

## Falk Culinair UK

Customer Reference  
**T741U98**

Mr Neil Corke  
483 Green Lanes  
London  
N13 4BS

Capital on Tap Points Accrued  
**This month: 4284 points**  
Points balance: 17386 points

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

Repayment Details  
**Minimum Amount Due: £430.90**

Due Date  
**27 January 2023**

Opening Balance	Spending Activity	Repayment Activity	Closing Balance
<b>£6,609.49</b>	<b>+£4,308.96</b> Card Spend: £4,308.96 Transfers & ATMs: £0.00 Interest: £0.00 Other Charges (Fee): £0.00	<b>-£6,609.49</b> Direct Debit: -£6,609.49 Debit Card: £0.00 Point Redemption: £0.00 Other Repayments: £0.00 Adjustments: £0.00	<b>£4,308.96</b>

## Account Statement

Date	Type	Card	Description	Amount (£)	Balance (£)
07/12/2022	-	-	Opening Balance	-	6609.49
07/12/2022	Card	*1206	PAYPAL *IPOSTALMAIL - 35314369001	50.00	6659.49
07/12/2022	Card	*1206	PAYPAL *VISUALEXPOS - 35314369001	11.55	6671.04
07/12/2022	Card	*1206	LOBSTER - MADRID	15.54	6686.58
08/12/2022	Card	*1206	PAYPAL *TRANSGLOBAL - 35314369001	230.57	6917.15
08/12/2022	Card	*1206	AMZN Mktp ES - 800-279-6620	47.48	6964.63
09/12/2022	Card	*1206	AMZN Mktp ES - 800-279-6620	20.31	6984.94
09/12/2022	Card	*1206	PAGO DE RECIBOS - BARCELONA	103.50	7088.44
09/12/2022	Card	*1206	MAILCHIMP *MISC - MAILCHIMP.COM	87.23	7175.67

10/12/2022	Card	*1206	AMZN Mktp ES - 800-279-6620	11.06	7186.73
10/12/2022	Card	*1206	BENITACHELL GAS SL - BENITACHELL	121.06	7307.79
10/12/2022	Card	*1206	FISIOTERAPIA A DOMICILI - XABIA	69.18	7376.97
11/12/2022	Card	*1206	PAYPAL *SEUR S - 35314369001	8.48	7385.45
12/12/2022	Card	*1206	CLEAR SKIES ASTRONOMY - +15204051713	61.46	7446.91
13/12/2022	Card	*1206	VOIPFONE - LONDON	50.00	7496.91
14/12/2022	Card	*1206	WWWSTOKESSAUCESCOUK VT - WOODBRIDGE	179.40	7676.31
14/12/2022	Card	*1206	PAYPAL *QUIMIPOOL - 35314369001	258.18	7934.49
14/12/2022	Card	*1206	PAYPAL *ASTROPHOTOG - 35314369001	100.86	8035.35
14/12/2022	Card	*1206	ADOBE *CREATIVE CLOUD - SAN JOSE	48.62	8083.97
15/12/2022	Card	*1206	PAYPAL *APPLE.COM/BILL - 35314369001	2.49	8086.46
15/12/2022	Card	*1206	WWWSTOKESSAUCESCOUK VT - WOODBRIDGE	33.15	8119.61
15/12/2022	Card	*1206	LETTERS R US SL - ALICANTE	84.81	8204.42
16/12/2022	Card	*1206	AMZN Mktp ES - 800-279-6620	31.50	8235.92
16/12/2022	Card	*1206	FISIOTERAPIA A DOMICILI - XABIA	68.93	8304.85
16/12/2022	Card	*1206	PAYPAL *MONOTYPEIMA - 4029357733	6.98	8311.83
17/12/2022	Card	*1206	AMZN MKTP US AMZN.COM/ - SEATTLE	66.15	8377.98
18/12/2022	Card	*1206	GITHUB - +18774484820	3.30	8381.28
19/12/2022	Card	*1206	PAYPAL *SPECIALITYD - 35314369001	40.90	8422.18
19/12/2022	Card	*1206	VOIPFONE - LONDON	34.80	8456.98
20/12/2022	Card	*1206	AMZN MKTP ES AMAZON.ES - LUXEMBOURG	372.23	8829.21
21/12/2022	Card	*1206	WWW.UKFAST.CO.UK - INTERNET	319.26	9148.47
21/12/2022	Card	*1206	WWW.UKFAST.CO.UK - INTERNET	312.12	9460.59
21/12/2022	Card	*1206	AMZN Mktp ES - 800-279-6620	13.47	9474.06
22/12/2022	Card	*1206	VONAGE - 8000086000	13.24	9487.30
23/12/2022	Card	*1206	PAYPAL *SEUR S - 35314369001	14.23	9501.53
23/12/2022	Card	*1206	GITHUB - +18774484820	6.67	9508.20

24/12/2022	Card	*1206	PAYPAL *WETRANSFER - 35314369001	8.82	9517.02
25/12/2022	Card	*1206	XERO UK INV-13780878 - +441183701651	43.20	9560.22
27/12/2022	Card	*1206	PAYPAL *OPENEXCHANG - 35314369001	9.99	9570.21
27/12/2022	Card	*1206	PAYPAL *FOODPHOTOCL - 35314369001	16.65	9586.86
27/12/2022	Card	*1206	WISTIA, INC. - CAMBRIDGE	20.82	9607.68
28/12/2022	Card	*1206	Amazon.es - amazon.es/ayu	6.28	9613.96
29/12/2022	DD	-	Direct Debit	-6609.49	3004.47
29/12/2022	Card	*1206	AMZN MKTP ES AMAZON.ES - LUXEMBOURG	21.99	3026.46
30/12/2022	Card	*1206	PAYPAL *PUREGUSTO - 35314369001	66.08	3092.54
31/12/2022	Card	*1206	FISIOTERAPIA A DOMICILI - XABIA	70.87	3163.41
01/01/2023	Card	*1206	MICROSOFT*ADVERTISING - MSBILL.INFO	271.28	3434.69
02/01/2023	Card	*1206	Google ADS1988025978 - Dublin	615.46	4050.15
03/01/2023	Card	*1206	AMZN MKTP ES AMAZON.ES - LUXEMBOURG	35.92	4086.07
03/01/2023	Card	*1206	Amazon web services - aws.amazon.co	18.56	4104.63
04/01/2023	Card	*1206	AWS EMEA - aws.amazon.co	38.80	4143.43
04/01/2023	Card	*1206	LOBSTER - MADRID	15.95	4159.38
05/01/2023	Card	*1206	PAYPAL *ORAZILEONAR - 35314369001	43.23	4202.61
05/01/2023	Card	*1206	CLINICA MEDIFIT - MORAIRA	106.35	4308.96
06/01/2023	Interest	-	Finance Charge	-	4308.96
06/01/2023	-	-	Closing Balance	-	4308.96

Monthly interest on card spend is **3.43% per month** and interest on cash/transfers is **3.43% 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 £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, a monthly rate of 3.43% was charged on card purchase balances (if your balance for the prior billing period was not paid off in full) and 3.43% on cash transfer balances.

If you are on a variable monthly interest rate, please login to your online portal to see how your monthly variable interest rates were calculated.

### 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.

### 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 £250k - 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: **2REFT741U98**

If we are able to approve them, the first time they make a transaction 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!

