

0333

 Mr M J Lane
 9 Spinnals Grove
 Southwick
 BRIGHTON
 BN42 4DU

 Arranged overdraft limit **£4,000.00**

Your FlexAccount transactions

 Statement **31 July 2024**
 Statement no **260 1 of 2**

 Sort code **07-01-16**
 Account no **42878824**
 Start balance **£3,115.80**
 End balance **£6,702.37**
 Average credit balance **£5,969.34**
 Average debit balance **£0.00**
Receiving an International Payment?

 BIC **NAIAGB21**
 IBAN **GB36 NAIA 0701 1642 8788 24**
 Swift Intermediary Bank **MIDLGB22**

Date	Description	£ Out	£ In	£ Balance
2024	Balance from statement 259 dated 30/06/2024			3,115.80
01 Jul	Transfer to JOANNA LANE	1.00		
	Transfer to FLEX REGULAR SAVER	200.00		
	Transfer to FLEX REGULAR SAVER	200.00		
	FUNKYPIGEON.COM SWINDON	4.55		
	Bank credit SUSSEX LET LTD 8 Ham Road		45.00	2,755.25
02 Jul	Direct debit AIS NET	250.00		2,505.25
03 Jul	Bank credit SUSSEX LET LTD		1,195.00	3,700.25
05 Jul	Bank credit SUSSEX LET LTD 8 Ham Road		45.00	3,745.25
08 Jul	Cheque deposit		3,440.00	
	UBER *TRIP HELP.UBER.COM	23.90		7,161.35
12 Jul	Direct debit POSTCODE LOTTERY	12.00		7,149.35
13 Jul	Contactless Payment	15.20		
	SUMUP *GOODWOOD BIRMINGHAM			
	Contactless Payment	27.50		7,106.65
	SQ *HODGE AND HUGGETT LTD Park			
18 Jul	Transfer to FLEXACCOUNT	100.00		7,006.65
20 Jul	Contactless Payment	2.00		
	STAGECOACHBUS TICKET			
	APPLE.COM/BILL 08001076285	9.99		
	Contactless Payment	22.60		6,972.06
	The Foghorn Hove			
22 Jul	APPLE.COM/BILL 08001076285		9.99	
	Effective Date 21 Jul 2024			
	Direct debit LV LIFE	79.67		
	Direct debit SCOTTISH EQUITABLE	210.00		
	UBER *TRIP HELP.UBER.COM	9.97		
	UBER *TRIP HELP.UBER.COM	12.90		6,669.51
25 Jul	Payment to MARK CLEMENTS	50.00		6,619.51

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

transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				6,619.51
26 Jul	Payment to GRAVES SON & PILCH	450.00		6,169.51
30 Jul	FUNKYPIGEON.COM SWINDON	5.34		
	Bank credit SUSSEX LET LTD		538.20	6,702.37
	8 Ham Road			

Statement date	31 July 2024
Statement no	260 2 of 2
Sort code	07-01-16
Account no	42878824

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 apply the amount to your account 28 days after the statement date.



Summary box for your FlexAccount 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%
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	£15 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	
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	2.99% 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

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 [fscs.org.uk](https://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. For more information about our opening times, visit: [nationwide.co.uk/contact-us](https://www.nationwide.co.uk/contact-us)

