

Account Name
MR PATRYK JESIONKA
STUDENT \ GRADUATE

Account No 69831521 Sort Code 51-61-06 Page No 1 of 6



NatWest

Student/Graduate Service

Summary	
Statement Date	18 JUL 2023
Period Covered	19 APR 2023 to 18 JUL 2023
Previous Balance	£2,167.71
Paid In	£6,518.96
Withdrawn	£7,228.69
New Balance	£1,457.98
BIC	NWBKGB2L
IBAN	GB27NWBK51610669831521

MR PATRYK JESIONKA
69A NEW PARK ROAD
LONDON
SW2 4EN

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
19 APR 2023	BROUGHT FORWARD			2,167.71
20 APR	OnLine Transaction CBW PROPERTY MANAG PATRYK 43 NORTH P VIA MOBILE - PYMT FP 20/04/23 10 47120951496201000N		700.00	1,467.71
	OnLine Transaction CBW PROPERTY MANAG TAX 43 NORTH P VIA MOBILE - PYMT FP 20/04/23 10 30121028188968000N		90.00	1,377.71
	Card Transaction 6237 19APR23 C TESCO STORES 4465 ABERYSTWYTH GB		2.52	1,375.19
21 APR	Card Transaction 6237 20APR23 SP LIFTED BREWING LONDON GB		20.80	1,354.39
24 APR	Card Transaction 6237 22APR23 C SPAR STORE ABERYSTWYTH SCO GB		1.80	1,352.59
	Card Transaction 6237 21APR23 C TESCO STORES 4630 ABERYSTWYTH GB		7.20	1,345.39
	Card Transaction 6237 23APR23 C TESCO STORES 4465 ABERYSTWYTH GB		1.35	1,344.04
	Card Transaction 6237 21APR23 C TESCO STORES 4465 ABERYSTWYTH GB		4.10	1,339.94
	Card Transaction 6237 21APR23 C TESCO STORES 4630 ABERYSTWYTH GB		11.99	1,327.95
	Card Transaction 6237 21APR23 C CHARLIES ABERYSTWYTH 01970 624214 GB		7.99	1,319.96
	Card Transaction 6237 23APR23 C TESCO STORES 4465 ABERYSTWYTH GB		1.44	1,318.52
25 APR	Card Transaction 6237 24APR23 DISNEY PLUS LONDON GB		7.99	1,310.53
27 APR	Card Transaction 6237 26APR23 AMAZON.CO.U K*7S3T66DO5 AMAZON.CO.UK GB		810.50	500.03
28 APR	Automated Credit SPARTA GLOBAL LIM	1,695.48		2,195.51
	Card Transaction 6237 27APR23 GIFFGAFF LONDON GB		6.00	2,189.51
	Card Transaction 6237 27APR23 C SPORTS CENTRE ABERYSTWYTH GB		31.00	2,158.51
02 MAY	Automated Credit EBAY S.A.R.L. P.5867762927 FP 30/04/23 0450 0ZKKCG2N0NMB P.5867762927	93.72		2,252.23
	Card Transaction 6237 30APR23 C SPAR STORE ABERYSTWYTH SCO GB		1.80	2,250.43
	Card Transaction 6237 01MAY23 C SPAR STORE ABERYSTWYTH SCO GB		1.80	2,248.63



Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			2,248.63
	Card Transaction 6237 28APR23 SPOTIFY P22B62AFC0 LONDON GB		13.99	2,234.64
	Card Transaction 6237 28APR23 PARCELFORCE WL BOLTON GB		15.20	2,219.44
	Card Transaction 6237 30APR23 C TESCO STORES 4465 ABERYSTWYTH GB		2.26	2,217.18
	Card Transaction 6237 28APR23 C TESCO STORES 4630 ABERYSTWYTH GB		11.85	2,205.33
	Card Transaction 6237 29APR23 C ABERYSTWYTH UNIVERSITY ABERYSTWYTH GB		5.70	2,199.63
	Card Transaction 6237 30APR23 C ZETTLE_*ABERDYFI ICE C ABERDOVEY GB		10.40	2,189.23
03 MAY	Automated Credit EBAY SARL	0.02		2,189.25
	Automated Credit EBAY SARL	0.04		2,189.29
	Card Transaction 6237 02MAY23 SUMUP *MIKE BARBER ABERYSTWYTH GB		18.00	2,171.29
04 MAY	Card Transaction 6237 03MAY23 BULK COLCHESTER GB		51.14	2,120.15
05 MAY	Card Transaction 6237 04MAY23 C TESCO STORES 4630 ABERYSTWYTH GB		89.70	2,030.45
	Card Transaction 6237 04MAY23 JUST EAT LONDON GB		17.30	2,013.15
	Card Transaction 6237 04MAY23 C TESCO STORES 4630 ABERYSTWYTH GB		0.45	2,012.70
	Cash Withdrawal NATWEST 05MAY		30.00	1,982.70
09 MAY	Automated Credit EBAY S.A.R.L. P.5876460455 FP 07/05/23 0436 0ZPM8667RWQQ P.5876460455	57.14		2,039.84
	Card Transaction 6237 06MAY23 C TESCO STORES 4630 ABERYSTWYTH GB		53.45	1,986.39
	Card Transaction 6237 08MAY23 C ZETTLE_*DUCK WORLD LIM LONDON GB		9.99	1,976.40
	Card Transaction 6237 08MAY23 C TFL TRAVEL CH TFL.GOV.UK/CP GB		8.10	1,968.30
	Card Transaction 6237 08MAY23 AMAZON PRIME*U031E8XE5 AMZN.CO.UK/PM GB		8.99	1,959.31
	Card Transaction 6237 08MAY23 C ROSAS THAI SEVEN DIALS LONDON GB		23.40	1,935.91
	Card Transaction 6237 07MAY23 C ZETTLE_*ABERDYFI ICE C ABERDOVEY GB		10.40	1,925.51
	Card Transaction 6237 05MAY23 C TESCO STORES 4465 ABERYSTWYTH GB		1.62	1,923.89
	Card Transaction 6237 08MAY23 OSEYO SOHO GB		11.64	1,912.25
	Cash Withdrawal YOURCASH 09MAY		20.00	1,892.25
10 MAY	Card Transaction 6237 09MAY23 MAZER ZONE LONDON GB		70.00	1,822.25
	Card Transaction 6237 09MAY23 C COSTA COFFEE W2 LONDON GB		2.55	1,819.70
	Card Transaction 6237 09MAY23 C COSTA COFFEE 43010855 LONDON GB		3.40	1,816.30
	Card Transaction 6237 09MAY23 C TFL TRAVEL CH TFL.GOV.UK/CP GB		8.10	1,808.20
11 MAY	OnLine Transaction CBW PROPERTY MANAG RENT 43 NORTH P VIA MOBILE - PYMT FP 11/05/23 10 35152603074956000N		90.00	1,718.20
	OnLine Transaction CBW PROPERTY MANAG RENT 43 NORTH P VIA MOBILE - PYMT FP 11/05/23 10 15152547388373000N		700.00	1,018.20
	Card Transaction 6237 10MAY23 C CAFE DE NATA LTD LONDON GB		6.00	1,012.20
	Card Transaction 6237 10MAY23 C TFL TRAVEL CH TFL.GOV.UK/CP GB		5.50	1,006.70



Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			119.12
	Card Transaction 6237 28JUN23 ASDA GROCERIES ONLINE INTERNET GB		74.98	44.14
30 JUN	Automated Credit SPARTA GLOBAL LIM	1,689.56		1,733.70
03 JUL	Card Transaction 6237 29JUN23 C TFL TRAVEL CH TFL.GOV.UK/CP GB		1.75	1,731.95
	Card Transaction 6237 02JUL23 C MIESZKO LONDON GB		10.54	1,721.41
	Card Transaction 6237 01JUL23 GIFFGAFF LONDON GB		35.00	1,686.41
04 JUL	Card Transaction 6237 03JUL23 C TESCO STORES 5358 STREATHAM GB		4.73	1,681.68
	Card Transaction 6237 03JUL23 C CLASSICO BARBERS LONDON GB		16.00	1,665.68
10 JUL	Card Transaction 6237 09JUL23 C TFL TRAVEL CH TFL.GOV.UK/CP GB		1.75	1,663.93
	Card Transaction 6237 09JUL23 C MIESZKO LONDON GB		23.57	1,640.36
	Card Transaction 6237 07JUL23 C TESCO STORES 5358 STREATHAM GB		4.05	1,636.31
	Card Transaction 6237 09JUL23 C SUPERDRUG STORES PLC STREATHAM HIL GB		14.99	1,621.32
	Card Transaction 6237 08JUL23 C LIDL GB LONDON LONDON GB		18.47	1,602.85
	Card Transaction 6237 09JUL23 C MARKS & SPENCER SACA STREATHAM HIL GB		28.40	1,574.45
17 JUL	Card Transaction 6237 14JUL23 C TESCO STORES 5358 STREATHAM GB		4.05	1,570.40
	Card Transaction 6237 15JUL23 C MIESZKO LONDON GB		14.39	1,556.01
	Card Transaction 6237 15JUL23 C POUNDLAND LTD - 1895 LONDON GB		2.00	1,554.01
	Card Transaction 6237 15JUL23 C MIESZKO LONDON GB		14.87	1,539.14
	Card Transaction 6237 16JUL23 ASDA GROCERIES ONLINE INTERNET GB		57.65	1,481.49
	Card Transaction 6237 15JUL23 LIDL GB LONDON LONDON GB		23.51	1,457.98

Interest (variable) you currently pay us on overdrawn balances

When you go over your arranged overdraft limit

Rate that applies on the amount:

Up to your arranged limit	0.00% NAR	0.00% 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

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.

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.



Take control of your finances

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

To apply, visit

www.natwest.com/mobile

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

www.natwest.com/online

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.natwest.com/paperless

You can change your paperless preferences in **Online 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.natwest.com/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.natwest.com

24hr Lost/Stolen Cards: **0370 600 0459**

Telephone Banking 8am-8pm: **03457 888 444**

To register for Telephone Banking: **03458 351 251**

24hr Business Telephone Banking: **03457 114 477**

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

Branch Address: **Aberystwyth Group of Branches Branch, PO Box 5, Owain Glyndwr Square, Aberystwyth, Ceredigion, SY23 2NB.**

Important information about compensation arrangements

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

Your eligible deposits with Natwest are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of National Westminster Bank Plc, NatWest Premier, Ulster Bank and Mettle are covered under the same FSCS limit. An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. 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.natwest.com/complaints
- Telephone 03457 888 444 (to use Relay UK add **18001** in front of the number)

**For a Braille, large print or audio versions of your statement
call 03457 888 444 or contact your local branch
(to use Relay UK add 18001 in front of the number).**