

phone +44 (0)3457 212 212\*  
co-operativebank.co.uk

M1/J1056481000

Mr A H Haigh  
89 Egerton Road South  
Manchester  
M21 0YH

O/D Limit

£400

## Current Account

Summary	Date	Description	Money out	Money in	Balance
Account name <b>MR A H HAIGH</b>	<b>24 November</b>	<b>BROUGHT FORWARD</b>			<b>10,291.48</b>
Sort code <b>08-93-00</b>	27 November	PAYBYPHONE RE BURY	1.20		
Account number <b>72243374 00</b>	27 November	ADAMS FRUIT & VEG	2.09		
Statement date <b>1 December 23</b>	27 November	D C COFFEE	2.30		
Statement number <b>453</b>	27 November	Lily?s deli	3.08		
Page number <b>1 of 1</b>	27 November	The Beagle	3.30		
	27 November	Out Of The Blue	7.50		
	27 November	The Epicurean	12.20		
	27 November	CO-OP GROUP 108394	12.35		
	27 November	WM MORRISONS PETRO	20.48		
	27 November	QUALITY SAVE LTD	22.95		
	27 November	WM MORRISONS STORE	26.70		
	27 November	BEAGLESABOUT.COM	52.00		
	27 November	CHORLTON VELO	10.00		
	27 November	SIXTEEN REAL ESTAT	19,999.99		
	27 November	HAIGH P+S		10,000.00	
	27 November	HAIGH P+S		10,000.00	10,115.34
	28 November	MY THAI	7.50		
	28 November	SIXTEEN REAL ESTAT	10,000.02		107.82
	29 November	ZETTLE_*MANCOCO LI	2.02		
	29 November	UNITED UTILITIES W	43.24		
	29 November	SIXTEEN REAL ESTAT		975.00	1,037.56
	30 November	CYCLE-CLOTHING.CO.	25.00		1,012.56
	01 December	APPLE.COM/BILL	2.99		
	01 December	PAYPAL *THEGUARDIA	3.00		
	01 December	SMOKESHED	9.00		997.57 S
		<b>Statement closing balance</b>			<b>997.57 S</b>

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **OD/S** Overdrawn Intermediate Balance **CCC** Currency Conversion Charge. Details of overdraft interest rates are shown overleaf. Details of calculations of interest charged are available on request.

Deposits into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.

phone +44 (0)3457 212 212\*

co-operativebank.co.uk

M1/J1060230000

Mr A H Haigh  
89 Egerton Road South  
Manchester  
M21 0YH

O/D Limit

£400

## Current Account

Summary	Date	Description	Money out	Money in	Balance
Account name	22 December	BROUGHT FORWARD			4,029.84
MR A H HAIGH	27 December	SQ *BLANK STREET U	3.20		
	27 December	NORTH WESTWARD HO	4.30		
Sort code 08-93-00	27 December	FERRYBRIDGE SERVIC	7.00		
Account number 72243374 00	27 December	ODEON GREAT NORTHE	18.48		
Statement date 2 January 24	27 December	Zettle_*GRAPEFRUIT	23.50		
Statement number 457	27 December	SP FRED ALDOUS	29.95		
Page number 1 of 1	27 December	Zettle_*ManCoCo Li	34.70		
	27 December	GAME	64.97		
Opening balance	27 December	LS DEADSTOCK GENER	78.75		
4,029.84	27 December	SP T.T.O.O LTD	115.00		
	27 December	SP LUCY AND YAK LT	119.00		
Money out	27 December	Hall Farm Hotel &	125.00		3,405.99
840.61	28 December	CO-OP GROUP 108394	1.80		3,404.19
	29 December	WM MORRISONS STORE	21.38		
Money in	29 December	Clarks	29.95		
975.00	29 December	SP CO00170 COMM CLO	105.90		
	29 December	UNITED UTILITIES W	43.24		
Statement closing balance	29 December	SIXTEEN REAL ESTAT		975.00	4,178.72
4,164.23 S	02 January	UBER *TRIP	1.00		
	02 January	UBER *TRIP	1.00		
International Bank Account Number	02 January	UBER *TRIP	1.00		
(IBAN) GB93 CPBK 0893 0072 2433 74	02 January	STRET FORD CHESTER	2.50		
Bank Identification Code	02 January	APPLE.COM/BILL	2.99		
(BIC/SWIFT) CPBK GB22	02 January	THE LOWRY CENTRE L	3.00		
	02 January	PAYPAL *THEGUARDIA	3.00		4,164.23 S
		Statement closing balance			4,164.23 S

Abbreviations: S Sub Total (Intermediate Balance) OD Overdrawn Balance OD/S Overdrawn Intermediate Balance CCC Currency Conversion Charge. Details of overdraft interest rates are shown overleaf. Details of calculations of interest charged are available on request.

Deposits into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.

phone +44 (0)3457 212 212\*

co-operativebank.co.uk

M1/J1064132000

Mr A H Haigh  
89 Egerton Road South  
Manchester  
M21 0YH

O/D Limit

£400

## Current Account

Summary	Date	Description	Money out	Money in	Balance
Account name	25 January	BROUGHT FORWARD			48.09
MR A H HAIGH	26 January	000000 CREDIT		169.16	217.25
Sort code 08-93-00	29 January	CADBURY SHOP	1.00		
Account number 72243374 00	29 January	GREGGS PLC	2.00		
Statement date 31 January 24	29 January	EGERTON ROAD SOUTH	2.25		
Statement number 462	29 January	MARKS&SPENCER PLC	2.40		
Page number 1 of 1	29 January	THE PITCH CAR PARK	2.50		
	29 January	MARTINS CRAFT BAKE	2.55		
	29 January	ALL THE SHAPES LIM	3.00		
Opening balance	29 January	MANCHESTER ACADEMY	4.30		
48.09	29 January	HOME BARGAINS PRES	5.97		
Money out	29 January	Post box cafe and	9.00		
399.94	29 January	The Tapp	13.20		
Money in	29 January	eBay O*17-11101-21	19.00		
1,144.16	29 January	Track Brewing	21.75		
	29 January	Zettle_*the food h	22.50		
	29 January	Zettle_*the food h	33.50		
	29 January	LINK 27 JAN 08:47	150.00		
Statement closing balance	29 January	UNITED UTILITIES W	55.59		
792.31	29 January	SIXTEEN REAL ESTAT		975.00	841.74
International Bank Account Number	30 January	APPLE.COM/BILL	2.99		
(IBAN) GB93 CPBK 0893 0072 2433 74	30 January	PRET A MANGER	3.70		
Bank Identification Code	30 January	APPLE.COM/BILL	32.99		802.06
(BIC/SWIFT) CPBK GB22	31 January	PAYPAL *THEGUARDIA	3.00		
	31 January	BOB & BERTS	3.25		
	31 January	BLACKPOOL COUNCIL	3.50		792.31
		Statement closing balance			792.31

Abbreviations: S Sub Total (Intermediate Balance) OD Overdrawn Balance OD/S Overdrawn Intermediate Balance CCC Currency Conversion Charge. Details of overdraft interest rates are shown overleaf. Details of calculations of interest charged are available on request.

Deposits into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.

## Telephone Banking

opening hours are 8am - 8pm, 7 days a week.

Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02.

Calls may be monitored or recorded for security and training purposes.

Please use Secure Message via Online Banking or phone 03457 212 212\* for:

- Details of current rates and charges
- If your name and address has changed
- If you would like to receive this information in any other format

\* If contacting us on the number above and calling from outside the UK, please replace the '0' with '+44'. Charges for calls made outside the UK will be determined by your local provider.

Debit interest rate:

Debit interest will be charged at an Annual Interest Rate of 35.9%.

Monthly cap on unarranged overdraft charges

The monthly cap on unarranged overdraft charges for your current account is £60.

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 any:

(a) interest and fees 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.

Debit card transactions in any currency other than sterling

A Currency Conversion Charge of 2.75% of the value of the transaction is applied when you make a purchase using your debit card in a foreign currency, or if you make a cash withdrawal in a foreign currency outside the UK using your debit card. The currency conversion charge will be shown on your statement as 'CCC'. Transactions are also converted into sterling using the Visa Scheme Exchange Rate which can be found at [co-operativebank.co.uk/travel](http://co-operativebank.co.uk/travel).

Cash withdrawal in a foreign currency outside the UK

We don't apply a charge for making a cash withdrawal on your debit card (but if you're making a cash withdrawal in a foreign currency outside the UK, a Currency Conversion Charge will apply - see above).

If you use your debit card to purchase foreign currency or travellers' cheques in the UK, the way the merchant processes the transaction may result in a fee being applied to your account. If this happens, please contact us.

## Useful Contacts

Follow us on Twitter @CooperativeBank

Visit us at [co-operativebank.co.uk](http://co-operativebank.co.uk)

Telephone Banking +44 (0)3457 212 212\*

Lost and Stolen +44 (0)345 600 6000\*

Mortgage Services 0800 0288 288

### Online and Mobile Banking

At the Co-operative Bank, we want to help you manage your money in a way that suits you, at any time, day or night, simply and safely, wherever you are with our Online Banking and our Mobile Banking App.

You can select to receive your statements online; this helps reduce your impact on the environment, and means you can easily and securely access your statements online.

To register for online banking and download our Mobile Banking App to your smartphone, please visit our website. Here you will also find an online demo, along with further information.

### Important Information

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

Alternatively, please refer to the Information Sheet and Exclusions List. These are available online:

For Co-operative Bank

<http://www.co-operativebank.co.uk/assets/pdf/bank/global/dgsd.pdf>

For smile

<https://www.smile.co.uk/assets/pdf/bank/global/dgsd.pdf>

Please note only compensation related queries should be directed to the FSCS.

### Switching

If all your money is in one place, it makes it easier to manage. We offer the Current Account Switch Service which makes switching hassle-free. This allows you to transfer your regular payments from another bank, on a switch date that suits you. It is backed by the Current Account Switch Guarantee. You can find out more information on how to switch by visiting [www.co-operativebank.co.uk/switch](http://www.co-operativebank.co.uk/switch)



### PVC-free credit and debit cards

We issue our customers with PVC-free credit and debit cards and have been doing so since 2007. In its place we use the plastic glycol-modified polyethylene terephthalate (PETG), which does not contain or use Chlorine in its production.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.