Customer Services: 0345 9645 645
bankofscotland.co.uk

MISS LAURA ANNE MCLAUCHLAN
8 FORTHVIEW WALK
TRANENT
EAST LOTHIAN
EH33 1FE

Bank of Scotland Mastercard

Mastercard number	5253 02** **** 0963
Cardholder	MISS LAURA ANNE MCLAUCHLAN
Your credit limit	£1,250
Available to spend	£354.82
Next month's estimated interest	£20.87

Summary of your account

Previous balance	£919.20	
Payments received	£45.34	CR
New transactions, fees and charges	£21.32	
Your new balance	£895.18	
Minimum payment due	**£43.70**	
To reach your account by	**20 July 2026**	

Minimum payments
If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Account information

Your current **standard** interest rates are:
32.60% p.a. (variable) for Cash Transactions (Effective rate)
32.60% p.a. (variable) for Purchases (Effective rate)
32.60% p.a. (variable) for Balance Transfers and Money Transfers (Effective rate)
28.5500% p.a. (variable) for Default fees (Simple rate)

Please refer to the Breakdown of balance within this statement for more information regarding your interest rates.

Your credit card statement
23 June 2026

Spending safely abroad

You can use your credit card in most countries around the world. It's just important to understand any extra costs which could apply to your transactions, increasing the cost of any borrowing. For more information on using your credit card abroad, visit www.bankofscotland.co.uk/travelservice

How you can contact us

By phone
Customer service queries - Please see the number on the front of your statement.
Lost or stolen cards - 0800 028 8335 or
- +44 131 454 1605 (when abroad)

You can call us 24 hours a day, every day. Please have your credit card details with you when you call.

Balance transfers and money transfers - 0345 450 4465
- +44 1268 567 270 (when abroad)

You can call us Monday to Friday 8am - 10pm and Saturdays & Sundays 9am - 5pm. Lines are closed on bank holidays.

For your security, and to assist us with staff training, phone calls may be recorded and monitored.

Online
To manage your account 24 hours a day online, visit bankofscotland.co.uk to register. It takes up to 7 days to set up your online registration so remember to allow for this or you could miss a payment or incur a charge.

By post
You can also write to Bank of Scotland, part of Lloyds Banking Group at:
Lloyds Banking Group plc, Credit Card Operations, BX1 1LT.
Please quote your account number in all correspondence.

To change your personal details
If you have changed your name, address or bank details it is important that you let us know. You can find all the information you need to do this on our website or please call us to discuss.

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.

If you need extra help

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages relayuk.bt.com
SignVideo services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/contactus/signvideo
If you need support due to a disability please get in touch.
You can download an Easy Read guide which is a combination of short, jargon-free sentences with simple, clear images to help you understand the words used in your statement here: bankofscotland.co.uk/easyread-guide

Useful information

Available to spend
The amount available to spend shown overleaf may include transactions that have been authorised but have not yet been applied to the account.

Checking your statements
Please keep all receipts to check against your statement. If you have a query about your statement please call customer services as soon as possible. The earlier you contact us about a disputed entry, the more we may be able to do for you.

Lost or can't remember your PIN?
Please call the number on the front of your statement and we will send you a new PIN.

Data Privacy
We work hard to keep your personal data secure, which includes regularly reviewing our privacy notice. When there's an important change we'll remind you to take a look, so you're aware how we use your data and what your options are. You can find our latest privacy notice at bankofscotland.co.uk/privacy or ask for a copy on 0345 721 3141 or if abroad +44 1313 374 218.

How you can use your credit card

Purchases	Paying for goods and services in store or online, or making recurring transactions, for example to pay for subscription services.
Balance transfers	Moving what you owe from one UK credit card to another.
Money transfers	Transferring money from your credit card to your UK current account.
Cash transactions	Using your credit card to withdraw cash, buy foreign currency and other cash-related transactions, for example sending money orders or wire transfers, or online trading such as share dealing or investments. Please check the terms and conditions of your credit card for a comprehensive list of cash transactions.

How interest is charged
We calculate interest on the total amount you owe each day. We add up the daily interest amounts in each statement period and add the total to your balance on your statement date each month. The sooner you make your payments, even before the payment due date, the less interest you will pay. There are some exceptions to these interest rules. Details are available within your terms and conditions.

Estimated interest
This is an estimate of the interest you'll have to pay next month. It assumes:
- you pay only the minimum due
- you pay by the due date
- you have no more transactions before your next statement
- you don't change your statement date
- your standard interest rates and the way we calculate interest don't change

The estimate does not include reduced interest if a promotional rate starts before your next statement is produced.

Important Information about Promotional Offers
You will lose any promotional offers if we do not receive your minimum payment on time. The standard rate will apply on the remaining balance.

Recommended Payment Amount & Suggested Payment Amount
If we show a Recommended Payment Amount or a Suggested Payment Amount in the summary of your account section in this statement, this means that you are in persistent debt. This is where you have paid more in interest, fees and charges than from your outstanding balance for a long time. These are amounts you can choose to pay to get you out of persistent debt. We will write to you separately with further information at the time. If you have a Recommended Payment Amount we have included more information about your persistent debt balance later in this statement.
For more details about persistent debt please see your terms and conditions.

How to pay

Please remember, at least the minimum payment should reach your account as cleared funds by the date shown on the front of this statement, or you could be charged a late payment fee. You can change your payment due date via the app.

If you're struggling to make your minimum payments, we have a dedicated team to support you. Contact us on the number on the front of this statement. You'll also find tools and guidance online at bankofscotland.co.uk/money-worries.

Bank of Scotland app or online banking:
- **From a Bank of Scotland account -** If you have a Bank of Scotland account, you can pay your credit card from your current account using our app or via online banking.
- **From another bank account -** pay via the credit card section within our app

Your payment will normally be credited to your account within 2 hours.

Debit card: You can pay by debit card using our app, online banking or over the phone on **0345 721 3141.**

From another bank account: You can pay by faster payment from another bank's telephone or online banking service. You'll need these details to set up a new payee and make payments:

Bank Sort Code no: 77-29-00
Bank Account no: 00000000
Your reference number: your 16-digit credit card number

Faster payments will normally be credited to your account within 2 hours, please check with your bank.

Direct Debit: You can set up a Direct Debit in the app, online banking or by calling us.
- For example, you can set it up to pay the minimum, full or a fixed amount each month
- Make sure you have enough money in the account your Direct Debit comes from or you could still miss a payment
- You can make extra payments even if you have a Direct Debit set up but they won't usually reduce your Direct Debit amount that's collected that month.

You can send us a cheque by post: Make your cheque out to **Bank of Scotland** and write your name and credit card number on the back. If you receive statements by post please include the completed payment slip. Send your completed cheque to: **Bank of Scotland Card Services (190), PO BOX 187, Sheffield, S98 1JL.** Allow at least 7 working days for it to reach your credit card account. We don't accept cheques made out for a date in the future (post-dated). These are usually returned and can result in a missed payment and fee. Please don't send cash.

In branch: You can make a payment by cheque or cash at any Bank of Scotland branch using your Bank Giro Credit Slip or your credit card. Cheque payments should be made at least 4 working days* before the due date shown. Cash payments will be credited to your account the same day (Monday to Sunday including English bank holidays). Some kinds of payments are not available at every branch. Contact us to find out the services offered at your nearest branch.

You can find more information on how to pay at bankofscotland.co.uk/waystopay
*Working days are Monday to Friday, not including English bank holidays.

BANK OF SCOTLAND

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Bank of Scotland Mastercard

Mastercard number	5253 02** **** 0963
Cardholder	MISS LAURA ANNE MCLAUCHLAN

Card Ending	Date of transaction	Date entered	Description	Amount £
			BALANCE FROM PREVIOUS STATEMENT	919.20
0963	17 JUNE	17 JUNE	PAYMENT RECEIVED - THANK YOU	45.34 CR
	23 JUNE	23 JUNE	INTEREST	21.32
New balance				£895.18

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 on this statement. 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.

Breakdown of balance

Balance Type	Simple Annual Rate (%)	Effective Annual Rate (%)	Outstanding Balance (£)	Interest Charged (£)	Expiry Date
Balance Transfers or Money Transfers (Standard)	28.5500	32.60	895.18	21.32	N/A

We work out interest daily using your Simple Annual Rates, based on a 365-day year. We charge interest on the total amount you owe, including on interest we charged before, also known as compound interest. Your Effective Annual Rates show this and you can compare these with rates offered on other cards.

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Bank of Scotland Mastercard

Mastercard number	5253 02** **** 0963
Cardholder	MISS LAURA ANNE MCLAUCHLAN

SUMMARY BOX

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest-free period	Maximum 56 days for purchases if you pay your balance in full and on time each month. There is no interest-free period on cash transactions, balance transfers or money transfers.
Interest charging information	We calculate interest on the total amount you owe each day. We add together all the daily interest amounts in each statement period and add the total to your balance on your statement date. You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement (including any balance transfers and money transfers) on time. Otherwise, the period over which interest is charged is as follows: **Purchases, Cash Transactions, Balance Transfers and Money Transfers:** From the date the item is debited to your account until the balance is paid in full.
Allocation of payments	We apply payments to the part of your balance with the highest interest rate first. When we get a payment from you that doesn't pay off the full balance on your account, we allocate it in this order: 1. Any overdue amounts from previous statements. 2. The minimum payment for that month. 3. The rest of the balance from your latest statement. 4. Any amounts that haven't been included in your statement yet. If you have balances at the same interest rate that are not on introductory or promotional offers, we'll usually apply payments in this order: 1. Cash transactions, plus interest, fees and charges. 2. Purchases, plus interest, fees and charges. 3. Balance transfers and money transfers, plus interest, fees and charges. 4. Default fees. Your payments will usually pay off the oldest balance first. However, if you have balances with the same interest rate on introductory or promotional offers, your payments will pay off the offer that ends soonest first. Next, they'll pay off any related fees, charges or payment protection insurance. If you're in persistent debt, we may apply your payments differently.
Minimum repayment	The minimum payment will be the higher of £5.00, or the total of the following amounts as shown on your statement - interest charged, any default fees you owe, any account fee, any payment protection insurance, and 2.50% of the total balance you owe, including interest, fees and charges. If you owe less than £5.00, you must pay the amount you owe in full.
Account fee	None
Other Fees	**Cash Transactions:** 5.00%. **Balance Transfers and Money Transfers:** 5.00% for each individual Balance Transfer and Money Transfer.
Non-sterling purchases (foreign usage)	**Payment scheme exchange rate:** For rates please call Customer Services on the number above. Indicative rates can also be found at: Mastercard - www.mastercard.com/global/en/personal/get-support/convert-currency.html VISA - www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html **One or more of the following may apply:** **Non-sterling purchase fee:** 2.95% of the amount of the sterling transaction value. **Cash transaction fee:** 5.00%
Default fees	**Missed Payment charge: £12**

Account information