18772712521	29.86	24976.32
17/04/2025	17/04/2025	Card	*1206	UX MOVEMENT NEWSLETTER - +15126985225	8.06	24984.38
17/04/2025	18/04/2025	Card	*1206	ADOBE *ADOBE - SAN JOSE	49.18	25033.56
17/04/2025	18/04/2025	Card	*1206	LOBSTER - MADRID	5.16	25038.72
17/04/2025	18/04/2025	Card	*1206	LOBSTER - MADRID	9.47	25048.19
18/04/2025	19/04/2025	Card	*1206	PADDLE.NET* SPATIE - London	71.82	25120.01
22/04/2025	23/04/2025	Card	*1206	VOIPFONE - LONDON	50.00	25170.01
23/04/2025	23/04/2025	Card	*1206	Microsoft-G088611097 - msbill.info	4.46	25174.47
22/04/2025	23/04/2025	Card	*1206	PAYPAL *PATREONIREL MEMB - 35314369001	11.96	25186.43
23/04/2025	23/04/2025	Card	*1206	PAYPAL *CLOUDLINUXI - 4029357733	13.51	25199.94
24/04/2025	25/04/2025	Card	*1206	XERO UK INV-23590114 - +441183701651	56.40	25256.34
26/04/2025	26/04/2025	Card	*1206	WISTIA, INC. - +18884947842	74.60	25330.94
26/04/2025	27/04/2025	Card	*1206	PAYPAL *OPENEXCHANG - 35314369001	9.04	25339.98
26/04/2025	27/04/2025	Card	*1206	LOBSTER - MADRID	11.11	25351.09
27/04/2025	28/04/2025	Card	*1206	DUET PRO* TRIAL OVER - +15407368490	54.25	25405.34
28/04/2025	29/04/2025	Card	*1206	LOBSTER - MADRID	11.11	25416.45
30/04/2025	01/05/2025	Card	*1206	PAYPAL *IPOSTALMAIL - 07873970817	40.00	25456.45
30/04/2025	01/05/2025	Card	*1206	MICROSOFT*ADVERTISING - MSBILL.INFO	0.69	25457.14
01/05/2025	02/05/2025	Card	*1206	HOSTING UK* HOSTING UK - +441745586070	9.78	25466.92
01/05/2025	02/05/2025	Card	*1206	Google ADS1988025978 - Dublin	302.01	25768.93
01/05/2025	02/05/2025	Card	*1206	LOBSTER - MADRID	24.76	25793.69
01/05/2025	03/05/2025	Card	*1206	Google One - London	1.59	25795.28
02/05/2025	03/05/2025	Card	*1206	AWS EMEA - aws.amazon.co	56.16	25851.44

Authorised Date	Cleared Date	Type	Card	Description	Amount (£)	Balance (£)
03/05/2025	03/05/2025	Card	*1206	PAYPAL *MEDIUM.COM - 4029357733	3.77	25855.21
02/05/2025	04/05/2025	Card	*1206	PAYPAL *JETBRAINS - 35314369001	9.48	25864.69
-	06/05/2025	Interest	-	Interest Charge (07/04/2025 - 06/05/2025)	954.05	26818.74
05/05/2025	06/05/2025	Card	*1206	HOSTING UK* HOSTING UK - +441745586070	4.74	26823.48
03/05/2025	06/05/2025	Card	*1206	PAYPAL *APPLE.COM/BILL - 35314369001	39.99	26863.47
06/05/2025	06/05/2025	Card	*1206	infomaniak.com - Geneve	13.82	26877.29
-	06/05/2025	-	-	Closing Balance	-	26877.29

Monthly interest on card purchase balances was **3.80%** and monthly interest on ATM withdrawal and cash transfer balances was **3.80%**.

## 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 £100, whichever is greater. If less than £100 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 £100. 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 (transfers 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

In this billing period, monthly interest on card purchase balances was 3.80% and monthly interest on ATM withdrawal and cash transfer balances was 3.80%. Interest is only charged on the balance for the prior billing period that was not paid off in full.

Your interest rates are variable, which means they are determined by taking the interest rate that we charge (referred to as the **Business Rate**) and adding a derivative of the Bank of England's Bank Rate (converted from an annual rate to a monthly rate, referred to as the **Bank Rate**).

When the Bank Rate changes we will update variable interest rates. Any variable interest rate change will take effect from the first billing period that starts immediately after a change to the Bank Rate. We will not pass on negative Bank Rates. You will be notified in your online account of changes to the Bank Rate, and we will write to you if your monthly card or cash Business Rate is changing.

Your monthly card rate: your Business Rate was 3.43% and your Bank Rate was 0.37%. Your monthly cash rate: your Business Rate was 3.43% and your Bank Rate was 0.37%.

### Card Interest

The 'Card Interest Charge' stamped on your statement is the interest that relates to the card purchases you made in your previous billing period.

Normally, any interest that is due will be stamped onto your account at the end of that billing period. However, if you pay off your balance in full - and you're not carrying over any balance from the previous billing period - then all your card purchases are interest-free. We have to wait until your due date to see whether this would be the case.

On your due date, if we see you haven't paid your balance in full, we apply a one-off 'Card Interest' charge to catch up on the interest due on the card purchases from your previous billing period. Going forward, interest on your card and cash balances will be stamped at the end of your billing period as an 'Interest Charge'.

### Interest Charge

The 'Interest Charge' at the end of your billing period will relate to both interest from cash spend (money transfers to your bank account or ATM withdraws) and card spend.

If you'd like your card purchases to be interest-free, you need to pay your billing periods' closing balance off in full and then card purchases in subsequent billing periods will be interest-free as long as the balance continues to be paid in full.

### 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.