



Customer Services: 0345 9444 555  
www.halifax.co.uk/online

MR GREGORY P MYLES  
160 REYNARD WAY  
NORTHAMPTON  
NN2 8QY

## Your credit card statement 19 August 2018

### Important Information

#### Balance transfer or money transfer expiry message

Please note the promotional rate of 0.00% p.a (variable) for your balance transfer or money transfer made on 16 Jan 2017 ends on 17 Oct 2018. From 17 Oct 2018 the rate on any remaining balance will be 18.95% p.a. (variable).

### Halifax Mastercard

Mastercard number	5434 29** **** 0169
Cardholder	MR GREGORY P MYLES
Your credit limit	£9,550
Available to spend	£5,025.15
Next month's estimated interest	£0.00

### Summary of your account

Previous balance	£4,570.56
Payments received	£45.71 CR
New transactions, fees and charges	£0.00
<b>Your new balance</b>	<b>£4,524.85</b>

Minimum payment due £45.25  
**To reach your account by 13 September 2018**

#### Minimum payments

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

#### Account information

Your standard interest rates are:  
18.95% p.a. (variable) for Cash Transactions  
18.95% p.a. (variable) for Purchases  
18.95% p.a. (variable) for Balance Transfer and Money Transfers  
17.47200% p.a. (variable) for Default charges

Please refer to the Breakdown of balance within this statement for more information regarding your interest rates.

Your Direct Debit payment of £45.25 will be collected from your current account on 13/09/18. One-off payments received 2 clear working days before the day your payment is due will reduce or stop the Direct Debit from leaving your account for that month.

## How you can contact us

### By phone

Customer service queries - Please see the number on the front of your statement.

Lost or stolen cards - 0800 015 1515 or

- +44 113 242 8196 (when abroad)
- Textphone from the UK 03457 32 34 36
- +44 113 366 0141 (when abroad)

You can call us 24 hours a day, every day. Please have your credit card details with you when you call.

Balance transfers - 0344 846 0599

- +44 1268 567 222 (when abroad)

You can call us Monday to Friday 8am - 10pm and Saturdays 9am - 5pm.

For your security, and to assist us with staff training, phone calls may be recorded and monitored.

### Online

To manage your account 24 hours a day via the Internet, visit [www.halifax.co.uk/online](http://www.halifax.co.uk/online) to register. It takes up to 7 days to set up your online registration so remember to allow for this or you could miss a payment or incur a charge.

### By post

You can also write to Halifax, part of Lloyds Banking Group at: Lloyds Banking Group Plc, Pitreavie Credit Card Operations, BX1 1LT. Please quote your account number in all correspondence.

### To change your personal details

If you have changed your name, address or bank account details please let us know. Write to us at the above address listing your title, full name and address, home and work telephone numbers, 16 digit card number and any new sort code and account numbers you use to pay your bill. Please remember to sign and date any information you send us.

### 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 your problem up with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

## Do you need extra help?

If you'd like this in Braille, large print, CD or another format please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on 03457 32 34 36 (+44 113 366 0141 when abroad). Lines open seven days a week, 24 hours a day.

## Useful information

### Available to spend

The amount available to spend shown overleaf may include transactions that have been authorised but have not yet been applied to the account.

### Checking your statements

Please keep all receipts to check against your statement. If you have a query about your statement please call customer services as soon as possible. The earlier you contact us about a disputed entry, the more we may be able to do for you.

### Lost or can't remember your PIN?

Please call the number on the front of your statement and we will send you a new PIN.

### Data Protection Act

If you have an enquiry about your personal records under the Data Protection Act please contact customer services. There is a £10 charge for this information.

### Other products and services

You can let us know at any time if you don't want to receive information about other products and services.

### How interest is charged

We calculate interest daily based on the total amount you owe. We add together all the daily interest amounts in each statement period and add the total to your balance on your statement date. The sooner you make your payments, even before the payment due date, the less interest you will pay. There are some exceptions to these interest rules. Details are available within your terms and conditions.

### Estimated interest

This is an estimate of the Interest you'll have to pay next month. It assumes:

- you pay only the minimum due
- you pay by the due date
- you have no more transactions before your next statement
- you don't change your statement date
- your standard interest rates and the way we calculate interest don't change

The estimate does not include reduced interest if a promotional rate starts before your next statement is produced.

### Important Information about Promotional Offers

You will lose any promotional offers if your minimum payment is late or you go over your credit limit. The standard rate will apply on the remaining balance.

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Page 2 of 4

## How to pay

**Please remember** - Your payments should reach your account as cleared funds by the date shown on the front of your statement.

**If you are unable to make the minimum payment, please contact us as soon as possible by calling the number on the front of your statement.**

**Direct debit** - You can set up a direct debit to pay the minimum or full amount on your statement, a fixed amount, or fixed percentage each month. Please call the number on the front of your statement or if registered for online banking go online and click on the "ways to pay" tab on your credit card section.

**Debit card** - You can pay by debit card by phone, in branch, Internet Banking or the mobile app.

**Online** - If you have a Halifax Current Account and are registered for our online service you can make a payment via [www.halifax.co.uk/online](http://www.halifax.co.uk/online) and your payment will normally be credited to your account within 2 hours. If you do not have a Halifax Current Account, you may be able to arrange payment through another online banking provider. Please use the sort code and account number shown on the right. Please also make sure that you quote your credit card number.

**Post** - If you receive paperless statements please send a cheque in an envelope to **Card Services, Halifax (195), PO BOX 186, Sheffield, S98 1LL**. If you receive paper based statements through the post you can send the completed payment slip and cheque in an envelope to the address above. The cheques should be made payable to Halifax Bank followed by your credit card number. You must allow 7 working days\* for the payment to reach us. Please use blue or black ink and never send cash through the post.

**In branch** - You can call into any Halifax Bank branch to make a payment. Just complete and hand in at the counter the Bank Giro Credit Slip (or provide your Credit Card) with a cheque or cash. Cheque payments should be made at least 4 working days\* before the due date shown. Cash payments will be credited to your account the same day (Monday to Sunday including bank/public holidays).

Some kinds of payments are not available if you use a Counter-free branch, and different limits may apply. In addition, some self-service facilities are not available at every branch. You can contact us to find out the services offered at your nearest branch.

**Telephone Banking with Halifax** - You can pay by phone by calling **0345 720 3040**. If you have a Halifax Current Account your payment will normally be credited to your account within 2 hours.

**Telephone Banking with another bank** - You will need to provide these details:  
**Bank Sort Code no: 77-29-00**  
**Bank Account no: 00000000**  
**Your reference number, which is your 16-digit account number**

Please check with your Telephone Banking provider that your payment will reach your account by the due date shown.

Halifax Credit Cards can receive Faster Payments.

\*Working days are Monday to Friday, excluding bank/public holidays.



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## Halifax Mastercard

Mastercard number	5434 29** **** 0169
Cardholder	MR GREGORY P MYLES

Date of transaction	Date entered	Description	Amount £
13 AUGUST	13 AUGUST	BALANCE FROM PREVIOUS STATEMENT DIRECT DEBIT PAYMENT - THANK YOU	4,570.56 45.71 CR
New balance			£4,524.85

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 Summary Box on this 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.

### Breakdown of balance

Balance Type	Monthly Simple Rate (%)	Annual Effective Rate (%)	Outstanding Balance (£)	Interest Charged (£)	Expiry Date
Balance Transfer or Money Transfer(Promotional)	0.000	0.00	3,814.35	0.00	17/10/18
Balance Transfer or Money Transfer(Promotional)	0.000	0.00	710.50	0.00	16/12/18

## Halifax Mastercard

Mastercard number	5434 29** **** 0169
Cardholder	MR GREGORY P MYLES

## SUMMARY BOX

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

<b>Interest-free period</b>	Maximum 56 days for purchases if you pay the full balance shown on your previous and current statement on time. No interest-free period on balance transfers and money transfers (if available) and cash transactions.
<b>Interest charging information</b>	You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement on time. Otherwise, the period over which interest is charged is as follows: <b>Purchases, Cash Transactions, Balance Transfers and Money Transfers (if available):</b> From the date the item is debited to your account until the balance is paid in full.
<b>Allocation of payments</b>	We use your payments to clear any overdue amounts before we apply them to your latest minimum payment. We will reduce the amount you owe in the following order: · any overdue amounts from previous statements; then · the remaining balance on your statement; then · any recent transactions not yet shown on your statement. We use your payments to pay off balances charged at the highest interest rate first and so on down to balances with the lowest interest rates. This means the more expensive balances are always paid off first. If there is more than one type of balance at the same interest rate, they are paid off in the following order: cash transactions, purchases, balance transfers and money transfers, and then default charges (plus any interest or charges incurred as a result of those balances). For each type of balance, your payments will pay off the oldest balance (and related fees, charges or insurance) first.
<b>Minimum repayment</b>	Your monthly minimum payment will be an amount equal to the higher of £5 or the total of any interest charged, any default charges payable, 1/12th of your annual fee (if applicable), any Credit Card Repayment Cover (if applicable), and 1.00% of the balance you owe shown in your statement. If you owe less than £5 you must pay the full amount you owe.
<b>Annual Fees</b>	None
<b>Other Fees</b>	<b>Cash Transactions:</b> 3.00% minimum £3. <b>Balance Transfers and Money Transfers (if available):</b> 3.00% for each individual Balance Transfer and Money Transfer. <b>Copy statements:</b> £5 for copies of non-current statements.
<b>Non-sterling transactions (foreign usage)</b>	<b>Payment scheme exchange rate:</b> For rates please call Customer Services on the number above. Indicative rates can also be found at: Mastercard - <a href="http://www.mastercard.com/global/currencyconversion/index.html">www.mastercard.com/global/currencyconversion/index.html</a> VISA - <a href="http://www.visaeurope.com/en/cardholders/exchange_rates.aspx">www.visaeurope.com/en/cardholders/exchange_rates.aspx</a> <b>One or more of the following may apply:</b> <b>Non-sterling transaction fee:</b> 2.95% of the amount of the sterling transaction value. <b>Cash transaction fee:</b> 3.00% minimum £3
<b>Default charges</b>	<b>Missed Payment charge, Returned Payment charge and Overlimit charge: £12</b>

## Account information