

# Current Account Statement



0217

Mr R S Bertrand  
45 Grosvenor Road  
DAGENHAM  
RM8 1NL

Arranged overdraft limit £500.00

**We pay you interest**  
on balances in credit up to £2,500  
see reverse for details



**Your FlexDirect transactions**

Statement date: 29 May 2020  
Statement no: 128 1 of 2

Sort code 07-02-46  
Account no 07761948  
Start balance £215.84  
End balance £3,042.97  
Average credit balance £3,862.50  
Average debit balance £0.00  
**Receiving an International Payment?**  
BIC NAIAGB21  
IBAN GB85 NAIA 0702 4607 7619 48  
Swift Intermediary Bank MIDLGB22

## 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](https://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](https://nationwide.co.uk/update-details) for more information

Date	Description	£ Out	£ In	£ Balance
2020	Balance from statement 127 dated 28/04/2020			215.84
29 Apr	Direct debit PAYPAL PAYMENT	16.95		
	Direct debit PAYPAL PAYMENT	100.23		
	Contactless Payment	2.06		96.60
	POST OFFICE COUNTER DAGENHAM			
30 Apr	Bank credit ELECTROSONIC LTD		5,720.00	
	Correction of interest added	0.02		
	Effective Date 01 Apr 2020			
	Interest added		1.03	5,817.61
	Effective Date 01 May 2020			
01 May	Direct debit SMC RE OXFAM	4.34		
	Direct debit GOCARDLESS	7.95		
	Direct debit TESCO MOBILE	15.50		
	Direct debit PAYPAL PAYMENT	50.00		
	Direct Debit - First Payment	100.00		5,639.82
	EMB			
02 May	SAVEWISE CONVENIENCE STOR DAGEN	9.92		
	Contactless Payment	27.30		5,602.60
	LARA GRILL DAGENHAM			
06 May	Direct debit PAYPAL PAYMENT	10.25		5,592.35
07 May	Direct debit PAYPAL PAYMENT	65.00		
	Transfer to 0212/363958994	2,000.00		
	Payment to ALL ELITE MANAGMEN	1,000.00		
	Payment to ROBERT BERTRAND	500.00		
	Contactless Payment	2.45		
	POST OFFICE COUNTER DAGENHAM			
	Contactless Payment	5.08		
	SAVEWISE CONVENIENCE STOR			
	Contactless Payment	9.15		2,010.67
	MASTAA CARE PHARMACY DAGENHAM			
12 May	Direct debit PAYPAL PAYMENT	24.00		1,986.67



## Your FlexDirect transactions (continued)

**Nationwide****Building Society**

Date	Description	£ Out	£ In	£ Balance
2020				1,986.67
13 May	Direct debit PAYPAL PAYMENT	24.00		1,962.67
15 May	Direct debit PAYPAL PAYMENT	14.39		
	Direct debit PAYPAL PAYMENT	82.80		
	Contactless Payment	3.49		1,861.99
	KINGS FLAVOUR DAGENHAM RM8			
16 May	DVLA VEHICLE TAX 0300 1234321	20.00		1,841.99
18 May	Direct debit PAYPAL PAYMENT	24.00		
	Contactless Payment	7.65		1,810.34
	J S J FOOD AND WINE LT ILFORD IG3			
20 May	Bank credit HMRC SEISS GRANT		5,258.00	7,068.34
21 May	Direct debit PAYPAL PAYMENT	30.00		7,038.34
22 May	Direct debit VODAFONE LTD	8.20		
	AMZNMktplace amazon.co.uk	22.43		7,007.71
23 May	Contactless Payment	26.30		6,981.41
	LARA GRILL DAGENHAM			
26 May	Direct debit NBS PERSONAL LOANS	447.69		6,533.72
27 May	Transfer to 0212/363958994	2,000.00		
	Transfer to 070436 37215723	800.00		
	Payment to ROBERT BERTRAND	500.00		
	AMZNMKTPLACE AMAZON.CO. AMAZO	35.19		3,198.53
28 May	Direct debit PAYPAL PAYMENT	36.08		
	Direct debit PAYPAL PAYMENT	48.00		
	Direct debit PAYPAL PAYMENT	71.48		3,042.97

Statement date	28 May 2020
Statement no	128 2 of 2
Sort code	07-02-46
Account no	07761948

## Your FlexDirect account

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. We calculate the total in-credit interest for a month on the last day of each calendar month and apply it to your account on the first day of the next month.

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.

Since 6 April 2016, interest is paid without tax deducted and may count towards your Personal Savings Allowance. For more information please visit HMRC website at [hmrc.gov.uk](https://www.hmrc.gov.uk)



## Summary box for your FlexDirect account

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 **03457 30 20 11**. You can report lost or stolen cards and cheque books 24/7.

		AER	Gross p.a.
Credit interest on balances up to £2,500	Paying in £1,000 or more per month (introductory rate fixed for first 12 months)	5.00%	4.89%
	Paying in £1,000 or more per month (ongoing rate after the first 12 months)	1.00%	0.99%
	Paying in less than £1,000 per month	0.00%	0.00%
Overdraft interest and charges	Arranged overdraft interest	39.9% <b>per year compounded</b> (variable)	
	As an example, if you borrow £500 for an arranged overdraft it will cost you:	£3.26 for 7 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.	£13.99 for 30 days	
		£28.37 for 60 days*	
	Unarranged overdraft interest	0% per year compounded	
	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 <a href="https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator</a>		
	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)	

**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](https://www.FSCS.org.uk)

Alternatively, please visit your local branch or call **0800 357 357** 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.

