



MR IAN STORER 5 MAYCROFT GARDENS GRAYS RM17 6BH



36200

Helpline Textphone 0345 300 3900 0345 300 3909

For our opening hours go to www.gov.uk/contact-hmrc

TCO Liverpool 3
TCO
GOVERNMENT BUILDINGS
PRESTON
LANCASHIRE
PR1 0YP

Date 08 July 2016

Final tax credits decision for 06/04/2015 to 05/04/2016

MS NICOLA REYNOLDS MR IAN STORER National Insurance number NW 19 07 66 C National Insurance number WL 52 59 62 D

Summary

Tax credit for the period - see Part 2

Child Tax Credit

£5867.21

Amounts still to be paid to you for the period shown above - see Part 3

Child Tax Credit

£0.00

- Part 1 shows the circumstances and income we have used to make our final decision. We expect you to check that they are correct and tell us if they are not.
- Part 2 shows how we have used the information to calculate the amount of tax credits for the year.
- Part 3 gives details of payments during the year. If your claim is continuing please look at your award notice for this year for details of this year's payments.

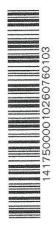
Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.gov.uk/hmrc/your-charter

You have an overpayment of tax credits. Please see the Overpayment section.

Why we are writing to you

We are making a **final decision** on the amount of tax credit due to you for the period 06/04/2015 to 05/04/2016 based on information we held.









MS NICOLA A REYNOLDS 5 Maycroft Gardens Grays RM17 6BH



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Minimum Repayment - the greater of the total of all interest and default fees charged on your statement plus 1% of the new balance shown on your statement plus any arrears carried over from your previous statement, or £25 plus any existing arrears carried over from your previous statement, or the amount you owe over your credit limit which includes any over limit fees.

MasterCard number		5186 5250 1469 8808
Cardholder		NICOLA A REYNOLDS
Total Credit Limit		£ 4,100

Summary 6 September 2016

Balance brought forward from previous statement	£ 329.48
Payments to your account	£ 279.23
Spending on your account, plus any adjustments	£ 195.68

New Ba	lance		= f	245	5.93
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Minimum Payment £ 25.00

Your minimum payment should reach your account by 26 Sep 2016

Minimum Payments

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

If you are unable to pay the minimum payment, please contact us as soon as possible.

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 overleaf within the summary box section on allocation of payments. 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.

If you make the minimum payment of £ 25.00 and it reaches us on the due date of 26 Sep 2016, your estimated interest payment next month is £ 3.07. Please refer to overleaf for further details.

1 of 2

Date

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bank giro credit 🍕



Tesco Bank Credit Cards PO Box 1020 CAMBERLEY GU15 9LB Paid in by

5186 5250 1469 8808 MS NICOLA A REYNOLDS HSBC Bank plc Head Office Collection Account Tesco Bank

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Total Cash		
Cheques etc		

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10-10-10-10-10-10-10-10-10-10-10-10-10-1	

Deferment

Sort Code Number

42-74-70

Account Number

30274704

Transaction Code 73

£

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