



Your account summary

1	Previous balance	£xxxx.xx
2	Payments & credits received	£xx.xx CR
3	New transactions & interest	£x.xx
4	Fees	£x.xx
5	Your closing balance	£x,xxx.xx



Payment information

6	Minimum payment due	£xx.xx
	Payment due date	DD/MM/YYYY
7	Direct Debit amount	£xx.xx



8

Nectar points	This month	Year to date
Nectar points earned	0	0
Bonus Nectar points earned	0	0
Total points	0	0
Loyalty points transferred	0	0

9 **Rates of interest**

Your standard rates

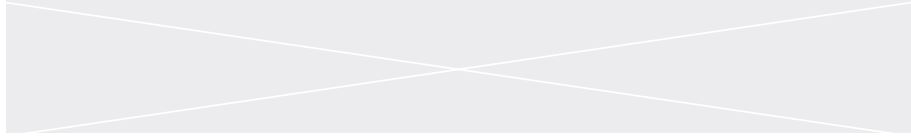
Description	Interest rate per annum	Interest charged this month £	Total outstanding balance £
Purchases	xx.xx% p.a. (variable)	£0.00	£0.00
Cash	xx.xx% p.a. (variable)	£0.00	£0.00
Fees	xx.xx% p.a. (variable)	£0.00	£0.00
Balance Transfers	xx.xx% p.a. (variable)	£0.00	£0.00
Money Transfers	xx.xx% p.a. (variable)	£0.00	£0.00
Convenience Cheques	xx.xx% p.a. (variable)	£0.00	£0.00

Your special promotional rates

Description	Interest rate per annum	Interest charged this month £	Total outstanding balance £	Expiry date
6 MTHS PURCHASE	xx.xx% p.a. (variable)	£0.00	£0.00	DD/MM/YYYY
12 MTHS PURCHASE	xx.xx% p.a. (variable)	£0.00	£0.00	DD/MM/YYYY
6 MTHS BALANCE TRANSFER	xx.xx% p.a. (variable)	£0.00	£0.00	DD/MM/YYYY
12 MTHS BALANCE TRANSFER	xx.xx% p.a. (variable)	£0.00	£0.00	DD/MM/YYYY
6 MTHS MONEY TRANSFER	xx.xx% p.a. (variable)	£0.00	£0.00	DD/MM/YYYY

Your Credit Card statement explained

- 1 Previous balance**
The closing balance from your last statement.
- 2 Payments and credit received**
The total credits added to your account within the statement period. This includes payments you've made to your account and any refunds or cashback received.
- 3 New transactions & interest**
The total new purchases, cash withdrawals, interest or balance/ money transfers from other providers.
- 4 Fees**
The total fees that have been added to your account. You can find information on fees, charges and default charges in Other important information relating to your credit card statement.
- 5 Your closing balance**
The amount outstanding on your Credit Card as at the statement date. It represents your previous balance plus any new transactions and interest, then less payments and credits received.
- 6 Minimum amount due**
The minimum amount that you need to pay on your Credit Card in this statement period. This could differ from your direct debit amount if you've set up a regular fixed payment, or you've chosen to pay your bill in full each month.
- 7 Direct Debit amount**
If you've set up a monthly Direct Debit to pay your Credit Card bill – you'll see the next amount to be taken.
- 8 Nectar points**
Details all Nectar points earned during the statement period and in the year to date. This includes standard Nectar points earned from purchases made on your Sainsbury's Bank Credit Card, plus any bonus points that have been awarded.
- 9 Rates of interest**
Breaks down all interest rates that could be applicable to your account. You'll be able to see what balances you have that are subject to each of those rates and also the actual amount of interest that's been charged for that balance. If you have any promotional rates on your account, you can see details of that as well.



10 Your Credit card transactions

Debit Date	Description	Amount £
FULL NAME		
01 Jan	PAYMENT RECEIVED - THANK YOU	0.00 CR
01 Jan	INTEREST CHARGED	0.00
01 Jan	TRANSACTION 1	0.00
01 Jan	TRANSACTION 2	0.00



Your Credit Card statement explained

- 10 Your credit card transactions**
Details all transactions made on your card since your last statement. This includes payments and credits received as well as new purchases, transfers and interest.