

# OUSBA

Open University Student Budget Accounts

PO Box 508  
Walton Hall  
Milton Keynes  
MK7 6HX  
Telephone: +44 (0)1908 655777  
0300 3037444  
Fax: +44 (0) 1908 654903  
E-mail: OUSB-Gen@open.ac.uk  
www.ousba.co.uk

Mr D. Buteera  
Framework Special  
21 Room 4 Churchside Gardens  
Nottingham  
NOTTINGHAM  
Nottinghamshire  
NG7 5GW

Personal Identifier: E300561X

27th October, 2016

**Statement for Agreement Number: 20142952**  
**For the Period 06 November 2015 to 27 October 2016**

**Agreement Details:**

Purpose of Loan:	University Fees
Original Financed Amount:	£2,227.20
Start Date of Agreement:	06 October 2015
First Payment Due:	06 November 2015
Duration of Original Agreement:	12 months
Interest Rate Applicable:	5.0%

Date	Description	Credit (£)	Debit (£)	Balance
	<b>OPENING BALANCE</b>			<b>2,227.20</b>
06-NOV-2015	Payment	190.68		2,036.52
06-NOV-2015	Interest		9.46	2,045.98
06-DEC-2015	Interest		8.41	2,054.39
07-DEC-2015	Payment	190.68		1,863.71
06-JAN-2016	Payment	190.68		1,673.03
06-JAN-2016	Interest		7.94	1,680.97
06-FEB-2016	Interest		7.14	1,688.11
08-FEB-2016	Payment	190.68		1,497.43
06-MAR-2016	Interest		6.00	1,503.43
07-MAR-2016	Payment	190.68		1,312.75
08-MAR-2016	Unpaid item		190.68	1,503.43
22-MAR-2016	Payment	190.68		1,312.75
06-APR-2016	Interest		5.99	1,318.74
06-APR-2016	Payment	190.68		1,128.06
06-MAY-2016	Interest		4.64	1,132.70
06-MAY-2016	Payment	0.00		1,132.70
06-MAY-2016	Payment	190.68		942.02
06-JUN-2016	Interest		4.00	946.02
06-JUN-2016	Payment	190.68		755.34
06-JUL-2016	Interest		3.10	758.44
22-JUL-2016	Payment	95.34		663.10
26-JUL-2016	Payment	95.34		567.76

Date	Description	Credit (£)	Debit (£)	Balance
06-AUG-2016	Interest		2.88	570.64
06-AUG-2016	Payment	95.34		475.30
15-AUG-2016	Payment	0.00		475.30
15-AUG-2016	Payment	95.34		379.96
01-SEP-2016	Payment	0.00		379.96
01-SEP-2016	Payment	95.34		284.62
06-SEP-2016	Interest		1.67	286.29
15-SEP-2016	Payment	0.00		286.29
15-SEP-2016	Payment	95.34		190.95
29-SEP-2016	Payment	0.00		190.95
29-SEP-2016	Payment	95.34		95.61
06-OCT-2016	Interest		0.81	96.42
	<b>OUTSTANDING BALANCE</b>			<b>96.42</b>

### **Further Information**

#### **Settling your Credit Agreement early**

You can settle this agreement at any time by giving us notice in writing and paying off the amount you owe. If you wish to settle early you should contact us for the final settlement figure.

You can also settle this agreement in part at any time by giving notice and paying off some of the amount you owe.

#### **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.

#### **Paying less than the agreed sum**

If you pay less than your agreed payment in most cases it is likely to take you longer and may cost you more to pay off the debt under the agreement. If you have difficulties making payments under your credit agreement please contact us if you have not already done so to discuss terms for the rest of the agreement. You may also want to seek advice on what to do from an independent free advice agency such as the Citizens Advice Bureau.