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Statement Guide

How to read your statement

Account Activity Summary

This is the **summary of your account activity** which shows an overview of the total sum of purchases and payments during the statement period.

Summary of Account Activity	
1 Previous Balance	$x,xxx.xx
2 Payments and Credits	$x,xxx.xx
3 Purchases and Other Charges	$x,xxx.xx
4 **Fees and Interest Charged**	**$x,xxx.xx**
5 New Balance	$x,xxx.xx
Statement Date	Mth xx, xxxx
Days in Billing Cycle	xx
6 Total Credit Limit	$x,xxx.xx
7 Available Credit	$x,xxx.xx

1. **Previous Balance**: This reflects the balance from your previous statement.
2. **Payments and Credits:** This reflects the sum of the payments, credits and returns made towards your balance during the statement period.
3. **Purchases and Other Charges:** This reflects the sum of purchases made during the statement period.
4. **Fees and Interest Charged:** This reflects the sum of fees and interest charges applied to your account during the statement period.
5. **New Balance:** This is your account balance as of the statement date.
6. **Total Credit Limit:** This is the maximum credit available to you to use on your FlexitiCard.
7. **Available Credit:** This is the amount of credit available to use as of the statement date. This amount is based on your credit limit minus your current balance and any pending transactions.

Payment Information

This section outlines the **payment details** for this period's statement including how much you must pay for your account to remain in good standing, how much you must pay to avoid additional charges, and payment due dates.

1. **Past Amount Due:** This shows any unpaid amount from your previous statement.
2. **Current Payment Amount:** This is the amount to be paid this month in order to avoid additional interest charges.
3. **Minimum Payment Due:** This is the minimum amount to be paid this month in order for your account to remain in good standing.
4. **Important Message(s) About Your Account:** This is where we will show you important information about your account. This could include information about payments that are past due, expiring promotions or other account information.

Payment Information	
1 New Balance	$x,xxx.xx
2 Past Amount Due	$x,xxx.xx
Current Payment Amount	
Pay this amount to avoid additional interest charges	$x,xxx.xx
3 **Minimum Payment Due**	
Pay this amount to keep your account in good standing	$x,xxx.xx
Payment Due Date	Mth xx, xxxx

4 **Important Message(s) About Your Account**

Your account is now seriously past due and your credit privileges have been suspended.

Please make a payment immediately or contact us at 1-877-259-3753 to make payment arrangements. This may affect your credit bureau rating once this delinquency is reported.

Promotional and Regular Balances

This section shows a **summary of all your Promotional Plans**. You will see all of your plan details including the type of promotion, the expiry date, interest charges, your outstanding balance and the amount due this month. You'll also see a summary of your regular credit purchases. This includes regular credit purchases, balances from promos that expired or were canceled without full payment and any unpaid portion of the Current Payment Amount.

Summary of Promotions and Regular Balance

Promo ID	Balance Type	Transaction Date	1 Promotion Expiration Date	2 Accrued Interest Charges	3 Interest Charged	4 Outstanding Balance	5 Amount Due
	Regular Balance *Sum of your Regular Credit Purchases which also includes balances from canceled, defaulted and expired Promotional Offers.*				$xx.xx	$x,xxx.xx	
xxxxxx	Merchant No Interest, No Payment, Same-As-Cash (S.A.C.) *Your promotional offer expires on and must be paid before the Promotional Expiration Date to avoid paying accrued interest charges. The Annual Interest Rate on regular credit purchases will then apply to any amount that remains unpaid.*	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx

1. **Promotion Expiration Date:** If you have a deferred (interest accrues) plan on your account, you must pay your promotional balance in full before this date to avoid being charged interest on your purchase amount, which accrues starting from the purchase date
2. **Accrued Interest Charges:** Interest on your purchase starting from purchase date which will only be charged if you do not pay your full promotional balance before the promotion expiration date.
3. **Interest Charged:** The interest amount that is due for your current statement period.
4. **Outstanding Balance:** This is the outstanding balance for each transaction type on your account.
5. **Amount Due:** The total amount that should be paid by the payment due date.

Statement Transactions

This is the summary of all your **transactions** for the statement period.

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Your Flexiti Account Statement for Month DD, YYYY to Month DD, YYYY
FIRSTNAME LASTNAME | FlexitiCard Number XXXX XXXX XXXX XXXX

Promo ID	Balance Type	Transaction Date	Promotion Expiration Date	Accrued Interest Charges	Interest Charged	Outstanding Balance	Amount Due
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx
	xxxxxx xxxxxx xxxxxx	Mth xx xxxx	Mth xx xxxx	$xx.xx	$xx.xx	$x,xxx.xx	$xx.xx