

# Current Account Statement



0572

Mrs J G Rowthorn  
5 Holme Close  
WELLINGBOROUGH  
NN9 5YF



**Your FlexDirect**  
transactions

Statement date: 04 April 2022  
Statement no: 35 1 of 2

Sort code 07-08-06  
Account no 05095953  
Start balance £89.66  
End balance £155.40  
Average credit balance £477.03  
Average debit balance £0.00  
**Receiving an International Payment?**  
BIC NAIAGB21  
IBAN GB95 NAI 0708 0605 0959 53  
Swift  
Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2022	Balance from statement 34 dated 04/03/2022			89.66
05 Mar	BELLPLANTATIONGC TOWCESTER	11.45		78.21
08 Mar	Transfer from 071660 59777854		100.00	
	Payment to LOUISE HENSON	75.00		103.21
09 Mar	BOOTS,MILTON MILTON KEYNES	14.31		88.90
11 Mar	Amazon Prime*2X74U5H04 amzn.co.uk (Recurring VISA Transaction)	7.99		80.91
14 Mar	Bank credit RSA LTD		1,122.60	1,203.51
15 Mar	Direct debit ANGLIAN WATER	24.00		
	Direct debit BT GROUP PLC	37.21		1,142.30
16 Mar	Direct debit OCTOPUS ENERGY	85.18		1,057.12
17 Mar	Direct debit GOCARDLESS	112.73		
	Transfer to 070116 35984677	18.00		926.39
21 Mar	Contactless Payment	9.58		
	ALDI STORES NORTHAMPTON			
	AMZNMktplace amazon.co.uk	38.36		878.45
22 Mar	Transfer from 071660 59777854		3,800.00	
	Payment to SELECT CREDIT CARD	1,069.29		
	Payment to WINBOURNE FABRICS	223.99		
	Payment to HAWSONS	420.00		
	Transfer to HMRC Shipley	2,085.84		879.33
24 Mar	APPLE.COM/BILL 08001076285	0.79		
	Sywell Country Park Northampton	3.20		
	Contactless Payment	4.00		
	3C_*MELBOURNE STREET			
	Contactless Payment	164.70		706.64
	SECKINGTONS NORTHAMPTON			
	APPLEPAY ****6258			
26 Mar	Contactless Payment	6.90		699.74
	WAITROSE 690 RUSHDEN			
28 Mar	Direct debit NOVUNA PERSONAL FI	221.00		

## 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 FlexDirect**  
transactions (continued)



**Nationwide**

**Building Society**

Date	Description	£ Out	£ In	£ Balance
2022				478.74
28 Mar	ALICE CAROLINE TEWKESBURY	19.10		
	Contactless Payment	38.58		
	SAINSBURYS PETROL WELLINGBORO'			
	Contactless Payment	62.87		358.19
	SAINSBURY'S S/MKT WELLINGBORO'			
29 Mar	Amazon.co.uk*290DB1N04 AMAZON.CO	31.98		326.21
30 Mar	Contactless Payment	15.54		310.67
	POPPY PATCH WELLINGBOROUG			
31 Mar	Contactless Payment	11.76		
	BECKWORTH EMPORIUM MEARS ASHBY			
	WWW.DEC.ORG.UK LONDON	30.00		
	Contactless Payment	51.69		
	ALDI STORES NORTHAMPTON			
	Interest added		0.10	217.32
	Effective Date 01 Apr 2022			
01 Apr	Direct debit VODAFONE LIMITED	46.75		
	AMZNMktplace amazon.co.uk	6.98		163.59
04 Apr	WAITROSE 690 RUSHDEN	8.19		155.40

Statement date	4 April 2022
Statement no	35 2 of 2
Sort code	07-08-06
Account no	05095953

## 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 [hmrc.gov.uk](http://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 **08000 55 66 22**. You can report lost or stolen cards and cheque books 24/7.

	<b>Paying in £1,000 or more per month</b>	<b>AER</b>	<b>Gross p.a.</b>
<b>Credit Interest</b> on balances up to £1,500.	For first 12 months (introductory rate fixed for 12 months from account opening);	2.00%	1.98%
	After 12 months (ongoing variable rate);	0.25%	0.24%
	<b>Paying in less than £1,000 per month</b>	0.00%	0.00%
<b>Overdraft interest and charges</b>	Arranged overdraft interest	39.9% <b>per year compounded</b> (variable)	
	As an example, if you borrow£500 for an arranged overdraftit 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	
<b>Charges for specialist services</b>	<b>Sending money within the UK</b>		
	Chaps	£20 transaction fee each time	
	SEPA (euros)	£0 transaction fee	
	SWIFT (foreign currency except euros)	£20 transaction fee each time	
	<b>Sending money outside the UK</b>		
	SEPA (euros within the SEPA region)	£0 transaction fee	
	SWIFT (except euros within the SEPA region)	£20 transaction fee each time	
<b>Foreign usage</b>  * 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.	<b>For Visa exchange rates, visit <a href="http://visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a></b>		
	<b>Cash withdrawal in foreign currency outside the UK</b>		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	
	Non-Sterling Cash Fee	£0 per withdrawal	
	<b>Cash withdrawal in foreign currency within the UK</b>		
	Non-Sterling Transaction Fee*	2.99% of the transaction amount	
	Non-Sterling Cash Fee*	£0 per withdrawal	
	<b>Debit card payment in foreign currency</b>		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	

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

Alternatively, please visit your local branch or call **0800 357 357** to request a copy. Our contact centres are open from 8am to 8pm, 7 days a week.

