

Personal Current Account Statement

Your deposit is classed as an eligible deposit for the purposes of the Financial Services Compensation Scheme (FSCS)



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MRS V RUSH
10 RUTLAND AVENUE
SOUTHEND-ON-SEA
ESSEX
SS1 2XH

ACCOUNT SUMMARY

BIC:	MYMBGB2L
IBAN:	GB41MYMB23058019802523
Account No:	19802523
Sort Code:	23-05-80
Statement No:	42
Current Statement Period: 01 SEP 2019 - 30 SEP 2019	
Opening Balance:	£6,535.49
Total Money In:	£0.00
Total Money Out:	£300.00
Closing Balance:	£6,235.49

OVERDRAFT INTEREST & CHARGES*

Arranged Overdraft Limit:	£0.00
Overdraft Rate of Interest**:	14.06% (per annum)
Arranged Overdraft Interest:	£0.00
Unarranged Overdraft Interest:	£0.00
Unarranged Overdraft Charges:	£0.00
Total Interest & Charges:	£0.00
Unarranged Overdraft Interest Waived:	(£0.00)
Total Interest & Charges Payable***:	£0.00

ACCOUNT NAME: MRS V RUSH

Your transactions

DATE	TRANSACTION	MONEY OUT	MONEY IN	BALANCE
	Balance brought forward			6,535.49
18 SEP 2019	Outward Faster Payment Simon Rush LLOYDS BANK PLC	300.00		6,235.49
	Closing Balance			6,235.49

*Does not include charges for additional account services, please see the "Important Information Summary" for a full list.

**The rate of interest that applies to arranged and unarranged overdraft balances. The Overdraft Rate of Interest may vary from time to time giving you not less than two months written notice. Please refer to "Our Service Relationship with Personal Customers" for more information.

***Interest and charges will normally be deducted from your account on the 28th day of the following month. If the 28th is not a banking weekday, the deduction will occur on the next banking weekday. A 'Banking Weekday' is Monday to Friday, excluding bank or public holidays. The monthly cap on unarranged overdraft charges for your current account is £60. Further details can be found overleaf.

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Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

What is a monthly cap on unarranged overdraft charges ?

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

When you don't have enough money in your account

If we receive a request for a payment but you don't have enough money in your account to cover it, we will either:

- | Give or extend an unarranged overdraft and make the payment
- | Refuse payments due to lack of funds

We'll charge a flat fee of £10 for each payment made and for each payment refused. If deducting interest causes you to go overdrawn or increases your overdraft, we'll charge interest on the new balance, but we won't charge the £10 fee for payments made. Interest will accrue daily on the overdraft balance (excluding any default sums) and will be applied to your account monthly.

We may introduce new charges under this agreement on giving you not less than two months' written notice. For more information please see sections 3 and 10 of "Our Service Relationship with Personal Customers".

Queries regarding your statement

Should you have any queries regarding your statement or any transaction on your statement, we will be happy to help. Please call us on 0345 08 08 500 (or +44 20 3402 8312 if you are outside the UK), or visit one of our stores. Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.