

Monthly Statement

1 March 2022

Mr Tobin Jenkins and Mrs Emily Jenkins
The White House Filkins
NR. BURFORD
England
GL7 3JQ

PLAN NUMBER P224386106
STATEMENT NUMBER 186
PAGE 1 of 10



Current Account

NAME Tobin Jenkins
JAR NAME House savings
CURRENT ACCOUNT NUMBER 03668467
SORT CODE 11-91-00
IBAN GB85 HLFX 1191 0003 6684 67
BIC LOYDGB2L
YOUR ARRANGED OVERDRAFT LIMIT £300.00
PREVIOUS STATEMENT DATE 1 February 2022

DATE	DESCRIPTION	IN	OUT	BALANCE £
2 Feb 2022	BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT			0.00
1 Mar 2022	BALANCE CARRIED FORWARD TO NEXT STATEMENT			0.00

Overdraft Interest Rates

The tables below show the variable interest rates charged on overdrawn balances during the period of this statement.

Arranged Overdraft Rates

Date From	Date To	Arranged Overdraft Rate
1 November 2020	1 March 2022	19.90% EAR* (variable)

* EAR stands for Equivalent Annual Rate. It shows what the interest would be if interest was taken from your account once a year. It does not take account of any fees or charges.

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1 March 2022



Current Account

PLAN NUMBER	P224386106
STATEMENT NUMBER	186
PAGE	2 of 10
NAME	Tobin Jenkins
JAR NAME	House savings
CURRENT ACCOUNT NUMBER	03668467
SORT CODE	11-91-00
IBAN	GB85 HLFX 1191 0003 6684 67
BIC	LOYDGB2L
YOUR ARRANGED OVERDRAFT LIMIT	£300.00
PREVIOUS STATEMENT DATE	1 February 2022

Unarranged Overdraft Rates

Date From	Date To	Unarranged Overdraft Rate
1 November 2020	1 March 2022	0.00% EAR* (variable)

* EAR stands for Equivalent Annual Rate. It shows what the interest would be if interest was taken from your account once a year. It does not take account of any fees or charges.

Ways to manage your arranged overdraft

No matter what current account you have, we have several features to help you manage your money.

Staying up to date

Internet Banking - You can access internet banking 24 hours a day 7 days a week. By making use of internet banking you can track your money, make payments and transfers and see your current account statements if you have registered for them online.

Telephone Banking - You can call us on 0345 609 4343. We are open 8am to 8pm Monday to Friday and 8am to 4pm on Saturday.

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Calculating the cost

If you have an arranged overdraft with us, would like to increase the limit on an existing one, or are thinking of applying for an arranged overdraft, you can calculate the cost using our cost calculator tool at: www.if.com/overdrafts.aspx

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1 March 2022



Current Account

PLAN NUMBER P224386106
STATEMENT NUMBER 186
PAGE 3 of 10
NAME Tobin Jenkins
JAR NAME House savings
CURRENT ACCOUNT NUMBER 03668467
SORT CODE 11-91-00
IBAN GB85 HLFX 1191 0003 6684 67
BIC LOYDGB2L
YOUR ARRANGED OVERDRAFT LIMIT £300.00
PREVIOUS STATEMENT DATE 1 February 2022

Keeping track of your borrowing

An overdraft is there to help out when you need to borrow in the short term. But if you use it often and don't reduce your balance, you could pay more in interest than other forms of borrowing.

You should consider if an arranged overdraft facility is the most suitable option for you to borrow money.

You should also consider whether your current account type is still right for you.

If you offset, you can choose not to receive any interest on the balances of your current account and/or savings. In return, you pay no interest on the equivalent amount on your mortgage and/or personal loan.

Alternatively, if you offset, you can choose to receive interest on your current account and/or savings account balances at the same rate as your borrowings. Any portion of your current account and/or savings account balances that are greater than your borrowings will still receive interest at the usual rate.

Dispute Resolution

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Current Account

NAME Emily Jenkins
JAR NAME rent
CURRENT ACCOUNT NUMBER 03668475
SORT CODE 11-91-00
IBAN GB63 HLFX 1191 0003 6684 75
BIC LOYDGB2L
YOUR ARRANGED OVERDRAFT LIMIT £300.00
PREVIOUS STATEMENT DATE 1 February 2022

DATE	DESCRIPTION	IN	OUT	BALANCE £
2 Feb 2022	BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT			55.00
2 Feb 2022	BALANCE CARRIED FORWARD TO PAGE 4			55.00

Monthly Statement

1 March 2022



Current Account

PLAN NUMBER P224386106
STATEMENT NUMBER 186
PAGE 4 of 10

NAME Emily Jenkins
JAR NAME rent
CURRENT ACCOUNT NUMBER 03668475
SORT CODE 11-91-00
IBAN GB63 HLFX 1191 0003 6684 75
BIC LOYDGB2L

YOUR ARRANGED OVERDRAFT LIMIT £300.00
PREVIOUS STATEMENT DATE 1 February 2022

DATE	DESCRIPTION	IN	OUT	BALANCE £
1 Mar 2022	CONTD. BALANCE CARRIED FORWARD TO NEXT STATEMENT			55.00

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The tables below show the variable interest rates charged on overdrawn balances during the period of this statement.

Arranged Overdraft Rates

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Monthly Statement

1 March 2022



Current Account

PLAN NUMBER	P224386106
STATEMENT NUMBER	186
PAGE	5 of 10
NAME	Emily Jenkins
JAR NAME	rent
CURRENT ACCOUNT NUMBER	03668475
SORT CODE	11-91-00
IBAN	GB63 HLFX 1191 0003 6684 75
BIC	LOYDGB2L
YOUR ARRANGED OVERDRAFT LIMIT	£300.00
PREVIOUS STATEMENT DATE	1 February 2022

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1 March 2022



Current Account

PLAN NUMBER P224386106
STATEMENT NUMBER 186
PAGE 6 of 10

NAME Emily Jenkins
JAR NAME rent
CURRENT ACCOUNT NUMBER 03668475
SORT CODE 11-91-00
IBAN GB63 HLFX 1191 0003 6684 75
BIC LOYDGB2L
YOUR ARRANGED OVERDRAFT LIMIT £300.00
PREVIOUS STATEMENT DATE 1 February 2022

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Current Account

NAME Tobin Jenkins and Emily Jenkins
JAR NAME main joint account
CURRENT ACCOUNT NUMBER 03696773
SORT CODE 11-91-00
IBAN GB86 HLFX 1191 0003 6967 73
BIC LOYDGB2L
YOUR ARRANGED OVERDRAFT LIMIT £1,500.00
PREVIOUS STATEMENT DATE 1 February 2022

DATE	DESCRIPTION	IN	OUT	BALANCE £
2 Feb 2022	BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT			3,551.23
3 Feb 2022	FPS - SHERWIN WILLIAMS 7	85.00		3,636.23
11 Feb 2022	CHAPS	33.00		3,669.23
14 Feb 2022	CHAPS		33.00	3,636.23
14 Feb 2022	LINK ATM - DCATM-SWINDONDESIGNER5 SW		40.00	3,596.23
14 Feb 2022	BANK CREDIT - HMRC CHILD BENEFIT	140.60		3,736.83
15 Feb 2022	DIRECT DEBIT - SMARTRACK LTD T-A		12.49	3,724.34
15 Feb 2022	DIRECT DEBIT - SMARTRACK LTD T-A		13.49	3,710.85
15 Feb 2022	FPS - CAN JEWELL		45.00	3,665.85
15 Feb 2022	DIRECT DEBIT - HITACHI CAPITAL CO		452.03	3,213.82
17 Feb 2022	FPS - TOB CURRY	25.00		3,238.82
17 Feb 2022	FPS - LEVI PLANE	28.00		3,266.82
17 Feb 2022	FPS - CAN JEWELL		45.00	3,221.82
17 Feb 2022	FPS - MRS NS QUIGLEY		65.00	3,156.82
21 Feb 2022	DIRECT DEBIT - D&G APPLIANCE CARE		3.99	3,152.83
21 Feb 2022	FPS - TRAINERS	25.00		3,177.83
21 Feb 2022	BANK CREDIT - HMRC CHILD BENEFIT	56.00		3,233.83
21 Feb 2022	DIRECT DEBIT - HITACHI CAPITAL		538.79	2,695.04
21 Feb 2022	BALANCE CARRIED FORWARD TO PAGE 7			2,695.04

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PAGE 7 of 10

NAME Tobin Jenkins and Emily Jenkins
JAR NAME main joint account
CURRENT ACCOUNT NUMBER 03696773
SORT CODE 11-91-00
IBAN GB86 HLFX 1191 0003 6967 73
BIC LOYDGB2L

YOUR ARRANGED OVERDRAFT LIMIT £1,500.00
PREVIOUS STATEMENT DATE 1 February 2022

DATE	DESCRIPTION	IN	OUT	BALANCE £
	CONTD.			
22 Feb 2022	DIRECT DEBIT - JBR CAPITAL LIMITE		1,530.34	1,164.70
23 Feb 2022	FPS - LEVI BDAY MONEY	10.00		1,174.70
23 Feb 2022	FPS - MUM FOR LEVI	26.00		1,200.70
23 Feb 2022	DIRECT DEBIT - BT GROUP PLC		71.86	1,128.84
23 Feb 2022	CHEQUE	200.00		1,328.84
23 Feb 2022	FPS - PAY	11,000.00		12,328.84
24 Feb 2022	DIRECT DEBIT - GLL-BETTER		29.60	12,299.24
28 Feb 2022	PAYMENT - Levi Jenkins		10.00	12,289.24
28 Feb 2022	PAYMENT - Kings Cleaning		25.00	12,264.24
28 Feb 2022	PAYMENT - Izzy Peach		35.00	12,229.24
28 Feb 2022	DIRECT DEBIT - UTILITY WAREHOUSE		171.00	12,058.24
28 Feb 2022	DIRECT DEBIT - PARAGON BANK PLC		430.97	11,627.27
28 Feb 2022	DIRECT DEBIT - JOHN LEWIS		3,802.42	7,824.85
1 Mar 2022	INTEREST	0.04		7,824.89
1 Mar 2022	INTEREST	0.18		7,825.07
1 Mar 2022	DIRECT DEBIT - D&G APPLIANCE CARE		9.40	7,815.67
1 Mar 2022	DIRECT DEBIT - TV LICENCE MBP		13.37	7,802.30
1 Mar 2022	DIRECT DEBIT - DVLA-PK18GOU		13.56	7,788.74
1 Mar 2022	DIRECT DEBIT - L&G ASSCE SOC LTD		14.60	7,774.14
1 Mar 2022	DIRECT DEBIT - D&G APPLIANCE CARE		15.75	7,758.39
1 Mar 2022	DIRECT DEBIT - GREENWICH LEISURE		26.50	7,731.89
1 Mar 2022	DIRECT DEBIT - L&G ASSCE SOC LTD		31.75	7,700.14
1 Mar 2022	DIRECT DEBIT - ADT FIRE & SECURIT		41.06	7,659.08
1 Mar 2022	DIRECT DEBIT - SCOTTISH PROVIDENT		77.58	7,581.50
1 Mar 2022	DIRECT DEBIT - SAINSBURY S BANK		343.12	7,238.38
1 Mar 2022	DIRECT DEBIT - SWB MORTGAGES		1,137.82	6,100.56
1 Mar 2022	DIRECT DEBIT - KINGHAM HILL SCHOO		1,628.87	4,471.69
1 Mar 2022	BALANCE CARRIED FORWARD TO PAGE 8			4,471.69

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PAGE	8 of 10
NAME	Tobin Jenkins and Emily Jenkins
JAR NAME	main joint account
CURRENT ACCOUNT NUMBER	03696773
SORT CODE	11-91-00
IBAN	GB86 HLFX 1191 0003 6967 73
BIC	LOYDGB2L
YOUR ARRANGED OVERDRAFT LIMIT	£1,500.00
PREVIOUS STATEMENT DATE	1 February 2022

DATE	DESCRIPTION	IN	OUT	BALANCE £
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PAGE	10 of 10
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YOUR ARRANGED	
OVERDRAFT LIMIT	£1,500.00
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Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

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

Privacy

We work hard to keep your personal data secure, which includes regularly reviewing our privacy notice. When there is an important change we will remind you to take a look, so you are aware how we use your data and what your options are. You can find our latest privacy notice at www.if.com/privacy or ask for a copy on 0345 609 4343.