

Colin Hinchley
 Firbeck House West Manor Park Epperstone
 Nottingham
 NG14 6TR
 United Kingdom

Client ref: FL48033558

BALANCE STATEMENT

Period: 07 October 2025 to 06 November 2025

£113,366.82
 Total portfolio balance
(as at 06 November 2025)

£113,344.87
 Total savings account balance
(as at 06 November 2025)

£21.95
 Holding account balance
(as at 06 November 2025)

£441.45
 Total interest paid for period
(from 07 October 2025 to 06 November 2025)

| Date | Transaction type | From | To | Holding account balance | Total savings account balance | Total portfolio balance |
|-----------------|-----------------------------|---|---------------------------|---------------------------|-------------------------------|-------------------------|
| 27 October 2025 | Deposit | Holding account | Investec Fixed 1 month | -£21,137.00 £21.95 | £113,344.87 | £113,366.82 |
| 24 October 2025 | Maturity - interest paid | ABC International Bank plc Fixed 6 months | Holding account | +£441.45 £21,158.05 | £92,207.87 | £113,366.82 |
| 24 October 2025 | Maturity - deposit returned | ABC International Bank plc Fixed 6 months | Holding account | +£20,717.50 £20,717.50 | £92,649.32 | £113,366.82 |

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

Robert R. Clarke dipPFS

Date: 09.12.2025





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

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