

Current Account Statement



0313

Mr S R Pearce
93 Longmead Road
THAMES DITTON
KT7 OJE

Arranged overdraft limit £1,950.00



Your FlexAccount transactions

Statement date: 23 May 2020
Statement no: 177 1 of 3

Sort code 07-01-16
Account no 39654947
Start balance £2,354.68
End balance £1,900.38
Average credit balance £1,975.10
Average debit balance £0.00
Receiving an International Payment?
BIC NAIAGB21
IBAN GB19 NAIA 0701 1639 6549 47
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2020	Balance from statement 176 dated 23/04/2020			2,354.68
24 Apr	Transfer to 071660 55851987	3.00		
	Transfer to 071660 55851987	25.98		2,325.70
25 Apr	Transfer to 071660 55851987	64.97		
	Transfer to 071660 55851987	11.36		
	Bank credit MISS H BENNETT & M		4.00	2,253.37
27 Apr	Transfer to 071660 55851987	29.45		
	Effective Date 26 Apr 2020			
	Bank credit Helen Bennett		14.70	
	Effective Date 26 Apr 2020			
	Standing order MISS HL BENNETT	1.50		
	Direct debit PAYPAL PAYMENT	15.38		2,221.74
28 Apr	Payment to MR S PEARCE	450.00		
	Payment to MISS HL BENNETT	250.00		
	Bank credit GEORGE F		40.00	1,561.74
29 Apr	Bank credit FLOOK & HIRAO-FLOO		30.00	1,591.74
30 Apr	Bank credit NG A		30.00	
	Effective Date 29 Apr 2020			
	Bank credit PPL		150.00	
	Direct debit PAYPAL PAYMENT	5.99		
	Transfer to 071660 55851987	9.75		
	Bank credit MISS H BENNETT & M		3.00	1,759.00
01 May	Bank credit MU MAIN FUND		200.00	
	Direct debit SUPERCOVER IBA	7.49		
	Standing order SAVAGECLUB	27.66		
	Standing order SAMUEL PEARCE	100.00		
	Transfer to 071660 55851987	7.39		
	Bank credit MISS H BENNETT & M		2.00	1,818.46
02 May	Transfer to 071660 55851987	44.88		
	Transfer to 071660 55851987	12.69		
	Bank credit Helen Bennett		20.00	1,780.89

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



Your FlexAccount
transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2020				1,780.89
04 May	Transfer to 071660 55851987	28.75		
	Effective Date 03 May 2020			
	Bank credit Helen Bennett		14.30	
	Effective Date 03 May 2020			
	Standing order MISS HL BENNETT	1.50		
	Direct debit WINTERFLOOD SEC	50.00		
	Transfer to 071660 55851987	16.87		
	Bank credit S Pearce		1,000.00	
	Transfer to 071660 55851987	1,000.00		
	Transfer from 071660 55851987		2,768.08	
	Payment to BRITISH AIRWAYSAM	2,768.08		
	Transfer to 071660 55851987	6.35		1,691.72
05 May	Transfer to 071660 55851987	12.90		
	Effective Date 04 May 2020			
	Direct debit RSPCA HQ AC	6.50		
	Direct debit PAYPAL PAYMENT	17.00		1,655.32
06 May	Bank credit NG A		30.00	1,685.32
07 May	Bank credit FLOOK & HIRAO-FL00		30.00	
	Effective Date 06 May 2020			
	Bank credit ENO		386.16	
	Direct debit MU SUBS	19.29		2,082.19
08 May	Bank credit MR P G HARVEY & MI		90.00	
	Transfer to 071660 55851987	10.95		
	Bank credit Helen Bennett		7.00	
	Transfer to 071660 55851987	14.04		2,154.20
11 May	Bank credit Helen Bennett		14.40	
	Effective Date 10 May 2020			
	Transfer to 071660 55851987	28.80		
	Effective Date 10 May 2020			
	Standing order MISS HL BENNETT	1.50		
	Direct debit NATIONAL TRUST MEM	6.00		
	TG WALTON HOUSE WALTON ON THA	12.48		
	Bank credit GEORGE F		40.00	
	Payment to MR S PEARCE	5.50		2,154.32
13 May	Direct debit PAYPAL PAYMENT	10.88		
	Payment to JOES GARDEN SOLUTI	240.00		1,903.44
14 May	Bank credit Helen Bennett		120.00	
	Effective Date 13 May 2020			
	Bank credit NG A		30.00	2,053.44
	Effective Date 13 May 2020			
15 May	Direct debit PAYPAL PAYMENT	4.49		
	Bank credit Helen Bennett		14.00	2,062.95
16 May	Transfer to 071660 55851987	20.99		

Statement date	23 May 2020
Statement no	177 2 of 3
Sort code	07-01-16
Account no	39654947



Your FlexAccount
transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2020				2,041.96
16 May	GEOGUESSR PRO SALTSJOBADEN 2.990000USD at 1.21053	2.47		
	Non-Sterling transaction fee	0.07		
	Contactless Payment	3.20		
	VILLAGE STORE WEST BYFLEET			
	Contactless Payment	32.00		
	IZ *CHIMNEY FIRE COFFE Kingston upon			
	BEECH HSE VET - HERSHA WALTON-ON-	39.31		1,964.91
18 May	Transfer to 071660 55851987	6.83		
	Effective Date 17 May 2020			
	Transfer from 071660 55851987		32.00	
	Effective Date 17 May 2020			
	Transfer to 071660 55851987	30.15		
	Effective Date 17 May 2020			
	Bank credit FLOOK & HIRAO-FLOO		30.00	
	Effective Date 17 May 2020			
	Bank credit Helen Bennett		15.00	
	Effective Date 17 May 2020			
	Bank credit MR P G HARVEY & MI		30.00	
	Effective Date 17 May 2020			
	Standing order MISS HL BENNETT	1.50		
	Direct debit EE LIMITED	20.44		
	Transfer to 071660 55851987	7.99		
	Transfer to 071660 55851987	114.99		1,890.01
19 May	Direct debit PAYPAL PAYMENT	12.99		
	Contactless Payment	4.49		1,872.53
	ORGANIC NEST THAMES DITTON			
20 May	Bank credit HMRC SEISS GRANT		2,866.00	
	Payment to SAMUEL PEARCE	2,866.00		1,872.53
21 May	Bank credit MR P G HARVEY & MI		30.00	
	Effective Date 20 May 2020			
	Bank credit NG A		30.00	
	Effective Date 20 May 2020			
	Direct debit ELMBRIDGE LOTTERY	8.67		
	Direct debit THISTLE INSURANCE	10.98		
	Bank credit FLOOK & HIRAO-FLOO		30.00	1,942.88
22 May	Transfer to 071660 55851987	10.00		
	Contactless Payment	3.50		1,929.38
	BA YLEY & SAGE LONDON SW6			
23 May	Payment to HELEN BENNETT	29.00		1,900.38

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Your FlexAccount

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 take the amount from your account 28 days after the statement date.



Summary box for your FlexAccount

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 **03457 30 20 11**. 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		
		£13.99 for 30 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.	£28.37 for 60 days		
	Unarranged overdraft interest	0% per year compounded		
	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 excluding 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			
	Cash withdrawal in foreign currency outside the UK			
	Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2020)		
	Non-Sterling Cash Fee	£0 per withdrawal		
	Cash withdrawal in foreign currency within the UK			
	Non-Sterling Transaction Fee*	2.75% of the transaction amount (2.99% from 3 June 2020)		
	Non-Sterling Cash Fee*	£0 per withdrawal		
	Debit card payment in foreign currency			
Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2020)			

*If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so non-sterling fees won't apply.

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

Alternatively, please visit your local branch or call **03457 30 20 11** 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.