

Mr C Hinchley
Firbeck House
7 West Manor Park
Epperstone
Nottingham
NG14 6TR

At a glance

Your new balance:	£551.40
Minimum payment:	£5.51
Please pay by:	28 November 2025

see [Ways to pay](#)

Your activity

Your previous balance:	£165.99
Payments towards your account:	£165.99
Your new activity:	£551.40
Interest charged:	£0.00
Other charges:	£0.00
Your new balance:	£551.40
Available to spend:	£9,448.60
Your current credit limit:	£10,000.00

see [Your transactions](#)

Your current interest rates

Simple standard rate p.a.:	20.34% (22.3% compound equivalent)
Simple cash rate p.a.:	20.34% (22.3% compound equivalent)
Estimated interest next month:	£15.53

see [Understanding your interest](#)

03 November 2025

① We'll collect your Direct Debit payment on 28 Nov 25 or immediately after.

Minimum Payments

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



This month's updates

Black Friday Scams

During the Black Friday sales and the festive season, scammers will try to trick people. They use email, text and social media to promote seemingly great offers, but link you to fake websites designed to steal your money or information. Always take the time to check if a deal could be a scam - especially if it seems too good to be true. If you're unsure, read independent reviews about the site or seller, or ask a trusted person for advice.

I certify this to be a true copy of the original document as seen and witnessed by me

Robert R. Clarke dipPFS

Date: 01-12-2025

