



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

### You have failed to make a minimum payment

Failing to make your minimum payment can mean that you have broken the terms of this credit agreement and could result in us taking legal action against you. It could lead to your having to pay additional costs and make it more difficult for you to obtain credit in future.

## Detailed Information

Mrs E Russell

Date	Description	£
	Previous balance from last statement	59.25
19 Jul	Unpaid Cheque	59.25
19 Jul	Payment, Thank You	59.25 CR
5 Jul	Sainsburys ATM Cash, London	300.00
5 Jul	Cash Adv/Chq Handling Fee FOR £300.00 ON 05 JUL	7.50
6 Jul	Borough Gems Ltd, London Se1	1,100.00
6 Jul	Abbey National PLC (UK), London	400.00
6 Jul	Prime Store, London Se11	201.00
6 Jul	Vicom Mart, London	100.00
6 Jul	Wazobia, London	60.00
6 Jul	Tesco Upt 3720, Southwark	51.09
6 Jul	Best Food & Wine, London Sw11	30.50
6 Jul	Cash Adv/Chq Handling Fee FOR £400.00 ON 06 JUL	10.00
6 Jul	Cash Adv/Chq Handling Fee FOR £100.00 ON 06 JUL	2.50
7 Jul	Abbey National PLC (UK), London	400.00
7 Jul	NatWest Bank /, Archway	100.00
7 Jul	Cash Adv/Chq Handling Fee FOR £400.00 ON 07 JUL	10.00
7 Jul	Cash Adv/Chq Handling Fee FOR £100.00 ON 07 JUL	2.50
8 Jul	ATM Barclays Bank PLC, London	500.00
8 Jul	Cash Adv/Chq Handling Fee FOR £500.00 ON 08 JUL	12.50
9 Jul	NatWest Bank /, London Bridge	500.00
9 Jul	Cash Adv/Chq Handling Fee FOR £500.00 ON 09 JUL	12.50
10 Jul	ATM Barclays Bank PLC, London	500.00
10 Jul	Cash Adv/Chq Handling Fee FOR £500.00 ON 10 JUL	12.50
11 Jul	ATM Barclays Bank PLC, London	500.00
11 Jul	Cash Adv/Chq Handling Fee FOR £500.00 ON 11 JUL	12.50
12 Jul	Hi Tech Motor Ctr, Tottenham	646.00
12 Jul	ATM Barclays Bank PLC, London	500.00
12 Jul	Cash Adv/Chq Handling Fee FOR £500.00 ON 12 JUL	12.50
13 Jul	ATM Barclays Bank PLC, King's Island	500.00
13 Jul	Cash Adv/Chq Handling Fee FOR £500.00 ON 13 JUL	12.50
14 Jul	Direct Glazing, London En6 2	620.00
14 Jul	ATM Barclays Bank PLC, Highbury	500.00
14 Jul	Sportec Ltd, Barnet	163.96
14 Jul	Sportec Ltd, Barnet	89.97
14 Jul	ID Protection, 08448 484277	79.99
14 Jul	Cash Adv/Chq Handling Fee FOR £500.00 ON 14 JUL	12.50
15 Jul	Direct Glazing, London En6 2	660.00
15 Jul	ATM Barclays Bank PLC, Golders Gree	500.00
15 Jul	Kokos Shoes, London N2	384.00
15 Jul	Kate Kuba, London N10	112.50
15 Jul	Cash Adv/Chq Handling Fee FOR £500.00 ON 15 JUL	12.50
16 Jul	ATM Barclays Bank PLC, London	300.00



## Detailed Information continued

Mrs E Russell

Date	Description	£
16 Jul	Cash Adv/Chq Handling Fee FOR £300.00 ON 16 JUL	7.50
20 Jul	Direct Glazing, London En6 2	637.00
20 Jul	NatWest Bank /, North Finchle	50.00
20 Jul	Cash Adv/Chq Handling Fee FOR £50.00 ON 20 JUL	2.50
21 Jul	Lombards Jewellery, London N1	1,850.00
21 Jul	B & Q, Whetstone Whe	96.37
22 Jul	Returned Payment Charge	12.00
25 Jul	Sacat Sainsburys, Camden	82.92
25 Jul	Tesco Upt 3885, Colney Hatch	63.35
25 Jul	Morrisons Petrol, Camden	38.12
26 Jul	Clothing M U, London Nw3	243.50
26 Jul	Next 0617, Haringey	186.00
26 Jul	Sportec Ltd, London Nw3	144.95
26 Jul	Next 0617, Haringey	125.00
26 Jul	Holland & Barrett, Swiss Cottage	117.88
26 Jul	Sainsburys, Haringay	87.41
26 Jul	Jsapphirah Ltd, Radlett	85.00
26 Jul	Vue BSL Ltd, Finchley Road	58.45
26 Jul	Corks Wine, London	57.98
26 Jul	Sainsburys Superma, Finchley Road	39.29
26 Jul	Amy's Elmageta Ltd, London Nw3	36.98
26 Jul	Sainsbury's S/Mkt, Haringay	17.03
26 Jul	Baba, London	8.90
26 Jul	Sainsbury's S/Mkt, Haringay	7.39
27 Jul	Direct Glazing, London En6 2	590.00
27 Jul	Gap 938, Camden	197.83
27 Jul	Foot Locker UK Ltd, Camden	105.96
27 Jul	Gap 938, Camden	55.00
2 Aug	Late Payment Charge	12.00
2 Aug	Over Credit Limit Charge	12.00
2 Aug	Interest On Your Cash Balance INTEREST 1.094%	47.03
2 Aug	Interest On Your Standard Balance INTEREST 0.793%	0.54
<b>2 Aug</b>	<b>New balance</b>	<b>£15,066.64</b>

**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' section on the reverse of your statement. The way in which payments are allocated can make a significant difference to the amount of interest you pay until the balance is completely cleared.**

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