

Current Account Statement



1118

Mrs J L Roberts
16 School Lane
Islip
KETTERING
NN14 3LQ

Arranged overdraft limit £250.00



Your FlexAccount
transactions

Statement date: 08 August 2022
Statement no: 229 1 of 3

Sort code 07-01-16
Account no 22869076
Start balance £1,187.62
End balance £1,403.11
Average credit balance £2,174.95
Average debit balance £0.00
Receiving an International Payment?
BIC NAIAGB21
IBAN GB04 NAIA 0701 1622 8690 76
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2022	Balance from statement 228 dated 08/07/2022			1,187.62
11 Jul	WWW.ASOS.COM 02077561000	40.00		
	Bank credit N R PLANT HI LTD		724.00	1,871.62
12 Jul	eBay 0*16-08849-50837 LONDON	7.98		
	ASDA STORES 4865 RAUNDS	78.38		1,785.26
14 Jul	Direct debit SKY DIGITAL	79.00		
	CENTRAL ENG COOP KETTERING	49.09		1,657.17
15 Jul	Payment to MRS CLAIRE WHEELER	39.20		
	Effective Date 14 Jul 2022			
	Transfer from REBECCA ROBERTS		25.00	
	Transfer to CASHBUILDER BOOK	50.00		1,592.97
18 Jul	TESCO STORES 6781 CORBY		73.00	
	Effective Date 17 Jul 2022			
	BOOTS 6615 CORBY	7.00		
	Effective Date 17 Jul 2022			
	Contactless Payment	9.85		
	The Woolpack Inn Kettering			
	APPLEPAY ****0784			
	Effective Date 17 Jul 2022			
	NEXT RETAIL LTD CORBY	11.00		
	Effective Date 17 Jul 2022			
	TESCO STORES 6781 CORBY	36.00		
	Effective Date 17 Jul 2022			
	TESCO STORES 6781 CORBY	279.86		
	Effective Date 17 Jul 2022			
	Transfer from 070436 05979489		1,500.00	
	Effective Date 17 Jul 2022			
	WWW.CIAINSURANCE.CO.UK RUGBY	158.21		
	SAINSBURY'S BURTON LATIME	54.17		2,609.88
19 Jul	Bank credit NR GROND LTD SW		382.00	
	CENTRAL ENG COOP KETTERING	38.05		2,953.83

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 FlexAccount transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				2,953.83
20 Jul	ASDA GEORGE COM LEEDS LEEDS		28.50	
	WWW.ASOS.COM 02077561000		40.00	
	shien.co.uk Singapore	49.97		
	ASDA SUPERSTORE CORBY	52.82		2,919.54
21 Jul	BOSWORTHS GARDEN CENTR BURTON L	11.99		
	WWW.JOHNLEWIS.COM 03456 049 04	55.00		
	BOSWORTHS GARDEN CENTR BURTON L	76.80		2,775.75
22 Jul	Transfer from REBECCA ROBERTS		25.00	
	Transfer to CASHBUILDER BOOK	50.00		
	eBay 0*20-08887-88491 LONDON	2.00		
	CENTRAL ENG COOP KETTERING	29.77		
	PRETTYLITTLETHING.COM ONLINE	81.99		
	WF *UK3727422974 LONDON	279.99		2,357.00
25 Jul	eBay 0*25-08893-61389 LONDON	2.70		
	Effective Date 24 Jul 2022			
	eBay 0*07-08898-09012 LONDON	6.50		
	Effective Date 24 Jul 2022			
	T J MORRIS LTD NORTAMPTONSHI	27.02		
	Effective Date 24 Jul 2022			
	ALDI 772 096 IRTHLINGBOROU	37.37		
	Effective Date 24 Jul 2022			
	eBay 0*16-08898-53641 LONDON	1.99		
	Contactless Payment	44.33		2,237.09
	BILLS - RUSHDEN LAKE RUSHDEN			
26 Jul	ASDA STORES 4865 RAUNDS	18.55		
	WWW.JOHNLEWIS.COM 03456 049 04	57.00		
	ASDA STORES 4865 RAUNDS	66.28		2,095.26
27 Jul	Bank credit N R PLANT HI LTD		680.00	2,775.26
29 Jul	Transfer from REBECCA ROBERTS		25.00	
	Transfer to CASHBUILDER BOOK	50.00		2,750.26
30 Jul	eBay 0*15-08918-30784 LONDON	3.40		
	Contactless Payment	66.00		2,680.86
	LAKEVIEW VETERINARY CE KETTERING			
01 Aug	WWW.JOHNLEWIS.COM 03456 049 04		55.00	
	Effective Date 31 Jul 2022			
	eBay 0*23-08920-60144 LONDON	5.19		
	Effective Date 31 Jul 2022			
	Contactless Payment	7.30		
	CO-OP GROUP 600119 HIGHAM FERRER			
	Effective Date 31 Jul 2022			
	eBay 0*14-08924-05247 LONDON	12.99		
	Effective Date 31 Jul 2022			

Statement date	8 August 2022
Statement no	229 2 of 3
Sort code	07-01-16
Account no	22869076



Your FlexAccount transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				2,710.38
01 Aug	Contactless Payment	23.05		
	THE OLD FLIGHT HOUSE BICESTER OX25			
	Effective Date 31 Jul 2022			
	SP UFIT DRINKS BRIGHTON	44.00		
	Effective Date 31 Jul 2022			
	TESCO STORES 6781 CORBY		112.00	
	CORBY FOOD WAREHOUSE ICELAND	7.14		
	MATALAN CORBY	14.00		
	CORBY FOOD WAREHOUSE ICELAND	36.75		
	TESCO STORES 6781 CORBY	109.83		2,587.61
02 Aug	Bank credit NR GROND LTD SW		382.00	
	Payment to MARIE UNWIN	252.00		
	SP FACE THE FUTURE NORMANTON	89.04		2,628.57
03 Aug	shien.co.uk Singapore		35.98	2,664.55
04 Aug	ONE STOP 0401 THRAPSTON	18.00		
	C R POTTERS AND SONS STANWICK	25.20		
	ASDA STORES 4865 RAUNDS	73.81		
	IKEA LTD SHOP ONLINE LONDON	269.00		2,278.54
05 Aug	Transfer from REBECCA ROBERTS		25.00	
	Transfer to CASHBUILDER BOOK	50.00		
	eBay 0*11-08943-01571 LONDON	9.39		
	CENTRAL ENG COOP KETTERING	31.15		2,213.00
06 Aug	Dunelm SoftFurnishings Leicester	56.00		
	NORTH NORTHANTS-ENCINT TRAPSTON	668.00		1,489.00
08 Aug	ASDA SUPERSTORE CORBY		2.09	
	ASDA SUPERSTORE CORBY		13.50	
	TESCO STORES 6781 CORBY	32.24		
	ASDA SUPERSTORE CORBY	69.24		1,403.11

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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% per year compounded (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 visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html		
	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

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.