



Statement period: 12/01/2019 - 12/31/2019

Monthly statement

UC Berkeley Muslim Student

Naser Abdelrahman

Account: 601643

Pay cycle: Prepay

\$3,659.90 available / \$0.00 limit

Your statement balance as of 12/31/2019 is

-\$3,659.90

Thank you for using Divvy!

We appreciate you.

Summary

Previous balance	-\$1,905.54
Payments	\$3,000.00
Fees	\$0.00
Adjustments	\$0.00
Transactions	\$1,245.64
Statement balance	-\$3,659.90



Payments

DATE	TYPE	AMOUNT
12/07/2019	Debit ACH	\$1,000.00
12/07/2019	Debit ACH	\$2,000.00
	Total	\$3,000.00



Fees

No fees were applied this statement period.

Adjustments

No adjustments were made this statement period.



Transactions

DATE	CARD	MERCHANT	AMOUNT	NAME
12/02/2019	**** 6151	OREILLY AUTO PARTS 28	\$122.81	Ahmad Ahmadzada
12/02/2019	**** 6151	OREILLY AUTO PARTS 31	\$61.41	Ahmad Ahmadzada
12/03/2019	**** 9353	AMAZON.COM*A92K71ZT3	\$24.31	Nour Mallat
12/03/2019	**** 5575	WALGREENS #15025	\$20.10	Ali Hasan
12/04/2019	**** 9353	AMZN MKTP US*F26N88EF3	\$227.85	Nour Mallat
12/05/2019	**** 5575	SLIVERS	\$249.09	Ali Hasan
12/05/2019	**** 9141	WALGREENS #10045	\$33.60	Abdul Moiz
12/07/2019	**** 6151	HALAL FOOD MARKET	\$50.00	Ahmad Ahmadzada
12/07/2019	**** 6151	INDUS FOOD CTR	\$128.74	Ahmad Ahmadzada
12/07/2019	**** 6151	OREILLY AUTO PARTS 29	\$124.52	Ahmad Ahmadzada
12/07/2019	**** 9353	WALGREENS #10045	\$41.11	Nour Mallat
12/09/2019	**** 6151	THE PINES MARKET	\$24.51	Ahmad Ahmadzada
12/09/2019	**** 6151	OREILLY AUTO PARTS 29	-\$308.74	Ahmad Ahmadzada
12/10/2019	**** 6701	HERTZ RENT-A-CAR	\$236.25	Naser Abdelrahman
12/10/2019	**** 6701	HERTZ RENT-A-CAR	\$210.08	Naser Abdelrahman
		Total	\$1,245.64	



Legal

Payments:

Your payment can (i) be made through our payment portal, via wire or ACH, or (ii) be sent to the payment address listed below. Regardless of the method, payments must be received by 5:00 p.m. in the jurisdiction in which payments are collected, at the below address, to be credited as of the day it is received. Payments we receive after 5:00 p.m. MST may not be credited to your Account until the next day.

Divvy
2500 Executive Pkwy #400
Lehi, UT 84043

Payments must also be made from a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, whether that be a wire, ACH, or payment initiated through our payment portal and include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. We do not accept payments in any currency other than US dollars, nor do we accept electronic payment from a non US bank account. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval and consent. We will re-present to your financial institution any payment that is returned unpaid.

Late Fee and Nonsufficient Funds Fee:

Late Fee: Your full balance is due at the time of your bill date. This statement represents a summary of activity during a monthly period, the balance shown on this statement may be different from what is actually owed at the time of your due date if there has been additional activity on your account. If we do not receive the full amount due by its payment due date, then we may assess a late fee equal to the greater of (i) 2.99% of all amounts past due on your Account or (ii) \$38.

Returned Payment Fee: If any payment submitted on your Account is returned or dishonored, including without limitation for nonsufficient funds, then we may assess a returned payment fee of \$38.

Permission for Electronic Withdrawal: (1) When you send payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We may process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically, we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using our payment portal, submitting a payment over the phone, or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

Foreign Currency Charge: If you make a Net Purchase in a foreign currency, the Cross Border and Currency Conversion Fee's fully described in our Terms and Conditions shall be applicable.

Credit Balance: A credit balance shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within thirty (30) days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Divvy works with Wex Bank to ensure that your balance and account activity are correctly reflected in this statement.

Questions? Call Divvy Support at **1-385-352-0374**
getdivvy.com