

# Current Account Statement



0572

Mr D J M Ludlow  
71 Heol Y Groes  
CWMBRAN  
NP44 7LT



**Your FlexAccount**  
transactions

Statement date: 23 June 2022  
Statement no: 55 1 of 2

Sort code 07-04-36  
Account no 33675436  
Start balance £35,652.21  
End balance £33,045.34  
Average credit balance £34,685.76  
Average debit balance £0.00  
**Receiving an International Payment?**  
BIC NAIAGB21  
IBAN GB31 NAI 0704 3633 6754 36  
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2022	Balance from statement 54 dated 23/05/2022			35,652.21
25 May	Direct debit AVIVA LIFE	26.40		35,625.81
27 May	Direct debit ADMIRAL INSURANCE	51.91		
	MSFT * E0200IQJBD MSBILL.INFO	11.28		35,562.62
28 May	Bank credit 5AM MEMBERS CLUB L		917.32	36,479.94
30 May	Direct debit VERNON BS GENERAL	457.97		36,021.97
01 Jun	Direct debit AVIVA LIFE	43.08		
	Direct debit TRUE POTENTIAL INV	50.00		35,928.89
06 Jun	BUZZOID Dubai	10.42		
	12.990000USD at 1.24664			
	APPLEPAY ****1858			
	<b>Non-Sterling transaction fee</b>	<b>0.31</b>		
	123 REG LTD 03454502310	6.00		
	(Recurring VISA Transaction)			
	BUZZOID Dubai	10.41		
	12.990000USD at 1.24784			
	APPLEPAY ****1858			
	<b>Non-Sterling transaction fee</b>	<b>0.31</b>		<b>35,901.44</b>
09 Jun	Payment to RICHARD SELBY	1,000.00		
	Effective Date 08 Jun 2022			
	Payment to SHARA DILLON	200.00		
	Effective Date 08 Jun 2022			
	Payment to GOLDSTONE CAPITAL	1,500.00		
	BUZZOID Dubai	10.45		
	12.990000USD at 1.24306			
	APPLEPAY ****1858			
	<b>Non-Sterling transaction fee</b>	<b>0.31</b>		<b>33,190.68</b>
11 Jun	Bank credit 5AM MEMBERS CLUB L		917.32	
	BUZZOID Dubai	10.41		
	12.990000USD at 1.24784			
	APPLEPAY ****1858			

## 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



**Your FlexAccount**  
transactions (continued)



**Nationwide**

**Building Society**

Date	Description	£ Out	£ In	£ Balance
2022				34,097.59
11 Jun	<b>Non-Sterling transaction fee</b>	<b>0.31</b>		<b>34,097.28</b>
13 Jun	Direct debit ADMIRAL INSURANCE	26.68		
	BUZZ0ID Dubai	16.25		
	19.980000USD at 1.22954			
	APPLEPAY ****1858			
	<b>Non-Sterling transaction fee</b>	<b>0.49</b>		
	BUZZ0ID Dubai	10.56		
	12.990000USD at 1.23011			
	APPLEPAY ****1858			
	<b>Non-Sterling transaction fee</b>	<b>0.32</b>		
	ROCKETLAW 877-757-1550 WWW.ROCK	91.06		
	111.990000USD at 1.22985			
	<b>Non-Sterling transaction fee</b>	<b>2.72</b>		<b>33,949.20</b>
14 Jun	BUZZ0ID Dubai	10.56		
	12.990000USD at 1.23011			
	APPLEPAY ****1858			
	<b>Non-Sterling transaction fee</b>	<b>0.32</b>		<b>33,938.32</b>
16 Jun	Payment to SHARA DILLON	840.00		33,098.32
17 Jun	BUZZ0ID Dubai	10.84		
	12.990000USD at 1.19834			
	APPLEPAY ****1858			
	<b>Non-Sterling transaction fee</b>	<b>0.32</b>		<b>33,087.16</b>
18 Jun	Payment to SHARA DILLON	30.00		33,057.16
20 Jun	Direct debit HARLANDS	22.99		
	ROCKETLAW 877-757-1550 WWW.ROCK	0.82		
	1.000000USD at 1.21951			
	<b>Non-Sterling transaction fee</b>	<b>0.02</b>		
	Amazon Prime*271RL2F74 amzn.co.uk/p	7.99		33,025.34
	(Recurring VISA Transaction)			
23 Jun	Bank credit LUDLOWS		20.00	33,045.34

Statement date	23 June 2022
Statement no	55 2 of 2
Sort code	07-04-36
Account no	33675436

## 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% <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	
	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.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</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)	

\*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](https://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.

