

Account Name
MRS CLAIRE V BYRON
MR CHRISTOPHER J BYRON

Account No 10185383 Sort Code 16-33-22 Page No 1 of 4



MRS BYRON & MR BYRON
89 FLIXTON ROAD
URMSTON
MANCHESTER
M41 5AN

SELECT ACCOUNT

Summary	
Statement Date	26 NOV 2024
Period Covered	26 OCT 2024 to 26 NOV 2024
Previous Balance	£8,233.65
Paid In	£5,920.99
Withdrawn	£7,980.47
New Balance	£6,174.17
BIC	RBOSGB2L
IBAN	GB38RBOS16332210185383

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If you have changed your address, telephone number, email address or occupation, please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
26 OCT 2024	BROUGHT FORWARD			8,233.65
28 OCT	Direct Debit OCTOPUS ENERGY		448.75	7,784.90
	Direct Debit AVIVA LIFE		23.85	7,761.05
	Direct Debit VODAFONE LTDDEVICE		33.00	7,728.05
29 OCT	OnLine Transaction From A/C 10212003 BYRON CJ Via Mobile Xfer	2,500.00		10,228.05
	OnLine Transaction ZOE BYRON 28 10 VIA MOBILE - PYMT FP 29/10/24 10 26165837362714000R		65.00	10,163.05
	OnLine Transaction SAM PT CHRIS VIA MOBILE - PYMT FP 29/10/24 10 25073659748389000R		415.00	9,748.05
30 OCT	OnLine Transaction From A/C 10010974 BYRON C Via Mobile Xfer	135.00		9,883.05
	OnLine Transaction From A/C 10212003 BYRON CJ Via Mobile Xfer	240.00		10,123.05
	Direct Debit BT GROUP PLC		37.49	10,085.56
	Direct Debit VODAFONE LTD		42.97	10,042.59
	Direct Debit VIRGIN MEDIA PYMTS		67.45	9,975.14
01 NOV	Automated Credit MCCLOY KEELY RENT FP 01/11/24 0340 FP24305O45226979	750.00		10,725.14
	Standing Order DAD		75.00	10,650.14
	Standing Order ISABELLE		200.00	10,450.14
	Standing Order SOPHIA		200.00	10,250.14
	Direct Debit ANIMAL HEALTH CARE		18.00	10,232.14
	Direct Debit TRAFFORD MBC		435.00	9,797.14
	Direct Debit HALIFAX		2,649.85	7,147.29
	Direct Debit TV LICENCE MBP		15.00	7,132.29
	Direct Debit METRO BANK		256.67	6,875.62
	Direct Debit UNITED UTILITIES W		83.16	6,792.46
	Direct Debit NATWEST BANK		540.79	6,251.67
	Direct Debit BG SERVICES		24.82	6,226.85
04 NOV	OnLine Transaction To A/C 10212003 BYRON CJ Via Mobile Xfer		500.00	5,726.85
05 NOV	Direct Debit L G INSURANCE MI		37.56	5,689.29
06 NOV	OnLine Transaction To A/C 10010974 BYRON C Via Mobile Xfer		100.00	5,589.29

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			5,589.29
	OnLine Transaction HANDYMAN SERVICES CLAIRE VIA MOBILE - PYMT FP 06/11/24 10 60095706493039000R		90.00	5,499.29
07 NOV	Direct Debit ANIMAL FRIENDS INS		61.44	5,437.85
08 NOV	OnLine Transaction RYAN PEARCE 89 FLIXTON VIA MOBILE - PYMT FP 08/11/24 10 54102403226717000R		40.00	5,397.85
11 NOV	OnLine Transaction ISABELLE BYRON MUM VIA MOBILE - PYMT		20.00	5,377.85
12 NOV	OnLine Transaction ZOE BYRON 12/11 VIA MOBILE - PYMT FP 12/11/24 10 18074525463718000R		20.00	5,357.85
	Direct Debit SKY MOBILE		33.00	5,324.85
15 NOV	Automated Credit LA CAKERIE LIMITED COUNCIL TAX FP 15/11/24 0153 L2PPWHI00000216397	145.99		5,470.84
	Automated Credit LA CAKERIE LIMITED RENT 89A FLIXTON R FP 15/11/24 0153 L2PPWHI00000216753	500.00		5,970.84
	Direct Debit HOMEPROTECT		65.10	5,905.74
18 NOV	Automated Credit JULIA BYRON MUM FP 18/11/24 0516 241118051606636271	150.00		6,055.74
	OnLine Transaction From A/C 10010974 BYRON C Via Mobile Xfer	1,500.00		7,555.74
	OnLine Transaction To A/C 10010974 BYRON C Via Mobile Xfer		300.00	7,255.74
	OnLine Transaction RG DJ & PJ FRITH Logs VIA MOBILE - PYMT FP 16/11/24 10 38145408236771000R		95.00	7,160.74
	Direct Debit CLOSE-SWINTON INITIAL PAYMENT		32.01	7,128.73
19 NOV	OnLine Transaction MICHELLE SQUIRES CLAIRE VIA MOBILE - PYMT FP 18/11/24 10 57204700644647000R		61.00	7,067.73
	OnLine Transaction MICHELLE SQUIRES CLAIRE VIA MOBILE - PYMT FP 19/11/24 10 48150231638120000R		14.42	7,053.31
20 NOV	OnLine Transaction To A/C 10212003 BYRON CJ Via Mobile Xfer		600.00	6,453.31
	Direct Debit PC/SIMPLY BUSINESS		28.14	6,425.17
21 NOV	OnLine Transaction PAUL HOOK 89 Flixton Road VIA MOBILE - PYMT FP 21/11/24 10 54082219518071000R		18.00	6,407.17
22 NOV	OnLine Transaction To A/C 10010974 BYRON C Via Mobile Xfer		55.00	6,352.17
25 NOV	OnLine Transaction To A/C 10212003 BYRON CJ Via Mobile Xfer		50.00	6,302.17
	OnLine Transaction To A/C 10010974 BYRON C Via Mobile Xfer		110.00	6,192.17
	OnLine Transaction EGG MAN CLAIRE VIA MOBILE - PYMT FP 22/11/24 10 38201908333365000R		18.00	6,174.17

Stay safe from APP scams

Every year thousands of people are victims of APP scams. An APP (authorised push payment) scam is when you're tricked into paying money to someone who isn't genuine or for a different purpose from what you meant. Because it seems convincing, it's easy to get caught out.

Since May 2019, we've been a voluntary member of the APP Scam Code. Under the Code customers who are protected are refunded if they fall victim to an APP scam, provided they did everything expected of them under the Code.

What's happening?

From **7th October 2024**, you'll be protected by new rules from the Payment Systems Regulator. The new rules will apply to all financial companies and mean you're even more likely to be refunded if you're the victim of an APP scam.

Find out more about APP scams at www.rbs.co.uk/safefromscams. This includes important details on the new protections, including on when we will, and won't, refund you.

We'll be updating our terms soon with these changes. You'll be covered for Faster Payments and CHAPS made to UK accounts on or after 7th October 2024. This does not include card or other payments.

We just wanted to let you know and there's nothing you need to do. But if you think you've been victim of a scam, get in touch with us, the faster you act the better.



Interest (variable) you currently pay us on overdrawn balances

When you stay within your arranged overdraft limit

Amount Account overdrawn by:

Over £0	33.75% NAR	39.49% EAR
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When you go over your arranged overdraft limit

Rate that applies on the amount:

Up to your arranged limit	33.75% NAR	39.49% EAR
Above your arranged limit	33.75% NAR	39.49% EAR

When you do not have an arranged overdraft limit

Applicable rate on full amount	33.75% NAR	39.49% EAR
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Interest (variable) we currently pay you on your credit balance

We do not pay credit interest on this account.

Overdraft Arrangements

For charging periods starting on or after 18th October 2023, we reduced unpaid transaction fees from £2.15 to £1.55 for personal accounts. For more information please go to rbs.co.uk/current-accounts/rates-and-charges.html.

Any overdraft related charges will be notified to you in your 'Pre Advice of Interest and Charges'. For personal accounts, we will not charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions. For charging periods starting on or after 18th October 2023, this will be reduced to £18.80 in a monthly charging period.

NAR - the Nominal Annual Rate is the annual rate of interest you'll pay on your overdraft. It doesn't take into account that you'll pay interest on any interest that has been added to your overdraft balance in the previous month.

EAR - the Effective Annual Rate is the real cost of an overdraft shown as a yearly rate, which takes into account how often we charge interest to the account, if this applies.

AER - the Annual Equivalent Rate is used for accounts where you earn interest, if this applies. It shows what the gross interest rate would be if we paid it to the account every year and you then received interest as part of the account balance.

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Account No 10185383 **Sort Code** 16-33-22 **Page No** 4 of 4



**Royal Bank
of Scotland**

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Stay on top of your finances with our digital banking services.

To apply, visit

www.rbs.co.uk/mobile

or to register for **Digital Banking**, visit

www.rbs.co.uk/digital

App is available to personal and business customers aged 11+ using compatible iOS and Android devices and a UK or international mobile in specific countries

Switching to paperless statements

By switching to paperless statements if applicable, you could cut down on the clutter and reduce paper waste.

For more information, visit

www.rbs.co.uk/paperless

You can change your paperless preferences in **Digital Banking**, by selecting the **Paperless Settings** option

Need help with your finances

Whether you want to set up a savings goal to fund your dreams or make a financial plan for the future, we're here to help with our free financial health check.

To find out more visit:

www.rbs.co.uk/financial-health-check.html

Statement Abbreviations

N-S TRN FEE = Non Sterling Transaction Fee

VRATE = Variable Payment Scheme Exchange Rate

OD = Overdrawn

How to contact us

Message Us via the mobile app

Ask Cora, our digital assistant at:

www.rbs.co.uk

24hr Lost/Stolen Cards:

0370 600 0459

Telephone Banking 8am-8pm:

03457 242 424

To register for Telephone Banking:

03457 222 345

24hr Business Telephone Banking:

03456 002 230

To use Relay UK add **18001** in front of the numbers above.

Branch Address: **Drummond House (CX) Branch, Gogarburn, 175 Glasgow Road, Edinburgh, EH12 1HQ.**

Important information about compensation arrangements

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS).

Your eligible deposits with The Royal Bank of Scotland plc are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of The Royal Bank of Scotland, Drummonds, Child & Co, Holt's and The One Account are covered under the same FSCS limit.

If you receive paper statements, a FSCS Information Sheet and list of exclusions will be provided to you on an annual basis.

If you receive paperless statements, you can access the FSCS Information Sheet and list of exclusions:

www.rbs.co.uk/fscs-information-sheet

If you can't open this link, please type the above URL into your web browser (ideally from a secure device in a private location).

For further information about the compensation provided by the FSCS, refer to the website:

www.FSCS.org.uk

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.

If you need to contact us about a complaint, you can:

- Message Us via the mobile app
- Visit www.rbs.co.uk/complaints
- Telephone 03457 242 424 (to use Relay UK add **18001** in front of the number)

**For a Braille, large print or audio versions of your statement
call 03457 242 424 or contact your local branch
(to use Relay UK add 18001 in front of the number).**