

MR JOSEPH MCFALL  
5 COOPER CRESCENT  
FERNIEGAIR  
HAMILTON  
LANARKSHIRE  
ML3 7FU

Reward

Summary	
Statement Date	02 JAN 2025
Period Covered	03 DEC 2024 to 02 JAN 2025
Previous Balance	£13,677.07
Paid In	£1,229.14
Withdrawn	£10,006.47
New Balance	£4,899.74
BIC	RBOSGB2L
IBAN	GB79RBOS83161500173653

Welcome to your Royal Bank of Scotland 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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
03 DEC 2024	BROUGHT FORWARD			13,677.07
	Card Transaction 2438 02DEC24 APPLE.COM/BILL 08001076285 IE		0.99	13,676.08
	Card Transaction 2438 02DEC24 JESSOPS EUROPE LIMITED MARLOW GB		30.72	13,645.36
06 DEC	OnLine Transaction To A/C 00627301 MCFALL J Via Mobile Xfer		7,000.00	6,645.36
	Card Transaction 2438 05DEC24 C NCP LIMITED GLASGOW AIRPO GB		5.50	6,639.86
09 DEC	Card Transaction 2438 06DEC24 C CO OP GROUP FOOD FERNIEGAIR GB		5.48	6,634.38
	Card Transaction 2438 08DEC24 C CO OP GROUP FOOD FERNIEGAIR GB		1.65	6,632.73
10 DEC	Card Transaction 2438 09DEC24 C NCP LIMITED GLASGOW AIRPO GB		5.50	6,627.23
	Direct Debit OCTOPUS ENERGY		310.84	6,316.39
13 DEC	Automated Credit C MCFALL FP 12/12/24 2056 200000001469764240	70.00		6,386.39
	Card Transaction 2438 12DEC24 SP LACYMATE BOULDER US		65.20	6,321.19
	Direct Debit JD GYMS INITIAL PAYMENT		21.99	6,299.20
16 DEC	Credit 832227 16DEC 1310	69.14		6,368.34
	Automated Credit M HALL FINAL FP 15/12/24 2038 500000001475486166	45.00		6,413.34
	OnLine Transaction DANIEL MCFALL EURO EXCHANGE VIA MOBILE - PYMT		200.00	6,213.34
	Card Transaction 9178 15DEC24 D ATGTICKETS.COM WOKING GB		152.95	6,060.39
	Card Transaction 2438 13DEC24 C THE CORNER CHIPPY HAMILTON GB		20.50	6,039.89
	Card Transaction 2438 13DEC24 C Q PARK ST ENOCH S GLASGOW GB		14.00	6,025.89
	Card Transaction 2438 15DEC24 C HAMPDEN PARK LONDON GB		16.85	6,009.04
	Direct Debit BT GROUP PLC		30.99	5,978.05
17 DEC	Card Transaction 2438 16DEC24 C KITTY'S GLASGOW GLASGOW GB		11.00	5,967.05
	Card Transaction 9178 16DEC24 D SCOTRAIL LONDON GB		6.10	5,960.95



Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			5,960.95
	Card Transaction 2438 16DEC24 EBAY O*27-1 2447-82186 LONDON GB		3.99	5,956.96
	Card Transaction 2438 16DEC24 C KITTY'S GLASGOW GLASGOW GB		11.50	5,945.46
18 DEC	Charges 02DEC A/C 00173653		2.00	5,943.46
	Direct Debit JD GYMS INITIAL PAYMENT		21.99	5,921.47
19 DEC	Card Transaction 9178 18DEC24 CD TESCO STORES 6731 HAMILTON GB		6.00	5,915.47
20 DEC	Card Transaction 9178 18DEC24 CD ALDI STORES HAMILTON GB		14.09	5,901.38
	Card Transaction 2438 19DEC24 C ASDA STORES ABERDEEN GB		1.10	5,900.28
23 DEC	OnLine Transaction MCFALL MR J Final ticket VIA MOBILE - PYMT	45.00		5,945.28
	Card Transaction 9178 20DEC24 CD TESCO STORES 6731 HAMILTON GB		6.00	5,939.28
	Card Transaction 9178 22DEC24 CD TESCO STORES 6164 GLASGOW GB		7.55	5,931.73
	Card Transaction 2438 22DEC24 C Q PARK ST ENOCH S GLASGOW GB		6.50	5,925.23
	Card Transaction 2438 22DEC24 CRUISE GLASGOW GB		519.00	5,406.23
	Standing Order CANCER RESEARCH FP 23/12/24 30 43013101890496000R		2.00	5,404.23
	Direct Debit TV LICENCE MBP		15.00	5,389.23
24 DEC	Card Transaction 2438 23DEC24 APPLE.COM/BILL 08001076285 IE		2.99	5,386.24
27 DEC	Card Transaction 2438 26DEC24 PLAYSTATION NETWORK SONY PSN GB		57.48	5,328.76
30 DEC	Automated Credit CARA MCFALL BILLS FP 28/12/24 0244 POTT3CI3X4VI4X1ZY8	1,000.00		6,328.76
	Card Transaction 2438 27DEC24 C NCP LIMITED GLASGOW AIRPO GB		5.50	6,323.26
	Card Transaction 2438 29DEC24 C CO OP GROUP FOOD FERNIEGAIR GB		10.15	6,313.11
	Card Transaction 2438 29DEC24 C CELTIC FC LONDON GB		10.60	6,302.51
	Standing Order JULIE MCFALL NEW		1,034.19	5,268.32
31 DEC	Card Transaction 2438 30DEC24 C CO OP GROUP FOOD FERNIEGAIR GB		1.55	5,266.77
02 JAN 2025	OnLine Transaction CARA MCFALL Bevv money VIA MOBILE - PYMT FP 02/01/25 10 61142419029239000R		20.00	5,246.77
	OnLine Transaction CARA MCFALL Liquid gold VIA MOBILE - PYMT FP 02/01/25 10 10145128944952000R		125.00	5,121.77
	Card Transaction 2438 31DEC24 C NCP LIMITED GLASGOW AIRPO GB		5.50	5,116.27
	Card Transaction 9178 31DEC24 CD CO OP GROUP FOOD FERNIEGAIR GB		1.35	5,114.92
	Card Transaction 2438 31DEC24 WM MORRISONS STORE PIC 08456116111 GB		31.25	5,083.67
	Card Transaction 9178 31DEC24 D DOMINO S PIZZA MILTON KEYNES GB		86.68	4,996.99
	Card Transaction 9178 31DEC24 CD CO OP GROUP FOOD FERNIEGAIR GB		97.25	4,899.74

### Stay safe from APP scams

Every year thousands of people are victims of APP scams. An APP (authorised push payment) scam is when you're tricked into paying money to someone who isn't genuine or for a different purpose from what you meant. Because it seems convincing, it's easy to get caught out.

Since May 2019, we've been a voluntary member of the APP Scam Code. Under the Code customers who are protected are refunded if they fall victim to an APP scam, provided they did everything expected of them under the Code.

### What's happening?

From **7th October 2024**, you'll be protected by new rules from the Payment Systems Regulator. The new rules will apply to all financial companies and mean you're even more likely to be refunded if you're the victim of an APP scam.

Find out more about APP scams at [www.rbs.co.uk/safefromscams](https://www.rbs.co.uk/safefromscams). This includes important details on the new protections, including on when we will, and won't, refund you.

We'll be updating our terms soon with these changes. You'll be covered for Faster Payments and CHAPS made to UK accounts on or after 7th October 2024. This does not include card or other payments.

We just wanted to let you know and there's nothing you need to do. But if you think you've been victim of a scam, get in touch with us, the faster you act the better.

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

We do not pay credit interest on this account.

#### Overdraft Arrangements

For charging periods starting on or after 18th October 2023, we reduced unpaid transaction fees from £2.15 to £1.55 for personal accounts. For more information please go to [rbs.co.uk/current-accounts/rates-and-charges.html](https://rbs.co.uk/current-accounts/rates-and-charges.html).

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. For charging periods starting on or after 18th October 2023, this will be reduced to £18.80 in a monthly charging period.

**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.rbs.co.uk/mobile](http://www.rbs.co.uk/mobile)

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

[www.rbs.co.uk/digital](http://www.rbs.co.uk/digital)

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.rbs.co.uk/paperless](http://www.rbs.co.uk/paperless)

You can change your paperless preferences in **Digital 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.rbs.co.uk/financial-health-check.html](http://www.rbs.co.uk/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.rbs.co.uk](http://www.rbs.co.uk)

24hr Lost/Stolen Cards:

**0370 600 0459**

Telephone Banking 8am-8pm:

**03457 242 424**

To register for Telephone Banking:

**03457 222 345**

24hr Business Telephone Banking:

**03456 002 230**

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

Branch Address: **Giffnock (D) Branch, 158a Fenwick Road, Giffnock, Glasgow, G46 6XB.**

#### Important information about compensation arrangements

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

Your eligible deposits with The Royal Bank of Scotland plc are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of The Royal Bank of Scotland, Drummonds, Child & Co, Holt's and The One Account are covered under the same FSCS limit.

If you receive paper statements, a FSCS Information Sheet and list of exclusions will be provided to you on an annual basis.

If you receive paperless statements, you can access the FSCS Information Sheet and list of exclusions:

[www.rbs.co.uk/fscs-information-sheet](http://www.rbs.co.uk/fscs-information-sheet)

If you can't open this link, please type the above URL into your web browser (ideally from a secure device in a private location).

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.rbs.co.uk/complaints](http://www.rbs.co.uk/complaints)
- Telephone 03457 242 424 (to use Relay UK add **18001** in front of the number)

**For a Braille, large print or audio versions of your statement  
call 03457 242 424 or contact your local branch  
(to use Relay UK add 18001 in front of the number).**