

MR ADRIAN FERNANDEZMONTIEL
 73 Montreal Avenue
 Bristol
 BS7 0NJ

Cardholder	MR ADRIAN FERNANDEZMONTIEL
MasterCard Number	5522 1390 0402 6773
Total Credit Limit	£1,200

Summary 17 April 2023

Balance brought forward from previous statement	£0.00
Payments to your account	£0.00 -
Spending on your account plus any adjustments	+ £0.00
New Balance	= £0.00

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).

No payment required this month.

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.



bank giro credit 

Paid in by _____

Date _____

MR ADRIAN FERNANDEZMONTIEL
 5522 1390 0402 6773

1001

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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18 March - 17 April 2023

Trans Date	Post Date	Description	Amount
		BALANCE FROM PREVIOUS STATEMENT	£0.00

Trans Date	Post Date	Description	Amount
		NEW BALANCE	£0.00

You can now pay your credit card from another UK bank account using the Mobile app, navigate to your Credit Card and select Pay my Card.

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.

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	1.164%	13.968%	£0.00	£0.00
Advances	2.071%	24.852%	£0.00	£0.00

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We are pleased to provide your Annual Credit Card Statement. This shows the total activity on your account between 18 April 2022 and 17 April 2023. For more information visit natwest.com/cardsannualsummary

Summary of Total Activity between 18 April 2022 and 17 April 2023

Total spending incurred (all types of transactions)	£282.72
Total interest incurred	£18.12
Total fees and charges incurred	£31.70
Total amount paid	£711.16
Purchases (including Instalment Plans)	£282.72
Interest charged on purchases (including any interest on fees and charges)	£18.12
Advances (including cash withdrawals)	£0.00
Interest charged on advances (including cash withdrawals)	£0.00
Fees and charges incurred for advances (including cash withdrawals)	£0.00
Balance transfers (including Instalment Plans)	£0.00
Interest charged on balance transfers	£0.00
Fees and charges incurred for making balance transfers	£0.00
Money transfers	£0.00
Interest charged on money transfers	£0.00
Fees and charges incurred for money transfers	£0.00
Instalment Plans	£0.00
Fees incurred on Instalment Plans	£0.00
Annual fee	£24.00
Default charges:	
- Late payment fees	£0.00
- Over-limit fees	£0.00
Other charges	£0.00
Non-Sterling Transaction Fees	£7.70

Important information about your annual statement

Total spending incurred - The sum of all the different types of transaction you have made.

Total interest incurred - The sum of interest you have incurred, on all types of transaction.

Total fees and charges - The total amount of fees and charges you incurred.

Total amount paid - The sum of payments made to your account during the year.

Purchases (including Instalment Plans) - The sum of purchases you have undertaken during the year. If you have requested a refund of any credit balance during the statement period, this amount will also be included in the relevant transaction figure shown above.

Interest charged - The amounts you have incurred in interest on the different types of transaction shown.

Advances (including cash withdrawals) - The amount of advances you have taken during the year.

Balance transfers (including Instalment Plans) - The total amount of balance transfers you have made during the year.

Money transfers - The total amount you have transferred to UK current accounts during the year.

Fees and charges - Any fees or charges that you have incurred, which depend on the use you have made of the card. These may vary by the type of transaction.

Annual fee - A fee charged for your account.

Default charges - The total amount of charges incurred because you defaulted on your agreement by making a payment late and/or going over your credit limit.

Other charges - The total amount of charges incurred because one or more cheques or direct debits cannot be paid.

Non-Sterling Transaction Fees - The total amount charged for any foreign currency transactions you have carried out during the year, calculated as a percentage of the transaction amount. Further details of these fees appear in the Foreign Usage section of the summary box on the back of the statement.

Instalment Plans - The sum of transactions moved to an Instalment Plan during the year. The amount will also be included in the purchases or balance transfers figure.

Instalment Fees - The total amount of all monthly fees incurred on Instalment Plans during the year. This could include fees on plans which were set up in the previous year.