

phone +44 (0)3457 212 212\*\*

co-operativebank.co.uk

M1/J1012997000

Mr M P Cuddy & Ms E M O'Connor  
51 Hurford Drive  
Thatcham  
Berkshire  
RG19 4WA

<b>Date from</b>	<b>O/D Limit</b>	<b>% per month</b>
7 AUG 12	£1800	1.24%

## Privilege Premier Account

Summary	Date	Description	Money out	Money in	Balance
Account name <b>MR M P CUDDY &amp; MS E M O'CONNOR</b>	<b>19 March</b>	<b>BROUGHT FORWARD</b>			<b>22.53 OD</b>
	19 March	TESCO STORE 2919	39.62		
	19 March	O2	50.78		112.93 OD
	20 March	TESCO STORE 2919	18.94		
	20 March	VAPOUR WISE	30.00		
	20 March	GYM ACCOUNT	21.00		
	20 March	TESCO BANK	100.98		
	20 March	NPOWER	173.00		
	20 March	TFR 91030740224500		4,000.00	3,543.15
	21 March	CO-OP GROUP 160004	2.98		
	21 March	CO-OP GROUP PETROL	21.37		
	21 March	PAYPAL PAYMENT	2.00		
	21 March	PAYPAL PAYMENT	5.49		
	21 March	PAYPAL PAYMENT	11.98		
	21 March	DEBIT INTEREST	0.03		
	21 March	PRIZE PAYMENT 3		2.20	3,501.50
	22 March	WAITROSE 659	17.23		
	22 March	CO-OP GROUP 310639	26.52		
	22 March	PAYPAL PAYMENT	179.83		3,277.92
	23 March	CO-OP GROUP 310638	15.64		
	23 March	SWAN	25.45		
	23 March	B/CARD PLAT VISA	5.00		
	23 March	PAYPAL PAYMENT	30.98		
	23 March	PAYPAL PAYMENT	36.19		3,164.66
	26 March	AMZ UK Digital Dwn	4.99		
	26 March	MCDONALDS	8.67		3,151.00 S
		<b>Statement closing balance</b>			<b>3,151.00 S</b>

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **OD/S** Overdrawn Intermediate Balance **NSTF** Non Sterling Transaction Fee. Details of overdraft charges and 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.**

**We are making some changes to our telephone opening hours.** From **9 April 2018** you will be able to speak to a customer advocate between 8am and 8pm, 365 days a year. You can continue to manage your account via co-operativebank.co.uk. Our automated Telephone Banking service also allows you to check your balance and make transfers between your smile and Co-operative Bank accounts. This service remains available 24 hours a day, 365 days a year.

Telephone Banking  
opening hours are 6am -  
10pm, 7 days a week.

If you're calling from the UK, 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 to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge; Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

Typetalk is available within the UK on all our numbers, simply dial 18001 before the number

Please phone +44 (0)3457 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'

#### Overdraft charges & interest rates:

No charges or interest on overdrafts up to £300

#### Debit interest rate:

Formal overdraft service over £300  
1.24% per month (15.9% Equivalent Annual Rate)

#### Informal overdraft

1.46% per month (18.9% Equivalent Annual Rate)

#### Informal overdraft service charges

£10 per month  
£10 each subsequent day the overdraft increases

#### \*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:

- going overdrawn when you have not arranged an overdraft; or
- going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- interest and fees for going over/past your arranged overdraft limit;
- fees for each payment your bank allows despite lack of funds; and
- fees for each payment your bank refuses due to lack of funds.

#### Debit card transactions in any currency other than sterling

A non-sterling transaction fee of 2.75% of the value of the transaction is applied to any transaction in a currency other than Sterling. The non-sterling transaction fee will be shown on your statement as 'NSTF'. In addition to the above change, a cash fee of 2% of the value of the currency/cheques or £2.00 (whichever is greater) is applied when using your debit card outside the UK for withdrawing foreign currency at:

- Visa or PLUS cash machines.
- over the counter at a bank or Bureau de Change displaying the Visa sign.

If you use your debit card to purchase foreign currency or travellers cheques in the UK we will not charge you a cash fee. However a cash fee will be charged for withdrawing sterling over the counter at a bank in the UK displaying the Visa sign.

## Useful Contacts

Follow us on Twitter @CoopBankuk\_Help

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  
[www.smile.co.uk/assets/pdf/smile/importaninfo/dgsd.pdf](http://www.smile.co.uk/assets/pdf/smile/importaninfo/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. The new service 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)



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. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.