

Current Account Statement



0572

Mrs J G Rowthorn
5 Holme Close
WELLINGBOROUGH
NN9 5YF



Your FlexDirect
transactions

Statement date: 04 May 2022
Statement no: 36 1 of 2

Sort code 07-08-06
Account no 05095953
Start balance £155.40
End balance £1.66
Average credit balance £390.65
Average debit balance £0.00
Receiving an International Payment?
BIC NAIAGB21
IBAN GB95 NAIA 0708 0605 0959 53
Swift
Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2022	Balance from statement 35 dated 04/04/2022			155.40
05 Apr	Payment to LOUISE HENSON	70.00		85.40
06 Apr	Transfer to 070436 09098797	14.00		71.40
07 Apr	Direct debit HEARST MAGAZINESUK	20.99		
	Contactless Payment	16.10		
	MARKS&SPENCER PLC SF			
	Transfer from 071660 59777854		300.00	
	Transfer to 070116 35984677	250.00		84.31
09 Apr	Sywell Country Park Northampton	3.20		
	Contactless Payment	7.79		
	WAITROSE 690 RUSHDEN			
	AMZNMktplace amazon.co.uk	26.95		46.37
11 Apr	Amazon Prime*2E2NT5NB4 amzn.co.uk/ (Recurring VISA Transaction)	7.99		38.38
12 Apr	Cheque deposit		115.00	153.38
14 Apr	Transfer to 070116 35984677	40.00		
	Contactless Payment	37.99		
	ALDI STORES NORTHAMPTON			
	Bank credit RSA LTD		1,122.60	1,197.99
15 Apr	Contactless Payment	33.84		1,164.15
	SAINSBURY'S S/MKT WELLINGBORO'			
18 Apr	Contactless Payment	4.85		
	SAINSBURY'S S/MKT WELLINGBORO'			
	Contactless Payment	24.66		
	SAINSBURY'S S/MKT WELLINGBORO'			
	AMZNMktplace amazon.co.uk	44.99		
	AMZNMktplace amazon.co.uk	6.88		
	AMZNMktplace amazon.co.uk	7.99		
	AMZNMktplace amazon.co.uk	8.86		1,065.92
19 Apr	Direct debit ANGLIAN WATER	24.00		
	Direct debit BT GROUP PLC	39.66		

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

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 for more information



Your FlexDirect transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				1,002.26
19 Apr	Direct debit GOCARDLESS	112.73		
	Direct debit OCTOPUS ENERGY	213.53		676.00
20 Apr	Direct debit NORTHNORTHANTS	150.15		525.85
21 Apr	Contactless Payment	6.20		
	BOOTS1940 STANSTEAD AIR			
	Contactless Payment	11.73		
	PRET A MANGER 450			
	APPLEPAY ****6258			
	Contactless Payment	12.40		
	RYANAIR DUBLIN			
	Contactless Payment	14.55		480.97
	STN WDF MAIN BASSINGBOURN			
25 Apr	APPLE.COM/BILL 08001076285	0.79		
	Payment to FRANKLINS	117.60		362.58
26 Apr	Direct debit NOVUNA PERSONAL FI	221.00		
	MARKS & SPENCER PLC RUSHDEN LAKE	12.94		
	thetrainline.com +443332022222	20.15		108.49
27 Apr	ALICE CAROLINE TEWKESBURY	19.10		89.39
28 Apr	Contactless Payment	4.50		
	IZ *LBD WHOLESALE BARKINGSIDE			
	Contactless Payment	5.34		
	SAINSBURYS S/MKTS WELLINGBOROUGH			
	Contactless Payment	40.51		
	MORTY & BOB'S LONDON E8 3			
	Transfer from 071660 59777854		3,000.00	
	Payment to SD & AF HILL	1,635.00		1,404.04
29 Apr	Payment to SELECT CREDIT CARD	1,313.93		
	ETSY.ETSY.COM	14.00		76.11
30 Apr	Interest added		0.08	76.19
	Effective Date 01 May 2022			
02 May	TRAINLINE LONDON	12.70		
	Transfer from 071660 59777854		200.00	
	Payment to JADE WEBB	180.75		82.74
03 May	Direct debit VODAFONE LIMITED	50.58		32.16
04 May	WWW.ROYALANDDERNGATE.CO NORTH	30.50		1.66

Statement date	4 May 2022
Statement no	36 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



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.

	Paying in £1,000 or more per month	AER	Gross p.a.
Credit Interest 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%
	Paying in less than £1,000 per month	0.00%	0.00%
Overdraft interest and charges	Arranged overdraft interest	39.9% per year compounded (variable)	
	As an example, if you borrow£500 for an arranged overdraftit will cost you:	£3.26 for 7 days	
	*For the 60 dayexample, we've applied the charges for the first 30 days, on day31. 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 overdraftinterest	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 (excepteuros within the SEPA region)	£20 transaction fee each time	
	Foreign usage * 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.	For Visa exchange rates, visit visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html	
Cash withdrawal in foreign currency outside the UK			
Non-Sterling Transaction Fee		2.99% of the transaction amount	
Non-Sterling Cash Fee		£0 per withdrawal	
Cash withdrawal in foreign currency within the UK			
Non-Sterling Transaction Fee*		2.99% of the transaction amount	
Non-Sterling Cash Fee*		£0 per withdrawal	
Debit card payment in foreign currency			
	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

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

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



Nationwide Building Society

Nationwide House
Pipers Way
Swindon
SN38 1NW
www.nationwide.co.uk

Mrs J G Rowthorn
5 Holme Close
WELLINGBOROUGH
NN9 5YF

Account	FlexDirect
Account identification	Account number 05095953 Sort code 07-08-06 IBAN GB95 NAIA 0708 0605 0959 53 BIC NAIAGB21
Period	From 5 May 2021 to 4 May 2022
Date	04 May 2022

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

Summary of fees and interest

Total fees paid (total package of services fees and total fees paid)	£2.21
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Total interest paid	£0.00
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Total interest earned	£1.34
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Detailed statement of fees paid on the account

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
Cards and cash				
Debit card payment in a foreign currency Non-Sterling Transaction Fee	6	2.99%	6	£2.21
Total fees paid				£2.21

Details of interest paid on the account

	Interest rate	Interest
Total interest paid		£0.00

Details of interest earned on the account

	Interest rate	Interest
FlexDirect	0.25% AER	£1.34
Total interest earned		£1.34

Additional information

- Because of changes we made in 2019 to the way we charge for overdrafts, up until 28 January 2021, you might see some arranged and unarranged overdraft fees which you would've incurred before 11 November 2019. For more information about these changes, see the Summary of Changes we sent you in August 2019 (or provided to you when applying for your account, if you did so between 1 August and 11 November 2019).
- This Statement of Fees includes credit interest and overdraft charges. These are generally added to your account on the last day of the month in which they occurred. This means that a service will be shown as used if it was used within a month that ended within the stated period of this Statement of Fees (whether or not the day on which the service was used fell within the stated period).
- This Statement of Fees does not include:
 - Any refunds of charges which may have been made to your account during the stated period. All fees and refunds are shown in your monthly account statements; or
 - Any adjustments we may make to interest or charges. We make these adjustments if we need to re-calculate the charges or interest for a month at a later date. Adjustments are included in the transactions within your monthly account statements and (where appropriate) in the notice of charges.
- You may see a difference between the number of times used and the number of times charged for a given service. This may be because:
 - Fee and interest caps may apply – for more information on the relevant fees, and the caps for those fees, for your current account, please refer to the Current Account Interest Rates & Charges leaflet, which can be found online at nationwide.co.uk/rates-and-charges or in branch;
 - You may have been charged during the period of this Statement of Fees for a service used before this period; and/or
 - You may have used a service during the period of this Statement of Fees but will not be charged until after the period of this Statement of Fees has ended.
- The total interest earned shown in this Statement of Fees isn't the total to put on your tax return. You can view interest for the last complete tax year and request an Interest Certificate in the Internet Bank, or you can ask us for one. 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 at hmrc.gov.uk
- If you have switched from another Nationwide account in the last 12 months this Statement of Fees may show fees, interest incurred and/or interest earned from your old account that have been applied after the date you switched.

