

MR MIROSLAW SROKA  
145 ALNWICK ROAD  
LONDON  
SE12 9BX

#### Reward

Summary	
Statement Date	13 JUL 2023
Period Covered	14 JUN 2023 to 13 JUL 2023
Previous Balance	£1,181.64
Paid In	£4,954.57
Withdrawn	£5,608.49
New Balance	£527.72
BIC	NWBKGB2L
IBAN	GB60NWBK60171186301373

## Welcome to your new look NatWest Statement

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If you have changed your address, telephone number, email address or occupation, please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
14 JUN 2023	BROUGHT FORWARD			1,181.64
	OnLine Transaction From A/C 95645446 SROKA M Via Mobile Xfer	203.00		1,384.64
	OnLine Transaction AKORS LTD DIRECTORS LOAN VIA MOBILE - PYMT FP 14/06/23 10 41130434376379000N		300.00	1,084.64
	OnLine Transaction AKORS LTD DIRECTORS LOAN VIA MOBILE - PYMT FP 14/06/23 10 11125146054661000N		920.00	164.64
15 JUN	Direct Debit GOCARDLESS		75.00	89.64
	Direct Debit LVIC		35.41	54.23
19 JUN	Automated Credit MYREWARDS	24.00		78.23
	Direct Debit O2		24.78	53.45
	Cash Withdrawal NATWEST 19JUN		40.00	13.45
22 JUN	Card Transaction 5472 21JUN23 C MORLEY'S FRIED CHICKEN LONDON GB		4.20	9.25
	Direct Debit CHILDREN WITH CANC		3.00	6.25
	Direct Debit NRLA		85.00	78.75 OD
26 JUN	Card Transaction 5472 24JUN23 C KING NEPTUNE FISH BAR SE12 9DS SE12 GB		13.00	91.75 OD
27 JUN	OnLine Transaction ACC-NWESTPLAT 552213*****8855 VIA MOBILE - PYMT FP 26/06/23 10 09235429788652000N		50.00	141.75 OD
28 JUN	Automated Credit PENINSULA LONDON	4,408.39		4,266.64
	Direct Debit NW MASTERCARD INITIAL PAYMENT		33.58	4,233.06
03 JUL	Card Transaction 5472 01JUL23 C MORLEY'S FRIED CHICKEN LONDON GB		4.20	4,228.86
	Direct Debit ZURICH ASSURANCE L		23.48	4,205.38
	Direct Debit ZURICH ASSURANCE L		45.81	4,159.57
	Direct Debit ZURICH ASSURANCE L		29.60	4,129.97
	Direct Debit ZURICH ASSURANCE L		52.62	4,077.35
	Direct Debit VIRGIN MONEY DD		1,497.21	2,580.14
	Direct Debit ROYAL GREENWICH		134.00	2,446.14
	Direct Debit BG SERVICES		18.51	2,427.63
04 JUL	Charges 13JUN A/C 86301373		2.00	2,425.63
	Cash Withdrawal NOTEMACHINE 03JUL		20.00	2,405.63
06 JUL	OnLine Transaction AKORS LTD DIRECTORS LOAN VIA MOBILE - PYMT FP 06/07/23 10 17155028243514000N		1,300.00	1,105.63



Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			1,105.63
	OnLine Transaction ACC-NWESTPLAT 552213*****8855 VIA MOBILE - PYMT FP 06/07/23 10 31154626780272000N		65.00	1,040.63
	OnLine Transaction MIRO FD LOAN VIA MOBILE - PYMT FP 06/07/23 10 52154846927891000N		402.00	638.63
	OnLine Transaction MBNA MASTERCARD 4259EECD-95C2-4 TPP MBNA LIMITED FP 06/07/23 10 61154424631070000N		145.00	493.63
	Card Transaction 5472 05JUL23 C MORLEY'S FRIED CHICKEN LONDON GB		3.29	490.34
	Standing Order MIROSLAW		200.00	290.34
07 JUL	Direct Debit HLAM REGULAR SAVIN		50.00	240.34
10 JUL	Cash Withdrawal YOURCASH 10JUL		20.00	220.34
11 JUL	Automated Credit AKORS PROPERTY LIM JULY SALARY FP 11/07/23 0840 QDP7N16EKQJLL26XLE	319.18		539.52
	Card Transaction 5472 10JUL23 C COSTCUTTERS LONDON GB		1.90	537.62
12 JUL	Card Transaction 5472 11JUL23 C KING NEPTUNE FISH BAR SE12 9DS SE12 GB		9.90	527.72

#### Debit interest details

Overdraft Limit		£1700.00
Overdraft Rate	ARRANGED	33.75%

#### Interest (variable) you currently pay us on overdrawn balances

##### When you stay within your arranged overdraft limit

Amount Account overdrawn by:

Over £0 33.75% NAR 39.49% EAR

##### When you go over your arranged overdraft limit

Rate that applies on the amount:

Up to your arranged limit 33.75% NAR 39.49% EAR  
Above your arranged limit 33.75% NAR 39.49% EAR

##### When you do not have an arranged overdraft limit

Applicable rate on full amount 33.75% NAR 39.49% EAR

#### Interest (variable) we currently pay you on your credit balance

We do not pay credit interest on this account.

#### Overdraft Arrangements

Any overdraft related charges will be notified to you in your 'Pre Advice of Interest and Charges'. For personal accounts, we will not charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.

**NAR** - the Nominal Annual Rate is the annual rate of interest you'll pay on your overdraft. It doesn't take into account that you'll pay interest on any interest that has been added to your overdraft balance in the previous month.

**EAR** - the Effective Annual Rate is the real cost of an overdraft shown as a yearly rate, which takes into account how often we charge interest to the account, if this applies.

**AER** - the Annual Equivalent Rate is used for accounts where you earn interest, if this applies. It shows what the gross interest rate would be if we paid it to the account every year and you then received interest as part of the account balance.



#### Take control of your finances

Stay on top of your finances with our digital banking services.

To apply, visit

[www.natwest.com/mobile](http://www.natwest.com/mobile)

or to register for **Online Banking**, visit

[www.natwest.com/online](http://www.natwest.com/online)

App is available to personal and business customers aged 11+ using compatible iOS and Android devices and a UK or international mobile in specific countries

#### Switching to paperless statements

By switching to paperless statements if applicable, you could cut down on the clutter and reduce paper waste.

For more information, visit

[www.natwest.com/paperless](http://www.natwest.com/paperless)

You can change your paperless preferences in **Online Banking**, by selecting the **Paperless Settings** option

#### Need help with your finances

Whether you want to set up a savings goal to fund your dreams or make a financial plan for the future, we're here to help with our free financial health check.

To find out more visit:

[www.natwest.com/financial-health-check.html](http://www.natwest.com/financial-health-check.html)

#### Statement Abbreviations

N-S TRN FEE = Non Sterling Transaction Fee

VRATE = Variable Payment Scheme Exchange Rate

OD = Overdrawn

#### How to contact us

Message Us via the mobile app

Ask Cora, our digital assistant at: [www.natwest.com](http://www.natwest.com)

24hr Lost/Stolen Cards: **0370 600 0459**

Telephone Banking 8am-8pm: **03457 888 444**

To register for Telephone Banking: **03458 351 251**

24hr Business Telephone Banking: **03457 114 477**

To use Relay UK add **18001** in front of the numbers above.

Branch Address: **Putney Branch, 111-117 Putney High Street, London, SW15 2LL.**

#### Important information about compensation arrangements

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS).

Your eligible deposits with Natwest are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of National Westminster Bank Plc, NatWest Premier, Ulster Bank and Mettle are covered under the same FSCS limit. An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the website:

[www.FSCS.org.uk](http://www.FSCS.org.uk)

#### 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.

If you need to contact us about a complaint, you can:

- Message Us via the mobile app
- Visit [www.natwest.com/complaints](http://www.natwest.com/complaints)
- Telephone 03457 888 444 (to use Relay UK add **18001** in front of the number)

**For a Braille, large print or audio versions of your statement  
call 03457 888 444 or contact your local branch  
(to use Relay UK add 18001 in front of the number).**