

MR ANDREW O'GORMAN
 4 Saint Hughs Close
 Bicester
 Oxon
 OX26 4UT

Cardholder	MR ANDREW O'GORMAN
MasterCard Number	5522 1390 0227 2353
Total Credit Limit	£3,600

Summary 18 November 2020

Balance brought forward from previous statement	£125.26
Payments to your account	£5.00 -
Spending on your account plus any adjustments	+ £1.84
New Balance	= £122.10
Minimum Payment	£5.00

The Minimum Payment each month will be the greater of:
 (i) £5 or the full balance if less.
 (ii) that month's interest, any Default Charges and that month's Instalment Plan fee(s), 1/12th of any annual fee and 1% of the remaining balance (Including any Instalment Plan balance(s) but excluding any annual fee).

Your nominated bank account will be debited with the minimum payment of £5.00 on 13 Dec 2020 or soon after.

Minimum Payment
 If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance. If you are unable to pay the minimum payment or are in financial difficulty, please contact us on 0345 8354482. For all other enquiries, please call the number on the reverse of your statement.

If you make the minimum payment of £5.00 and it reaches us on the due date of 13 December 2020 your estimated interest payment next month is £1.74. Please refer overleaf for further details.



bank giro credit

Paid in by _____
 Date _____

MR ANDREW O'GORMAN
 5522 1390 0227 2353

Natwest
 Milton Keynes
 MK77 1SE

Total Cash		
Cheques etc		

Fee	Items
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Please do not write or mark below this line

62-19-70
 Sorting code number

73 £
 Transaction code

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MasterCard Number	5522 1390 0227 2353

19 October - 18 November 2020

Trans Date	Post Date	Description	Amount
		BALANCE FROM PREVIOUS STATEMENT	£125.26
12 NOV	12 NOV	DIRECT DEBIT PAYMENT - THANK YOU	5.00 -
18 NOV	18 NOV	INTEREST - SEE SUMMARY	1.84
		NEW BALANCE	£122.10

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 overleaf within the summary box section on allocation of payments. 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.

Great news, from the 5th May 2020 we'll offer you a new service to help you better understand foreign currency transaction charges on your card. We'll do this by providing access to an online tool where you can enter details of your payments and view an indication of our conversion charges compared to the daily rates issued by the European Central Bank. This forms part of new industry rules and you can visit our new calculator here: natwest.com/usingmycardabroad. Figures displayed within this tool change daily and are provided to help you compare our fees with other banks' fees across Europe. We'll include details of this service in your Card Agreement when we next make changes to it.

Shopping online is changing.

When you're paying online we will be contacting you more often, to check it's really you. Make sure your contact details are up to date.

SUMMARY OF BALANCES

BALANCE	MONTHLY INTEREST RATE	ANNUAL INTEREST RATE	INTEREST INCLUDED ABOVE	OUTSTANDING BALANCE
Purchases	1.453%	17.436%	£1.84	£122.10
Advances	1.937%	23.244%	£0.00	£0.00