

Falk Culinair UK

 Customer Reference
T741U98

Mr Neil Corke

 Repayment Details
Minimum Amount Due: £280.92

 483 Green Lanes
 London
 N13 4BS

 Due Date
26/06/2020

 Selected Repayment Option
Full Balance
 (See Repayment Options)

Opening Balance	Spending Activity	Repayment Activity	Closing Balance
£4,277.79	+£2,809.21	-£4,277.79	=£2,809.21
	Card Spend: £2,809.21	Direct debit: -£4,277.79	
	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(£)
07/05/2020	-	-	Opening Balance	-	4277.79
07/05/2020	Card	*1206	PAYPAL *VISUALEXPOS - 35314369001	14.05	4291.84
07/05/2020	Card	*1206	PAYPAL *ARDEN3939 - 35314369001	108.00	4399.84
08/05/2020	Card	*1206	PAYPAL *HOPEFORDOGS - 35314369001	175.80	4575.64
10/05/2020	Card	*1206	PAYPAL *INFO - 35314369001	10.53	4586.17
10/05/2020	Card	*1206	VOIPFONE - ASHFORD	20.00	4606.17
10/05/2020	Card	*1206	MAILCHIMP *MONTHLY - MAILCHIMP.COM	43.76	4649.93
10/05/2020	Card	*1206	WWW.HEARTINTERNET.COM - NOTTINGHAM	94.80	4744.73
11/05/2020	Card	*1206	GOOGLE ADS1988025978 - Dublin	500.00	5244.73
12/05/2020	Card	*1206	PAYPAL *PUREGUSTO - 35314369001	51.74	5296.47

12/05/2020	Card	*1206	PAYPAL *COMPANIESHO - 35314369001	12.00	5308.47
13/05/2020	Card	*1206	AMAZON.ES AMAZON.ES - LUXEMBOURG	169.75	5478.22
14/05/2020	Card	*1206	PAYPAL *DELLMONT BV - 35314369001	11.40	5489.62
14/05/2020	Card	*1206	PAYPAL *INTERNETALC - 4029357733	81.91	5571.53
16/05/2020	Card	*1206	PAYPAL *IPOSTALMAIL - 35314369001	50.00	5621.53
20/05/2020	Card	*1206	CRV*BENITACHELL GAS - London	77.31	5698.84
22/05/2020	Card	*1206	VONAGE - 8000086000	13.24	5712.08
23/05/2020	Card	*1206	PAYPAL *BUNCHES UK - 35314369001	30.71	5742.79
23/05/2020	Card	*1206	GITHUB - SAN FRANCISCO	16.46	5759.25
24/05/2020	Card	*1206	PAYPAL *WETRANSFER - 35314369001	2.15	5761.40
27/05/2020	Card	*1206	PAYPAL *IPOSTALMAIL - 35314369001	25.00	5786.40
27/05/2020	Card	*1206	PAYPAL *OPENEXCHANG - 35314369001	9.86	5796.26
27/05/2020	Card	*1206	PAYPAL *FOODPHOTOCL - 35314369001	16.44	5812.70
27/05/2020	Card	*1206	PAYPAL *FARMA10 COM - 35314369001	43.67	5856.37
27/05/2020	Card	*1206	WISTIA, INC. - CAMBRIDGE	20.55	5876.92
28/05/2020	Card	*1206	VOIPFONE - ASHFORD	20.00	5896.92
29/05/2020	DD	-	Direct Debit	-4277.79	1619.13
30/05/2020	Card	*1206	GOOGLE ADS1988025978 - Dublin	500.00	2119.13
30/05/2020	Card	*1206	PAYPAL *MONOTYPEIMA - 4029357733	7.54	2126.67
01/06/2020	Card	*1206	CRV*MICROSOFT*ADVERTISING - London	422.43	2549.10
02/06/2020	Card	*1206	VOIPFONE - ASHFORD	31.20	2580.30
02/06/2020	Card	*1206	CRV*PAYPAL *SPICESWEBCO - London	40.85	2621.15
02/06/2020	Card	*1206	CRV*MARINA SALUD SA - London	98.69	2719.84
02/06/2020	Card	*1206	CRV*FACEBK R6XNQRW582 - London	4.88	2724.72
03/06/2020	Card	*1206	Amazon web services - aws.amazon.co	17.89	2742.61
04/06/2020	Card	*1206	AWS EMEA - aws.amazon.co	66.60	2809.21
06/06/2020	Interest	-	Finance Charge	-	2809.21

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 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!