

## 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

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Statement Period	
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Agreement number	
Customer number	
Registration	
Agreement type	

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Start date of agreement being the date of first movement <sup>1</sup> on the account	
The duration of the agreement is	
Amount of credit	
Rate of interest (Fixed)	

Opening balance at start of Statement Period 5

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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	
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**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).

<sup>1</sup> "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.