

## Current Account Statement



Building Society

Mr John Citizen  
1 Boundary Way  
PORTSMOUTH  
PO6 3ND

Arranged  
Overdraft limit £250.00



Your FlexAccount  
transactions

Statement date 14 Aug 2020  
Statement no 55 1 of 3

Sort Code 07-04-36  
Account no 10766329  
Start balance £45,850.26  
End balance £ -1,535.56

Average credit  
balance £ 2,278.70  
Average debit  
balance £ -1,147.94

### Receiving an International Payment?

BIC NAIAGB21  
IBAN GB906 NAIA 0704 3610 7663  
29  
SWIFT  
Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2020	Balance from statement 54 dated 14/07/2020			£45,850.26
14 Jul	Bank credit SOUTHSEA ENTERTAIN Effective Date 13 Jul 2020		20,000.00	
	Direct debit PAYPAL PAYMENT	500.00		
	Direct debit PAYPAL PAYMENT	500.00		
	Transfer from 0323/112035811		3,000.00	23,136.60
15 Jul	Direct debit VODAFONE LTD	24.65		23,111.95
16 Jul	Direct debit OPTIMUM CREDIT	261.75		
	Direct debit PAYPAL PAYMENT ONISAC LONDON	2,000.00 20,000.00		850.20
17 Jul	Bank credit PAYPAL		213.00	
	Bank credit PAYPAL		500.00	
	PAYPAL *UBER BV 35314369001	11.97		
	PAYPAL *UBER BV 35314369001	17.67		1,533.56
18 Jul	PAYPAL *UBER BV 35314369001	13.16		1,520.40
20 Jul	Bank credit S Yeung Effective Date 18 Jul 2020		1,500.00	
	Payment to 4SYTE STRUCTURED F Effective Date 19 Jul 2020	1,300.00		
	Payment to EJ FINANCE LIMITED Effective Date 19 Jul 2020	3,000.00		
	Direct debit PAYPAL PAYMENT	500.00		
	PAYPAL *UBER BV 35314369001	14.20		
	PAYPAL *UBER BV 35314369001	17.99		
	Bank credit DWP DP ESA MID		307.01	
	PAYPAL *UBER BV 35314369001	10.45		-1,515.23
21 Jul	COSHAM DOG GROOMING LTD PORTSM	86.00		-1,601.23
23 Jul	PAYPAL *UBER BV 35314369001	15.85		
	TESCO STORE S4579 SOUTHSEA	94.74		-1,711.82
24 Jul	Direct debit PAYPAL PAYMENT	109.84		
	NATIONAL LOTTERY INTE WATFORD	27.00		-1,848.66

## 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](https://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](https://nationwide.co.uk/update-details) for more information



Your FlexPlus  
transactions(continued)

Date	Description	£ Out	£ In	£ Balance
2020				-1,848.66
27 Jul	Bank credit 862834451961-CHB		84.20	
	Direct debit PAYPAL PAYMENT	20.80		
	Contactless Payment	0.01		
	SOUTHSEA ENTERTAINMENT LT			
	APPLEPAY ****7332			
	PAYPAL *UBER BV 35314369001	15.14		
	DELIVEROO WWW	26.48		-1,954.34
	APPLEPAY ****7332			
28 Jul	LAND REGISTRY WWW	6.00		-1,960.34
30 Jul	Bank credit WINTON GLOBE LIMIT		250.00	
	PAYPAL *UBER BV 35314369001	23.39		
	PAYPAL *UBER BV 35314369001	22.51		-1,756.24
31 Jul	Bank credit LANG SPEC INT		1,883.72	
	<b>Monthly Account Fee</b>	13.00		114.48
	<b>Effective Date 01 Aug 2020</b>			
01 Aug	Transfer to CASPER S ACCOUNT	100.00		
	PAYPAL*UBER BV35314369001	12.76		1.72
03 Aug	Payment to BISCOES LEGAL SERV	650.00		
	Effective Date 02 Aug 2020			
	Direct debit HEALTHY PET CLUB	14.49		
	Direct debit PINNACLE INSURANCE	47.62		
	DELIVEROO WWW	21.43		
	APPLEPAY ****7332			
	DELIVEROO WWW	16.22		-1,160.69
	APPLEPAY ****7332			
04 Aug	Contactless Payment	2.00		
	SOUTHERN CO-OP0006 ELM GROVE			
	Contactless Payment	3.70		-1,166.39
	POST OFFICE COUNTER SOUTHSEA			
05 Aug	Contactless Payment	2.90		-1,169.29
	GUNWHARF QUAYS PORTSMOUTH			
06 Aug	Contactless Payment	3.90		
	GUNWHARF QUAYS PORTSMOUTH			
	PAYPAL *UBER BV 35314369001	26.14		-1,199.33
07 Aug	DVLA VEHICLE TAX 0300 1234321	30.00		
	ECARLOGICAL LIMITED PORTSMOUTH	170.42		-1,399.75
08 Aug	PAYPAL *UBER BV 35314369001	25.99		
	NATIONAL LOTTERY INTE WATFORD	28.00		
	EASTERN STORES CHINESE S PORTSMO	50.66		-1,504.40
10 Aug	Direct debit HEALTHY PET CLUB	15.49		
	PAYPAL *UBER BV 35314369001	11.97		-1,531.86

Statement date	14 August 2020
Statement no	55 2 of 3
Sort code	07-04-36
Account no	10766329



## Your FlexPlus

transactions(continued)



**Nationwide**

Building Society

Date	Description	£ Out	£ In	£ Balance
2020				-1,531.86
11 Aug	Bank credit PAYPAL		20.80	
	Contactless Payment	2.90		-1,513.96
	GUNWHARF QUAYS PORTSMOUTH			
13 Aug	Direct debit VODAFONE LTD	17.33		
	DHL INTERNATIONAL COLNBROOK	4.27		-1,535.56
18 Aug	Bank credit SOUTHSEA ENTERTAIN		113567.57	17,1681.74
	Bank credit SOUTHSEA ENTERTAIN		7060.00	17,8741.74
29 Aug	Payment to I SNEDDON	336.00		4802.19
	Bank credit S Yeung		30000.00	37802.19
	NATIONAL LOTTERY INTE WATFORD GB	16.00		37786.19
	NATIONAL LOTTERY INTE WATFORD GB	30.00		37756.19
31 Aug	PAYPAL *VIRGIN BET 35314369001 GB 3869	1000.00		36756.19
	PAYPAL *VIRGIN BET 35314369001 GB 3869	2000.00		34756.19
	PAYPAL *VIRGIN BET 35314369001 GB 3869	3000.00		31756.19
	Onisac LTD 18665964764 GB	1000.00		30756.19

Statement date	14 August
Statement no	55 3 of 3
Sort Code	07-04-36
Account no	10766329

## Your FlexPlus account

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.



**Nationwide**  
Building Society

### Interest, Rates and Fees

We work out overdraft interest each day and take it from your account each month.

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.

Just to remind you that our temporary arranged overdraft interest rate ended on 31<sup>st</sup> July. Interest will be now charged on all arranged overdraft borrowing at your normal contractual rate of 39.9% a year (variable). If you're having money worries, we have a 0% overdraft interest holiday to support you – find out more by visiting our website and search 'help with money'.



### Summary box for your FlexPlus account

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 2011**. You can report lost or stolen cards and cheque books 24/7.

#### Credit interest

All balances

AER

0.00%

Gross p.a.

0.00%

#### Fees, overdraft interest and charges

Fee for maintaining the account

£13 per month

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

\*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.

£13.99 for 30 days

£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 except euros)

£20 transaction fee each time

##### Sending money outside the UK

SEPA (euros within the SEPA region)

£0 transaction fee

SWIFT (except euros within the SEPA region)

£20 transaction fee each time

#### Foreign usage

For Visa exchange rates, visit [visa.co.uk/support/consumer/travel-support/exchange-rate-calculator](https://visa.co.uk/support/consumer/travel-support/exchange-rate-calculator)

##### Cash withdrawal in foreign currency outside the UK

Non-Sterling Transaction Fee

0% of the transaction amount

Non-Sterling Cash Fee

£0 per withdrawal

##### Cash withdrawal in foreign currency within the UK

Non-Sterling Transaction Fee\*

0% of the transaction amount

Non-Sterling Cash Fee\*

£0 per withdrawal

##### Debit card payment in foreign currency

Non-Sterling Transaction Fee

0% of the transaction amount

\*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://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://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](https://www.FSCS.org.uk)

Alternatively, please visit your local branch or call **03457 11 8855** 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.

## FlexPlus Notice of Charges

Your Notice of Charges shows you the fees and interest which you've incurred throughout this statement period. Please check them carefully and get in touch if there's anything you're unsure about. These will be taken from your account 28 days from the date of this statement. It's important to budget for when any fees and interest are taken and your balance reduces.

As of 11 November 2019, arranged overdrafts on the FlexDirect, FlexPlus and Flex Account are charged at 39.9% per year compounded (variable). Before then, arranged overdrafts were charged differently on each account. This means that for statements dated between 11 November and 31 December, you might see both the old and new ways of charging listed within your charges. For more information on the old and new charging, visit [nationwide.co.uk/overdraft-changes](https://nationwide.co.uk/overdraft-changes)

### Taking control of your money

Manage your money 24/7 on the Banking app and Internet Bank. Visit [nationwide.co.uk/managingyourmoney](https://nationwide.co.uk/managingyourmoney) for more information.

Stay up to date with helpful text alerts. As of 3 December 2019, unless you've already opted out and as long as we have your up-to-date mobile number, we automatically send you texts that keep you in the loop about your borrowing. Plus, there are additional alerts you can choose to sign up for, too. If you'd like to see all the alert options available to you, how to opt out of the ones we automatically send, and how to opt in for others, please visit [nationwide.co.uk/textalerts](https://nationwide.co.uk/textalerts)

Work out your borrowing with our online calculator. It allows you to figure out how much it's costing you per month to borrow using your arranged overdraft in the way you do. Just visit [nationwide.co.uk/online-calculator](https://nationwide.co.uk/online-calculator)

It's always a good idea to stop and think about whether borrowing with an arranged overdraft is still the best option for you. Visit [nationwide.co.uk/borrowing-options](https://nationwide.co.uk/borrowing-options) for more info, or pop into branch. Plus, it's worth considering if the account you have is still right for you, too. We're a member of CASS (Current Account Switch Service), which makes switching a straight forward process. You can find out all you need to know about switching accounts at [currentaccountswitch.co.uk](https://currentaccountswitch.co.uk)



Our arranged overdrafts are there to help members meet their short term borrowing need only. You need to consider how you'll pay the money back if you're asking to increase yours, or when setting one up. We lend responsibly, which means we regularly review how our members use their arranged overdrafts so we can help prevent any financial difficulty – and offer help if we feel it's needed.

Date	Charge Description	£ Refund	£ Charge
2020			
31 Jul	Arranged Overdraft Interest		9.98
			9.98



Statement date	14 August 2020
Statement no	55
Sort code	07-04-36
Account no	10766329

#### What next?

£9.98 will be debited from your account 28 days from the date of this statement

#### Arranged overdraft interest rate

currently 34.049% per year un compounded (variable)

(please see terms and conditions on the reverse of your statement)

#### Act now

We're here to help you if you feel concerned about managing your account or getting into debt. Please get in touch or visit [nationwide.co.uk/money\\_worries](https://nationwide.co.uk/money_worries) to find out more. We'll always be sympathetic and positive in times of difficulty.

If you'd like to speak to a free independent money advice agency, we've listed two below which should be able to help.



0800 138 1111



0808 808 4000

(not available in Northern Ireland)