

# Current Account Statement



0309

Mr J W Richardson  
& Mrs A Richardson  
9 Steerforth Copse  
Owlsmoor  
SANDHURST  
GU47 0GX

Arranged overdraft limit £200.00



**Your FlexPlus**  
transactions

Statement date: 07 May 2022  
Statement no: 107 1 of 2

Sort code 07-01-16  
Account no 08863885  
Start balance £4,251.91  
End balance £2,392.45  
Average credit balance £3,029.27  
Average debit balance £0.00  
**Receiving an International Payment?**  
BIC NAIAGB21  
IBAN GB17 NAIA 0701 1608 8638 85  
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2022	Balance from statement 106 dated 07/04/2022			4,251.91
08 Apr	Direct debit FIRE FIGHTERS CHAR	10.00		4,241.91
09 Apr	ATM Withdrawal LINK	100.00		4,141.91
11 Apr	BETFAIR INTERNET	10.00		
	BETFAIR INTERNET	50.00		
	Transfer from 070246 14582021		81.00	4,162.91
12 Apr	Transfer to MR M HURST	1,395.00		
	Direct debit TESCO BANK	39.63		
	Direct debit RATESETTER	202.49		2,525.79
13 Apr	Direct debit SKY DIGITAL	66.24		
	Contactless Payment	13.89		2,445.66
	ALDI STORES SANDHURST			
18 Apr	ATM Withdrawal SANTANDER	40.00		2,405.66
19 Apr	Direct debit BEAGLE ST LIFE	32.72		
	Direct debit BISL BUDGET INS	35.31		2,337.63
22 Apr	Direct debit PAYPAL PAYMENT	16.80		
	Direct debit PAYPAL PAYMENT	19.17		2,301.66
25 Apr	Direct debit H3G	20.00		
	Payment to KRIS GIBBINS	100.00		2,181.66
26 Apr	Direct debit PAYPAL PAYMENT	8.40		2,173.26
28 Apr	Bank credit OPERATIONAL		2,525.90	
	Direct debit PAYPAL PAYMENT	2.09		
	Direct debit PAYPAL PAYMENT	39.90		4,657.17
29 Apr	Transfer from 070246 14582021		85.00	4,742.17
	Effective Date 28 Apr 2022			
30 Apr	NATIONAL LOTTERY INTE WATFORD	10.00		
	Monthly Account Fee	13.00		4,719.17
	Effective Date 01 May 2022			
02 May	Transfer to FLEXACCOUNT	400.00		
	Effective Date 01 May 2022			

## 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 FlexPlus**  
transactions (continued)



**Nationwide**

**Building Society**

Date	Description	£ Out	£ In	£ Balance
2022				4,319.17
02 May	Bank credit G R RENTAL Effective Date 01 May 2022		1,560.00	5,879.17
03 May	Direct debit TESCO BANK	9.15		
	Direct debit DVLA-NT04VMW	24.06		
	Direct debit SLMLTD INCOME AC	49.50		
	Direct debit SOUTH EASTWATER	57.00		
	Direct debit OCTOPUS ENERGY	130.65		
	Direct debit BRACKNELL F.B.C.	227.00		
	Direct debit B/CARD PLAT VISA	3,700.11		1,681.70
04 May	Direct debit NATIONWIDE C/CARD	176.52		
	Direct debit CAMELOT LOTTERY	18.00		1,487.18
05 May	Direct debit PAYPAL PAYMENT	7.99		
	Direct debit PAYPAL PAYMENT	39.95		
	TESCO SUBSCRIPTION 01707298000 (Recurring VISA Transaction)	6.99		1,432.25
06 May	Bank credit RSA LTD		960.20	2,392.45

Statement date	7 May 2022
Statement no	107 2 of 2
Sort code	07-01-16
Account no	08863885

## Your FlexPlus 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.

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 FlexPlus 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.

Credit interest	All balances	AER 0.00%	Gross p.a. 0.00%
Fees, overdraft interest and charges	Fee for maintaining the account	£13 per month	
	Arranged overdraft interest	39.9% <b>per year compounded</b> (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 <a href="https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a>		
	Cash withdrawal in foreign currency outside the UK		
	Non-Sterling Transaction Fee	0% of the transaction amount	
	Non-Sterling Cash Fee	£0 per withdrawal	
	Cash withdrawal in foreign currency within the UK		
	Non-Sterling Transaction Fee*	0% of the transaction amount	
	Non-Sterling Cash Fee*	£0 per withdrawal	
	Debit card payment in foreign currency		
	Non-Sterling Transaction Fee	0% 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](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](https://www.FSCS.org.uk)

Alternatively, please visit your local branch or call **0800 11 88 55** 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.

