HOW TO READ YOUR STATEMENT

The statement is designed to enable you to find information quickly. It is account specific; therefore if you have more than one account with us, you will receive additional statements.

1 Customer Address

2

Statement Period	

3

Agreement number	
Customer number	
Registration	
Agreement type	

4

Start date of agreement being the date of first movement[1] on the account	
The duration of the agreement is	
Amount of credit	
Rate of interest (Fixed)	

5

Opening balance at start of Statement Period	

6 Transaction on the account during the period to which this statement relates:

Date	Transaction type	Capital/Interest Split (£)	Amount added to Balance (£)	Amounts Paid (£)	Balance (£)

7

Closing balance at end of Statement Period	

The total amount due is not a settlement figure as it does not include future contractual liabilities. All receipts are assumed to be cleared funds. If they are not cleared, the balance outstanding will increase by any such amounts. This is not a clearance letter and may not include other costs incurred such as refurbishment costs (if appropriate).

1 "movement" being the date of the first financial transaction.

1. **Customer Address** – This is the current mailing address we hold.
2. **Statement Period** – The period to which the statement transactions relate.
3. **Agreement number, Customer number, Registration, Agreement Type:**
   a) **Agreement number** – This is your finance agreement number.
   b) **Customer number** – This is your unique reference number.
   c) **Registration** – Vehicle Registration Number.
   d) **Agreement Type** – The type of finance product you have with us (e.g. Hire Purchase, Lease Purchase, Solutions).
4. **Start date of agreement, Duration, Amount of credit and Rate of interest (Fixed):**
   a) **Start date** – Being the date of the first financial transaction on the account.
   b) **Duration** – The length of your agreement in months.
   c) **Amount of credit** – The amount borrowed to finance your vehicle.
   d) **Rate of interest (Fixed)** – Please refer to "How your interest is calculated on the reverse of the statement".
5. **Opening balance at start of Statement Period.**
6. **Transactions on Account** – Shows payments to and charges made to your account.
7. **Closing balance at end of Statement Period** – Closing agreement balance at the end of this statement period.