

Falk Culinair UK

Customer Reference
T741U98

Mr Neil Corke
483 Green Lanes
London
N13 4BS

Capital on Tap Points Accrued
This month: 4842 points
Points balance: 18094 points

Selected Repayment Option
Full Balance
(See Repayment Options)

Repayment Details
Minimum Amount Due: £486.18

Due Date
27 November 2023

Opening Balance	Spending Activity	Repayment Activity	Closing Balance
£6,063.65	+£4,861.83 Card Spend: £4,861.83 Transfers & ATMs: £0.00 Interest: £0.00 Other Charges (Fee): £0.00	-£6,063.65 Direct Debit: -£6,063.65 Debit Card: £0.00 Point Redemption: £0.00 Other Repayments: £0.00 Adjustments: £0.00	£4,861.83

Rewards Plan	Annual Fee	Plan Starts	Payment Date
Business Rewards	£99.00	13/10/2021	19/10/2023

Account Statement

Authorised Date	Cleared Date	Type	Card	Description	Amount (£)	Balance (£)
-	07/10/2023	-	-	Opening Balance	-	6063.65
06/10/2023	07/10/2023	Card	*1206	PAYPAL *VISUALEXPOS - 35314369001	11.56	6075.21
07/10/2023	08/10/2023	Card	*1206	PAYPAL *IPOSTALMAIL - 35314369001	50.00	6125.21
07/10/2023	08/10/2023	Card	*1206	PAYPAL *TRANSGLOBAL - 35314369001	160.03	6285.24
07/10/2023	08/10/2023	Card	*1206	PETROESPANA - BENITACHELL	116.12	6401.36
08/10/2023	09/10/2023	Card	*1206	MAILCHIMP *MISC - MAILCHIMP.COM	88.40	6489.76
10/10/2023	11/10/2023	Card	*1206	GLOBAL INTERLINK TELECOM - BENITACHELL	84.45	6574.21

11/10/2023	13/10/2023	Card	*1206	PAYPAL *MONOTYPEIMA - 4029357733	6.92	6581.13
13/10/2023	14/10/2023	Card	*1206	Google ADS3736803427 - Dublin	350.00	6931.13
13/10/2023	15/10/2023	Card	*1206	PAYPAL *APPLE.COM/BILL - 35314369001	2.99	6934.12
14/10/2023	15/10/2023	Card	*1206	VOIPFONE - LONDON	34.80	6968.92
15/10/2023	15/10/2023	Card	*1206	DEEPL* DP-4207124 - 4922158939929	7.79	6976.71
16/10/2023	17/10/2023	Card	*1206	LOBSTER - MADRID	16.45	6993.16
17/10/2023	18/10/2023	Card	*1206	ADOBE *CREATIVE CLOUD - SAN JOSE	26.76	7019.92
18/10/2023	19/10/2023	Card	*1206	WWW.UKFAST.CO.UK - INTERNET	300.67	7320.59
18/10/2023	19/10/2023	Card	*1206	Amazon.es - amazon.es/ayu	9.26	7329.85
16/10/2023	20/10/2023	Card	*1206	AMZN Mktp ES - 800-279-6620	41.58	7371.43
19/10/2023	20/10/2023	Card	*7569	CLINICA MEDIFIT - MORAIRA	2952.81	10324.24
21/10/2023	22/10/2023	Card	*1206	VONAGE - 8000086000	13.24	10337.48
22/10/2023	23/10/2023	Card	*1206	PAYPAL *PATREONIREL MEMB - 35314369001	12.12	10349.60
23/10/2023	24/10/2023	Card	*1206	PAYPAL *CLOUDLINUXI - 4029357733	14.83	10364.43
24/10/2023	25/10/2023	Card	*1206	XERO UK INV-16957966 - +441183701651	64.98	10429.41
23/10/2023	25/10/2023	Card	*1206	PAYPAL *WETRANSFER - 35314369001	8.74	10438.15
-	27/10/2023	DD	-	Direct Debit	-6063.65	4374.50
26/10/2023	27/10/2023	Card	*1206	WISTIA, INC. - CAMBRIDGE	20.65	4395.15
26/10/2023	27/10/2023	Card	*1206	PAYPAL *FOODPHOTOCL - 35314369001	16.52	4411.67
26/10/2023	28/10/2023	Card	*1206	PAYPAL *OPENEXCHANG - 35314369001	9.91	4421.58
29/10/2023	30/10/2023	Card	*1206	Amazon.co.uk - AMAZON.CO.UK	29.75	4451.33
31/10/2023	01/11/2023	Card	*1206	MICROSOFT*ADVERTISING - MSBILLINFO	10.68	4462.01
01/11/2023	02/11/2023	Card	*1206	HOSTING UK* HOSTING UK - +441745586070	9.78	4471.79
01/11/2023	02/11/2023	Card	*1206	Google ADS3736803427 - Dublin	294.07	4765.86
02/11/2023	03/11/2023	Card	*1206	Amazon web services - aws.amazon.co	18.46	4784.32
01/11/2023	03/11/2023	Card	*1206	GOOGLE Google Storage - London	1.59	4785.91
02/11/2023	03/11/2023	Card	*1206	AWS EMEA - aws.amazon.co	51.70	4837.61

02/11/2023	04/11/2023	Card	*1206	PAYPAL *TIMES PLUS - 35314369001	9.99	4847.60
05/11/2023	05/11/2023	Card	*1206	Microsoft G031409565 - msbill.info	4.75	4852.35
-	06/11/2023	Interest	-	Finance Charge	0.00	4852.35
05/11/2023	06/11/2023	Card	*1206	HOSTING UK* HOSTING UK - +441745586070	9.48	4861.83
-	06/11/2023	-	-	Closing Balance	-	4861.83

Monthly interest on card purchase balances was **3.86%** and monthly interest on ATM withdrawal and cash transfer balances was **3.86%**.

Expense Statement for Neil Corke

Authorised Date	Cleared Date	Type	Description	Amount(£)
06/10/2023	07/10/2023	Card	PAYPAL *VISUALEXPOS - 35314369001	11.56
07/10/2023	08/10/2023	Card	PAYPAL *IPOSTALMAIL - 35314369001	50.00
07/10/2023	08/10/2023	Card	PAYPAL *TRANSGLOBAL - 35314369001	160.03
07/10/2023	08/10/2023	Card	PETROESPANA - BENITACHELL	116.12
08/10/2023	09/10/2023	Card	MAILCHIMP *MISC - MAILCHIMP.COM	88.40
10/10/2023	11/10/2023	Card	GLOBAL INTERLINK TELECOM - BENITACHELL	84.45
11/10/2023	13/10/2023	Card	PAYPAL *MONOTYPEIMA - 4029357733	6.92
13/10/2023	14/10/2023	Card	Google ADS3736803427 - Dublin	350.00
13/10/2023	15/10/2023	Card	PAYPAL *APPLE.COM/BILL - 35314369001	2.99
14/10/2023	15/10/2023	Card	VOIPFONE - LONDON	34.80
15/10/2023	15/10/2023	Card	DEEPL* DP-4207124 - 4922158939929	7.79
16/10/2023	17/10/2023	Card	LOBSTER - MADRID	16.45
17/10/2023	18/10/2023	Card	ADOBE *CREATIVE CLOUD - SAN JOSE	26.76
18/10/2023	19/10/2023	Card	WWW.UKFAST.CO.UK - INTERNET	300.67
18/10/2023	19/10/2023	Card	Amazon.es - amazon.es/ayu	9.26
16/10/2023	20/10/2023	Card	AMZN Mktp ES - 800-279-6620	41.58
21/10/2023	22/10/2023	Card	VONAGE - 8000086000	13.24
22/10/2023	23/10/2023	Card	PAYPAL *PATREONIREL MEMB - 35314369001	12.12
23/10/2023	24/10/2023	Card	PAYPAL *CLOUDLINUXI - 4029357733	14.83
24/10/2023	25/10/2023	Card	XERO UK INV-16957966 - +441183701651	64.98
23/10/2023	25/10/2023	Card	PAYPAL *WETRANSFER - 35314369001	8.74
26/10/2023	27/10/2023	Card	WISTIA, INC. - CAMBRIDGE	20.65
26/10/2023	27/10/2023	Card	PAYPAL *FOODPHOTOCL - 35314369001	16.52
26/10/2023	28/10/2023	Card	PAYPAL *OPENEXCHANG - 35314369001	9.91
29/10/2023	30/10/2023	Card	Amazon.co.uk - AMAZON.CO.UK	29.75

31/10/2023	01/11/2023	Card	MICROSOFT*ADVERTISING - MSBILL.INFO	10.68
01/11/2023	02/11/2023	Card	HOSTING UK* HOSTING UK - +441745586070	9.78
01/11/2023	02/11/2023	Card	Google ADS3736803427 - Dublin	294.07
02/11/2023	03/11/2023	Card	Amazon web services - aws.amazon.co	18.46
01/11/2023	03/11/2023	Card	GOOGLE Google Storage - London	1.59
02/11/2023	03/11/2023	Card	AWS EMEA - aws.amazon.co	51.70
02/11/2023	04/11/2023	Card	PAYPAL *TIMES PLUS - 35314369001	9.99
05/11/2023	05/11/2023	Card	Microsoft G031409565 - msbill.info	4.75
05/11/2023	06/11/2023	Card	HOSTING UK* HOSTING UK - +441745586070	9.48
			TOTAL SPEND	1909.02

Expense Statement for Neil Corke

Authorised Date	Cleared Date	Type	Description	Amount(£)
19/10/2023	20/10/2023	Card	CLINICA MEDIFIT - MORAIRA	2952.81
			TOTAL SPEND	2952.81

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 3.86% and monthly interest on ATM withdrawal and cash transfer balances was 3.86%. 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 0.43%. Your monthly cash rate: your Business Rate was 3.43% and your Bank Rate was 0.43%.

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 or call us on 020 8962 7401.

Referrals

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We will let you know every time you make a successful referral and will credit your account automatically. Terms and conditions apply.