



Mr PC Groom
67 OVERSTONE ROAD
SYWELL
NORTHAMPTON
NN6 0AW

Birmingham, Sheldon
2136 Coventry Road
Sheldon, B26 3JW

Call us on: 03459 758758 (from UK)
www.tsb.co.uk

Your branch: BIRMINGHAM, SHELDON
Sort Code: 77-85-66
Account Number: 03268707
BIC: TSBSGB2AXXX
IBAN: GB04TSBS77856603268707

10/12/2023

Spend & Save Account

Statement number: 4

Effective from: 10 November 2023 to 10 December 2023

Your Account

Date of previous statement	09 November 2023
Balance on 10 November 2023	£296.90
Money in	£5,204.67
Money out	£5,091.03
Balance on 10 December 2023	£410.54

Your Interest Rates

Balances of	AER%	Gross p.a.%	Net p.a.%
£1.00+	0.00	0.00	0.00

Amount of Unarranged Overdraft and Interest Payable

£0.00+	2.84% per month (39.90% EAR* variable)
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* EAR is the Equivalent Annual Rate. This is the actual annual interest rate of an Overdraft. It does not take into account other fees and charges.

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Net is the rate of interest which would be payable after allowing for deduction of income tax at the specified rate.

We will give you at least 14 days notice before we take any Overdraft fees or interest out of your account. Interest rates and fees are detailed as at the date of this statement.

Fees Explained

Other services - These are fees for other services you have asked for. You can find more details in our Banking Charges guide or at www.tsb.co.uk

The monthly cap on unarranged overdraft charges for the Spend & Save Account account is £30. Further details can be found online at tsb.co.uk/overdrafts

Fees and interest rates may have changed during the period covered by this summary. For details please see your regular statements.

Useful information

Please keep your contact information up to date

To update your contact information please write to us at: **TSB, PO Box 373, Manston Lane, Leeds. LS14 9GQ** or visit any TSB branch. Some of the information below may not apply to you depending on your account type.

Contact us immediately if you think your Cards, PINS or Cheque books have been lost or stolen

- **Cards or PINS:** please call us on **0800 015 0030** or **+44 (0) 2074 812567** if you're outside the UK
- **Cheque book:** please call us on the telephone number on the front of your statement.

We have a range of tools and features to help you manage your money and stay in control

- **Internet Banking:** go to tsb.co.uk/registerquick
- **Mobile App:** download the app on the App store or Google Play and sign up once you've registered for Internet Banking
- **Telephone Banking:** call the number at the top of the statement (available 24/7). For your everyday banking needs you can use our fast automated service any time and when you need to speak to us we have a dedicated team of advisors available between 7am and 11pm. Between 11pm and 7am our advisors are dedicated to helping customers who need to report lost or stolen cards.
- **Text Alerts:** If we have your mobile number, we'll automatically send you text alerts to let you know when you're using an arranged or unarranged overdraft. To find out more or to sign up to our other handy text alerts, visit tsb.co.uk/help/mobile-banking/text-alerts/
- **Get your statements electronically:** Once you're registered for Internet Banking you can choose to stop receiving paper statements and get them electronically instead. Simply go to Your Account Tools to manage your preferences.

Fees and charges

There are fees and charges for certain transactions, such as using your debit or ATM card abroad, when we refuse a payment due to lack of funds or when you use an arranged overdraft. For more information, please see the Banking Charges Guide which can be found on our website.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid on tsb.co.uk or by asking at any TSB branch or call **03459 758 758** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

Checking your statement

Please read through the entries on your statement. If you think something is wrong, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. For example, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

Important information about compensation arrangements

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). 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

Is your current account (and any overdraft) still right for you?

- There may be other options that are more suitable for your needs
- To find out more about other TSB products visit tsb.co.uk or pop in to one of our branches.
- Remember you can find out how much your current account costs you each year by looking at the Statement of Fees which we send you annually

If you're thinking about switching your TSB account to another provider, the Current Account Switch Service is free-to-use and makes it easy to switch your account in just 7 working days. Your switch is also backed by the Current Account Switch Guarantee. Find out more about the Current Account Switch Service at tsb.co.uk/current-accounts/switching-bank-account/

Independent service quality survey results

As part of an independent survey, customers of the 16 largest Personal Current Account providers are asked if they would recommend their provider to family and friends. The results are published every six months to enable you to compare TSB's overall quality of service, online and mobile banking services, branch service and overdraft services. Find the latest published results here tsb.co.uk/help-and-support/personal-service-quality/

Open Banking

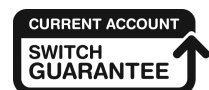
Open Banking is a secure way you can give regulated third parties access to your financial information. If you're an Internet Banking or Mobile App customer you'll be able to securely share your current account, credit card and some savings account data with your chosen third party. Open Banking services could make banking easier for you, for example by helping you budget or finding the best deals on products and services that suit you, as well as offering new ways to pay. Find out more at tsb.co.uk/help-and-support/open-banking/

Making a complaint

If you have a problem with your account, please let us know and try to resolve it with us first. If you don't, you won't be able to complain to the Financial Ombudsman Service if you're not happy with how we handled your complaint or the result. We can provide details of how to contact the Ombudsman.



Protected



Please contact us if you'd like this in Braille or large print.

If you have a hearing or speech impairment and would prefer to use Textphone, please feel free to contact us on 03458 353 843 (or 01179 743664 for offshore customers) or via text relay. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB business customers will be covered by these schemes).



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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
09 Nov 23		STATEMENT OPENING BALANCE			296.90
10 Nov 23	DIRECT DEBIT	BT GROUP PLC REFERENCE: GB21694148-000056	33.73		263.17
10 Nov 23		ALDI STORES CD 8517	53.93		209.24
13 Nov 23		CO-OP GROUP FOOD CD 8517	4.00		205.24
14 Nov 23	DIRECT DEBIT	SKY DIGITAL REFERENCE: 00620036621246	37.00		168.24
14 Nov 23		SUMUP *NORTHAMPTON SA CD 8517	12.00		156.24
14 Nov 23		SUMUP *NORTHAMPTON SA CD 8517	12.00		144.24
14 Nov 23		TESCO STORES 2952 CD 8517	1.20		143.04
14 Nov 23		ZETTLE_*POLAR EVENTS L CD 8517	11.00		132.04
14 Nov 23		SQ *SAULS OF SPRATTON CD 8517	19.00		113.04
14 Nov 23		COSTA COFFEE 43010760 CD 8517	10.20		102.84
14 Nov 23		SQ *N & D CATERING LTD CD 8517	13.60		89.24
15 Nov 23	STANDING ORDER	New Life Childern NEW LIFE CHILDERN	15.00		74.24
15 Nov 23	STANDING ORDER	Friends Cynthia S 12448	5.00		69.24
15 Nov 23	STANDING ORDER	Watoto Child Care	23.00		46.24
15 Nov 23	STANDING ORDER	PAUL GROOM			
15 Nov 23	STANDING ORDER	T G Jackson GRANDAD GROOM	20.00		26.24
15 Nov 23	FASTER PAYMENT	REGISTERED SCHEME ADMIN LTD SSAS Pen P Groom		2,834.33	2,860.57
15 Nov 23	FASTER PAYMENT	Sywell Church P Groom	71.00		2,789.57
15 Nov 23	STANDING ORDER	Janes Current Acco Nikkis flowers	350.00		2,439.57
16 Nov 23	FASTER PAYMENT	Debbie Georgia fund	100.00		2,339.57
16 Nov 23	FASTER PAYMENT	GROOM J TOYS FOR KIDS		32.88	2,372.45
19 Nov 23	FASTER PAYMENT	DEBBIE JACKSON from Dad	42.00		2,330.45
20 Nov 23	STANDING ORDER	TO Car fund 778566-03358956	300.00		2,030.45
20 Nov 23	STANDING ORDER	TO Pay Virgin Card 778566-03268714	75.00		1,955.45

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
20 Nov 23	DIRECT DEBIT	COVER MY REFERENCE: Z4CC4HBVRNDB46Z2W9	13.03		1,942.42
20 Nov 23	DIRECT DEBIT	TESCO BANK REFERENCE: 001220473192/24557	162.58		1,779.84
20 Nov 23	DIRECT DEBIT	OCTOPUS ENERGY REFERENCE: A-447A34EF-001	320.00		1,459.84
20 Nov 23	DIRECT DEBIT	O2 REFERENCE: D20196095	5.65		1,454.19
20 Nov 23		ALDI STORES CD 8517	65.58		1,388.61
20 Nov 23	TRANSFER	FROM Pay Virgin Card 778566-03268714		150.00	1,538.61
20 Nov 23	TRANSFER	FROM Car fund 778566-03358956		300.00	1,838.61
21 Nov 23	STANDING ORDER	J A Groom MEDICAL INS	150.00		1,688.61
21 Nov 23	STANDING ORDER	Groom J SEED ACCOUNT	50.00		1,638.61
21 Nov 23	STANDING ORDER	Groom P & J HOLIDAY FUND	50.00		1,588.61
21 Nov 23	DIRECT DEBIT	PAYPAL PAYMENT REFERENCE: 43T2222DT822N	2.99		1,585.62
21 Nov 23		BECKWORTH EMPORIUM CD 8517	84.60		1,501.02
21 Nov 23	CASH WITHDRAWAL	TESCO WELLINGBO VP WELLINGBOROUGHGB2023-11-21	200.00		1,301.02
22 Nov 23	DIRECT CREDIT	YR295051C DWP SP		709.88	2,010.90
22 Nov 23	DIRECT DEBIT	O2 REFERENCE: D5514823	5.65		2,005.25
22 Nov 23	FASTER PAYMENT	Sywell Church P Groom	71.00		1,934.25
24 Nov 23		SUPERIOR SERVICES CD 8517	7.00		1,927.25
24 Nov 23		PRM Catering - Pilots CD 8517	6.00		1,921.25
24 Nov 23		SAVERS HEALTH & BEAUTY CD 8517	4.99		1,916.26
27 Nov 23		SQ *JOHN W BRAMALL LIM CD 8517	30.00		1,886.26
27 Nov 23	FASTER PAYMENT	Natwest Platinum 5 5522137002971156	1,500.00		386.26
27 Nov 23	TRANSFER	FROM Car fund 778566-03358956		500.00	886.26
28 Nov 23		ALDI STORES CD 8517	62.80		823.46
28 Nov 23		D AND J CATERING CD 8517	4.50		818.96
28 Nov 23		SQ *N & D CATERING LTD CD 8517	6.80		812.16
28 Nov 23		Zettle_*POLAR EVENTS L CD 8517	11.00		801.16
28 Nov 23		Zettle_*POLAR EVENTS L CD 8517	11.00		790.16
30 Nov 23	STANDING ORDER	Isabelle Groom FROM GRANDAD	10.00		780.16
30 Nov 23	DIRECT DEBIT	NW WORLD MASTERCAR REFERENCE: 5522137002971156	15.13		765.03
30 Nov 23	STANDING ORDER	JACKSON DJ DEBBIE LOAN		30.88	795.91
30 Nov 23		SAINSBURY'S S/MKT CD 8517	48.40		747.51

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01 Dec 23	DIRECT DEBIT	DVLA-J13NEG REFERENCE: 000000000027237303	25.37		722.14
01 Dec 23	DIRECT DEBIT	NORTHNORTHANTS REFERENCE: 800720875	259.00		463.14
01 Dec 23	DIRECT DEBIT	ANGLIAN WATER REFERENCE: 43525476000002	43.00		420.14
04 Dec 23	DIRECT CREDIT	YR295051C DWP XB		10.00	430.14
04 Dec 23	STANDING ORDER	Idris Groom GRANDAD GROOM	10.00		420.14
04 Dec 23	DIRECT DEBIT	SAINSBURY S BANK REFERENCE: 57001435422302	328.90		91.24
04 Dec 23	DIRECT DEBIT	VIRGIN MONEY REFERENCE: 5276690089557692	60.01		31.23
04 Dec 23	STANDING ORDER	JACKSON S LOAN		131.70	162.93
05 Dec 23	DIRECT CREDIT	YR295051C DWP WFP REFERENCE: 000000002150358025		250.00	412.93
06 Dec 23	FASTER PAYMENT	GROOM J HEATING FUND		250.00	662.93
06 Dec 23	FASTER PAYMENT	Sywell Church P Groom	50.00		612.93
06 Dec 23	CASH WITHDRAWAL	PO 66 SYWELL ROAD NORTHAMPTON GB	120.00		492.93
07 Dec 23		SAINSBURY'S S/MKT CD 8517	48.45		444.48
08 Dec 23		ALDI STORES CD 8517	38.94		405.54
08 Dec 23	TSB CARD REWARD			5.00	410.54
10 Dec 23		STATEMENT CLOSING BALANCE	5,091.03	5,204.67	410.54

DV015004A-231211-E-TSBS-000001-475852-IADDV003-D-9126-778566-TSB-DS2

Monthly Maximum Charge (MMC) for Overdraft Fees and Interest

To make comparing bank accounts easier for you, all banks and building societies are setting a maximum monthly charge. Each bank may charge a different amount, but all banks are explaining this to their customers in the same way with the same wording. This wording is in the box below.

We'll never charge you more than £30 each monthly billing period for interest charged on the amount you borrow using an Unarranged Overdraft.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
 - a. going overdrawn when you have not arranged an overdraft; or
 - b. going over/past your arranged overdraft limit (if you have one)
2. This cap covers:
 - a. Interest for going over/past your arranged overdraft limit
 - b. Fees for each payment your bank allows despite lack of funds; and
 - c. Fees for each payment your bank refuses due to lack of funds

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling 03459 758 758, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on 03459 758 758 (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

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