

Current Account Statement



Building Society

0444

Arranged overdraft limit £4,000.00

Mrs J A Burns & Mr A T Burns
4 Parc Castell-Y-Mynach
Creigiau
CARDIFF
CF15 9NU



Your FlexAccount transactions

Statement date: 14 May 2022
Statement no: 436

Sort code 07-01-16

Account no 17889684

Start balance £4,095.70

End balance £2,436.54

Average credit balance £22,938.00

Average debit balance £0.00

Receiving an International Payment?

BIC NAIAGB21

BAN GB36 NAIA 0701 1617 8896 84

Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2022	Balance from statement 435 dated 14/04/2022			4,095.70
16 Apr	Payment to NEIL BURNS	40.00		4,055.70
19 Apr	Direct debit SPECSAVERS	15.50		
	Direct debit SPECSAVERS FINANCE	23.00		4,017.20
21 Apr	Cash credit		46,757.39	
	POST OFFICE COUNTER CARDIFF	8.90		50,765.69
22 Apr	Bank credit POSTCODE LOTTERY		10.00	
	Bank credit CARDIFF COUNCIL		872.94	
	Direct debit TALKTALK LIMITED	64.45		51,584.18
23 Apr	Payment to MARK EDWARDS	50.00		51,534.18
	Effective Date 22 Apr 2022			
25 Apr	Bank credit PROTEC FIRE DETECT		1,741.67	53,275.85
26 Apr	Direct debit EE LIMITED	18.07		
	Direct debit DWR CYMRU WELSH WA	71.36		53,186.42
02 May	Transfer to HENRY BURNS	250.00		52,936.42
	Effective Date 01 May 2022			
03 May	Standing order GWYNETH EVANS	10.00		
	Direct debit TV LICENCE MBP	13.37		
	Standing order SIAN POWELL	20.00		
	Direct debit BRITISH GAS	271.21		
	Direct debit CARDIFF CO	282.00		
	Transfer from NEW ECO DEVELOPMEN		229.17	
	Payment to ROBERT MOUNCHER AN	63.00		
	Transfer to 070040 71798540	46,757.39		5,748.62
04 May	Bank credit Michael Graham You		497.20	6,245.82
06 May	Transfer to HENRY BURNS	33.00		6,212.82
09 May	Direct debit TESCO BANK	3,559.28		2,653.54
10 May	Direct debit POSTCODE LOTTERY	10.00		2,643.54
12 May	ATM Withdrawal LINK	100.00		2,543.54
13 May	Transfer to 070436 04513990	100.00		
	Payment to JEFF JENKINS	7.00		2,436.54

Stop and think

We want to do everything we can to alert, educate and protect you from fraud. That's why, when you set up a new payee you'll soon be given some guidance to help you decide whether to make that payment before it goes through.

For more information about fraud and scams, go to nationwide.co.uk/fraudaware

Please help us to keep your details up to date and let us know if your name, telephone numbers or address changes.

- Log in to the Internet Bank
- Visit your local branch
- Visit nationwide.co.uk/update-details for more information

Your FlexAccount

Please check your statement to make sure everything's correct. If there's anything you're unsure about please get in touch or if you've changed any of your contact details, you need to let us know.



Interest, Rates and Fees

We work out overdraft interest each day and take it from your account each month. FlexAccount doesn't currently pay any credit interest.

Unless stated otherwise, all rates and fees are variable and we can change them at any time.

If we have to give you notice of a fee or interest we'll let you know by including a 'Notice of Charges' page with your next regular statement, and we'll take the amount from your account 28 days after the statement date.



Summary box for your FlexAccount

This information doesn't replace your Terms and Conditions

Have you lost your card or cheque book or had them stolen? Let us know straight away, either via the Banking app (if you have it) or by calling us on **08000 55 66 22**. You can report lost or stolen cards and cheque books 24/7.

Credit interest	All balances	AER 0.00%	Gross p.a. 0.00%
Overdraft interest and charges	Arranged overdraft interest	39.9% per year compounded (variable)	
	As an example, if you borrow£500 for an arranged overdraft it will costyou:	£3.26 for 7 days	
		£13.99 for 30 days	
	For the 60 day example, we've applied the charges for the first 30 days, on day 31. This means that the charge in the second month is higher as we charge interest on the interest you've incurred up to that point.	£28.37 for 60 days	
	Unarranged overdraft interest	0% per year	
	Monthly maximum charge (unarranged overdraft)	£0 per month	
Charges for specialist services	Sending money within the UK		
	Chaps	£20 transaction fee each time	
	SEPA (euros)	£0 transaction fee	
	SWIFT (foreign currency except euros)	£20 transaction fee each time	
	Sending money outside the UK		
	SEPA (euros within the SEPA region)	£0 transaction fee	
	SWIFT (except euros within the SEPA region)	£20 transaction fee each time	
Foreign usage	For Visa exchange rates, visit visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html		
	Cash withdrawal in foreign currency outside the UK		
	Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2020)	
	Non-Sterling Cash Fee	£0 per withdrawal	
	Cash withdrawal in foreign currency within the UK		
	Non-Sterling Transaction Fee*	2.75% of the transaction amount (2.99% from 3 June 2020)	
	Non-Sterling Cash Fee*	£0 per withdrawal	
	Debit card payment in foreign currency		
	Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2020)	

*If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so non-sterling fees won't apply.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once a year.

Gross p.a. is the interest rate without tax deducted

Our **per year compounded** interest rate shows the rate of interest that you'll pay on your overdraft over a year and takes account of the fact we charge interest each month on your balance and this will include any interest which has already been added to your account previously.

Receiving money within the UK

To receive sterling payments into your account, the person making the payment will need to quote your sort code and your 8 digit account number, which you'll find on the front of your statement. Entering account numbers incorrectly can mean payments being misdirected, so please be sure to provide the correct details.

Receiving money from outside the UK and receiving money from within the UK in a currency other than sterling

SWIFT - someone making a payment to you must quote your Bank Identifier Code (BIC) and International Bank Account Number (IBAN). The BIC and IBAN are the international equivalents of your UK sort code and account number. An international payment will also need to quote the SWIFT Intermediary Bank number as we're using the routing services of an Agent Bank. You'll find this number along with your BIC and IBAN on the front of your statement.

SEPA Credit Transfer - someone making a payment to you must quote your International Bank Account Number (IBAN). Your IBAN is found on the front of your statement.

Banking of cheques - You can pay money into or out of your account by cheque. To find out more information about cheque interest, clearing times, withdrawals and certainty, please visit [nationwide.co.uk/cheque](https://www.nationwide.co.uk/cheque)

If you have a problem with your account, and wish to complain, please try to settle it with us first. If you're not happy with the way in which we handled your complaint or the outcome you may be able to complain to the Financial Ombudsman Service. We'll give you details of how to contact the Ombudsman.

Important information about compensation arrangements

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS). An **Information Sheet** and **Exclusion List** which provides information about the FSCS and the protection that it provides can be found at [nationwide.co.uk/fscs-info](https://www.nationwide.co.uk/fscs-info)

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

Alternatively, please visit your local branch or call **03457 30 20 11** to request a copy or to chat to us about your account. Our contact centres are open from 8am to 8pm, 7 days a week.