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bankofscotland.co.uk

MISS LAURA ANNE MCLAUCHLAN
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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

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.