

Mr Momin Chowdhury
MasterCard Account No. **** * 3937

0003200117784

Mr Momin Chowdhury
19 Cambridge Road
Cambridge
CB22 7PL

Dear Mr Momin Chowdhury,

Minimum Payments
If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Using your card for foreign transactions

If you're thinking of buying online at a non-UK website, or you're planning to use your card abroad in the future, go to www.capitalone.co.uk/foreign. You'll find helpful information, including how to compare our charges with other currency conversion options.

Now you can do more in the Capital One mobile app:

Make payments, change your Direct Debit, view your PIN, update your contact details and, if your card is lost or stolen, ask for a new one. All from our mobile app. Just search for Capital One in the App or Play Store.

Protect Your Identity

To protect yourself from Identity Theft, we suggest that you always shred statements and letters containing personal information when you have finished with them.

Our Complaints address has changed

You can see the new address on our website www.capitalone.co.uk/support/contact-us

Thank you, Capital One

Your transaction details			Paid in	Paid out
22 Sep	Amazon* T61vr8w24	London LND on 20 Sep		79.99
04 Oct	Amazon* T61vr8w24	London LND	77.20	
04 Oct	Www.Amazon.* Ta14h7y84	London LND on 03 Oct		8.00
04 Oct	Nisbets Ltd	0845 1110281 on 03 Oct		356.38
04 Oct	Direct Debit Payment - Thank You		149.14	

continued on next page...

Your account summary

Credit limit	£1,500.00
Available to spend as at 11/10/24	£816.43
Previous balance	£149.14
Payments received	£149.14
New transactions	£683.57
Your new balance	£683.57

Your payment details

This month's minimum payment is £20.51
It's due on 06 Nov 24

Your Direct Debit payment of £683.57 will be taken on or just after 3 November 24. If you make additional payments or get any refunds your Direct Debit will reduce.

Your interest rates

This month's interest is based on the following simple annual rates:
Standard Purchase: 34.080%
Standard Cash: 34.080%
Standard Balance Transfer: 34.080%
Next month's estimated interest will be £19.62.

Going abroad?

Non Sterling transaction fee: 2.75%



See reverse for details of how to pay. Please detach by tearing along the perforated line.

bank giro credit



Cashier's stamp & Initials

Mr Momin Chowdhury
19 Cambridge Road
Cambridge
CB22 7PL

Payment slip

Paid in to

Date

HSBC Bank plc
Head Office Collection Account
Capital One

Account Number
**** * 3937

Total cash		
Cheques etc		
£		

Duplicate - not valid for payments

Fee Items

SORTING CODE NUMBER

44-83-91

ACCOUNT NUMBER

00483915

Please do not write or mark below this line or fold this counterfoil

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. We hope you don't have cause to complain, but if you do please contact us for a copy of our complaints procedure.

Contact us – Go online at capitalone.co.uk or call us on 03444 812 812

- **Online** – Send us a secure message at any time. Just go to capitalone.co.uk and register for your free online account service
- **Post** – Write to us at: Capital One Europe (Plc), PO Box 4927, SN4 8QF
- **Phone** – Call us at any time on 03444 812 812
- **Hard of hearing** – Textphone or Relay UK app users can call us on 18001 03444 818 852. Lines are open 24 hours a day, 7 days a week
- **Sight difficulties** – Contact us to receive your statement in large print, Braille or in audio format
- **Report your card lost or stolen** – Call us at any time on 0800 952 5267 in the UK or +44 115 993 8002 from abroad
- **Transaction queries** – Please contact us immediately if you need to query a transaction on this statement
- **Financial difficulties** – If you find yourself in financial difficulty, please contact us straight away. We may be able to help you
- **Contact details** – Whether you're at home or travelling abroad, please keep your contact details up to date. This means we can contact you straight away if we suspect a transaction may be fraudulent. Until we've spoken to you, we may temporarily stop your card from working to prevent further fraudulent transactions

Summary box – This table summarises your key product features

This section is not intended to replace any terms & conditions. For full details of your account please see your Credit Card Agreement.

Interest free period	Maximum of 56 days for purchases where the balance is paid on time and in full for at least two consecutive months. 0 days for balance transfers and cash. Full details can be found in your Credit Card Agreement.	
Interest charging information	Purchase, Balance transfers (BT) and Cash withdrawals <ul style="list-style-type: none"> • Whenever an interest free period does not apply, interest is charged to your account from the date the transaction is posted to it. • Interest is charged on a daily basis, the interest charged increases the longer a payment is delayed (even before the monthly payment date). • If the account was not fully paid for both this statement and the previous, interest will be charged based on your average daily balance not just on the remaining balance. 	
Allocation of payment	Unless you pay the outstanding balance in full, we will allocate your payments to balances which attract the highest interest rate first. We will always allocate your payments to any amounts which have already appeared on a statement before allocating your payments to any amounts subsequently applied to your account. If you have a Repayment Plan on your account, your payments will be allocated to your minimum payment including any Repayment Plan monthly payments, any non-Repayment Plan balances, then any Repayment Plan balances.	
Minimum repayment	See the front of this statement for details of your minimum payment for this month. Full details can be found in your Credit Card Agreement.	
Fees	Please see your Credit Card Agreement for full details of any other fees related to your account.	
Charges	Cash Fee 3% (min £3).	
Foreign usage	Payment Scheme Exchange Rate	Rates can be found at: capitalone.co.uk/support/foreign-fees
	Foreign Cash Fee 3% (min £3) If your account has a Non-Sterling transaction fee this will be listed on the front of the statement.	
Default sums	Late or failure to pay default sum £12. Overlimit default sum £12.	

- **Estimated interest** – On the front of this statement you'll find your estimated interest for your next statement. This is based on you only paying this month's minimum amount by the due date. The actual interest you will see on your next statement will include new transactions and any changes to your interest rate or statement date. You can contact us for a more detailed explanation of how we calculate your interest.
- **Non-Sterling transactions** – If a transaction is in a foreign currency it will be converted to Sterling at the payment scheme exchange rate set by Visa or Mastercard®.

Making a payment – Choose from a variety of ways to pay, just pick whatever's most convenient for you

Please check that you've got enough funds in your account to cover your payments. Please note Capital One's working days are Monday to Friday excluding bank holidays (the working days for your own bank may vary).

- **Direct Debit** – The easiest way to make your payments on time. Just set up a Direct Debit in the app or call us with your account details.
- **Pay by Bank in the app** (Allow 4 hours) – The quickest and most secure way to make a one-off payment. It opens the banking app on your phone, so you don't need to enter your card details. Payments made after 5.30pm will reach your account the next day.
- **Debit card** (Allow 2 working days) – You can use your debit card to pay online, in our app or call us and we'll sort out your payment.
- **Online** (Allow 2 working days) – Go to capitalone.co.uk and register for your free online account. Save your debit card details and make payments whenever you like.
- **UK bank** (Allow 3-5 working days) – You just need your statement and payment slip to pay. Whether your payment is by cash or cheque, it will take the same time to reach your account. Some banks may charge you a fee.
- **Post** (Allow 5 working days) – Just fill in your payment slip and send it to Capital One (Europe) plc, PO Box 1517, NN1 9GZ along with your cheque or postal order made payable to Capital One. Please include your name and 16 digit account number on the payee line.
- **Internet banking, telephone banking and standing order** You'll need to provide your bank with Capital One's details – account number: 81077082 and sort code: 40-02-50. Please use your 16 digit Capital One Credit Card account number (with no spaces or dashes) as a reference so we can apply your payment to your account straight away. Most banks offer a 'Faster Payments' service when you pay by internet banking, telephone banking or standing order. Faster Payments received by Capital One before 5.30pm will reach your credit card account the same day. Payments made after 5.30pm will reach your account the next day.

We may review and record calls to help us with quality assurance and training. We want to keep you informed about products and services offered by us and other companies. If you don't want to receive this information, please let us know at: Capital One Marketing Opt-out, PO Box 5615, Nottingham NG2 3JU.
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Mr Momin Chowdhury
MasterCard Account No. **** * 3937

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Your transaction details			Paid in	Paid out
07 Oct	Screwfix Dir Ltd	Cambridge on 05 Oct		233.92
09 Oct	Shell Four Went Ways	Little Abingt on 08 Oct		59.50
10 Oct	Amazon* Tq3rr6lq4	London LND on 09 Oct		22.98
11 Oct	STATEMENT TOTALS		226.34	760.77
	Previous Balance			149.14
	NEW CLOSING BALANCE			£683.57

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 in the allocation of payments section of the summary box on the reverse of the statement. 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.