



MR K V VENKATARAMAN
MRS A SRIDHAR
5 STANHOME DRIVE
WEST BRIDGFORD
NOTTINGHAM
NOTTINGHAMSHIRE
NG2 7FF

Statement No. 7
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
Banking Helpline 0345 720 3040



www.halifax.co.uk

00000 3111/1/252465

Reward Current Account

08 December 2018 to 08 January 2019

Your Account

Date of previous statement	07 December 2018
Balance on 08 Dec 2018	£27,583.01
Money in	£4,330.75
Money out	£2,663.71
Balance on 08 Jan 2019	£29,250.05
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - We may charge a daily arranged overdraft fee on our Arranged Overdrafts, unless your balance is within any daily arranged overdraft fee free amount. We calculate the daily arranged overdraft fee that applies to your use of an overdraft at the end of that day, everyday, including weekends and bank holidays. The daily arranged overdraft fee is 1p per day for every full £7.00 borrowed.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 7**

08 January 2019

Page 2 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
07 Dec 18		STATEMENT OPENING BALANCE			27,583.01
10 Dec 18	DEB	THE EGG FREE CAKE CD 2820	1.50		27,581.51
10 Dec 18	DEB	EAST MIDLANDS TRAI CD 2820	11.40		27,570.11
10 Dec 18	DEB	THE EGG FREE CAKE CD 2820	16.99		27,553.12
10 Dec 18	DEB	SHARIF AND SONS CD 2820	20.87		27,532.25
10 Dec 18	DEB	ICELAND CD 2820	2.00		27,530.25
10 Dec 18	DEB	MARKS&SPENCER PLC CD 2820	3.27		27,526.98
10 Dec 18	DEB	THE WORKS CD 6714	3.00		27,523.98
11 Dec 18	DEB	ASDA SUPERSTORE 04 CD 2820	20.92		27,503.06
12 Dec 18	DEB	MARKS&SPENCER PLC CD 6714	27.53		27,475.53
12 Dec 18	FPO	MRS A STAVRINIDES 500000000417388293 12DEC18 21:28	66.00		27,409.53
12 Dec 18	FPO	GIZMO LAB LTD 500000000417393481 12DEC18 21:56	20.00		27,389.53
13 Dec 18	DEB	JOHN LEWIS CD 2820		79.99	27,469.52
13 Dec 18	CPT	LNK 81-87 CARRINGT CD 2820 13DEC18	20.00		27,449.52
17 Dec 18	CPT	HFX HFX WEST BRI CD 2820 16DEC18	25.00		27,424.52
17 Dec 18	SO	ROYSTON & LUND 0024	900.00		26,524.52
17 Dec 18	DD	SKY DIGITAL 04014252 00621943467632	30.00		26,494.52
17 Dec 18	DD	HSBC PLC LOANS 11103726 40011346141129	166.60		26,327.92
17 Dec 18	DEB	ASDA SUPERSTORE 04 CD 2820	3.89		26,324.03
17 Dec 18	DEB	HALFORDS AUTOCTR CD 2820	83.00		26,241.03
17 Dec 18	DEB	MARKS&SPENCER PLC CD 2820	8.36		26,232.67
19 Dec 18	BGC	COGNIZANT		4,131.79	30,364.46
19 Dec 18	DEB	ASDA SUPERSTORE 04 CD 2820	0.20		30,364.26
20 Dec 18	FPO	HSBC BNK VSA454638 100000000418161694 20DEC18 12:57	52.75		30,311.51
21 Dec 18	DD	PLUSNET MOBILE 08366302 37933395	5.00		30,306.51
21 Dec 18	DEB	MARKS&SPENCER PLC CD 6714	7.06		30,299.45
24 Dec 18	CPT	LNK ASDA W BDGEFD CD 2820 22DEC18	20.00		30,279.45
24 Dec 18	FPI	APARNA ARAVIND GET TOGETHER 00155663632BDWVXWX 23DEC18		18.48	30,297.93
24 Dec 18	DEB	SHARIF AND SONS CD 2820	8.13		30,289.80
24 Dec 18	DEB	ASDA F/STN NOTTING CD 2820	19.24		30,270.56
24 Dec 18	DEB	CASTLE BOULEVARD (CD 2820	20.00		30,250.56
24 Dec 18	DEB	ASDA SUPERSTORE 04 CD 2820	29.63		30,220.93
24 Dec 18	DEB	FALCON CASH AND CA CD 2820	18.48		30,202.45
24 Dec 18	DEB	FALCON CASH AND CA CD 2820	79.28		30,123.17
27 Dec 18	CPT	LNK ASHA STORES CD 2820 25DEC18	50.00		30,073.17
27 Dec 18	DEB	ASDA SUPERSTORE 04 CD 2820	26.44		30,046.73
27 Dec 18	DEB	PAK FOODS CD 2820	5.98		30,040.75
27 Dec 18	DEB	TESCO PAY AT PUMP CD 2820	25.34		30,015.41

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Statement No. 8
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
Banking Helpline 0345 720 3040



www.halifax.co.uk

00000 9311/1/679771

Reward Current Account

09 January 2019 to 08 February 2019

Your Account

Date of previous statement	08 January 2019
Balance on 09 Jan 2019	£29,250.05
Money in	£9,286.54
Money out	£8,218.12
Balance on 08 Feb 2019	£30,318.47
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 8**

08 February 2019

Page 2 of 5

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Jan 19		STATEMENT OPENING BALANCE			29,250.05
10 Jan 19	DEB	RAINBOW FMY DENTAL CD 6714	37.50		29,212.55
10 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	7.70		29,204.85
10 Jan 19	DEB	SEVERN TRENT WATER CD 2820	94.62		29,110.23
14 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820		4.24	29,114.47
14 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820		17.00	29,131.47
14 Jan 19	DEB	TEACHERS2PARENTS CD 2820	2.35		29,129.12
14 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	23.00		29,106.12
14 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	27.90		29,078.22
14 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	5.15		29,073.07
14 Jan 19	DEB	SHARIF AND SONS CD 2820	37.67		29,035.40
15 Jan 19	SO	ROYSTON & LUND 0024	900.00		28,135.40
15 Jan 19	DD	SKY DIGITAL 05478735 00621943467632	30.00		28,105.40
15 Jan 19	DD	HSBC PLC LOANS 07056217 40011346141129	166.60		27,938.80
15 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	10.42		27,928.38
17 Jan 19	DEB	RAINBOW FMY DENTAL CD 6714	21.60		27,906.78
17 Jan 19	DEB	BOOK PEOPLE CD 2820	12.00		27,894.78
17 Jan 19	FPI	PAYPAL PPWDL4ZT2224ZNYAS PPWD100000000TUWEK		300.00	28,194.78
21 Jan 19	CPT	LNK SMI SERVICES, CD 2820 20JAN19	40.00		28,154.78
21 Jan 19	DEB	ASDA SUPERSTORE 04 CD 6714	15.66		28,139.12
21 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	1.00		28,138.12
21 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	1.37		28,136.75
21 Jan 19	DEB	ASDA PETROL/UPT 04 CD 2820	14.18		28,122.57
21 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	21.21		28,101.36
21 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	19.84		28,081.52
21 Jan 19	DEB	POST OFFICE COUNTDOWN CD 2820	20.00		28,061.52
21 Jan 19	FPO	UMAKHANTH V 200000000427828387 21JAN19 21:50	24.00		28,037.52
22 Jan 19	DEB	ASDA SUPERSTORE 04 CD 2820	12.39		28,025.13
23 Jan 19	DD	PLUSNET MOBILE 03348546 37933395	5.21		28,019.92
23 Jan 19	DEB	ASDA SUPERSTORE 04 CD 6714	15.93		28,003.99
23 Jan 19	DEB	TEACHERS2PARENTS CD 2820	17.00		27,986.99
24 Jan 19	DEB	POUNDLAND LTD 1726 CD 2820	2.00		27,984.99
24 Jan 19	DEB	NCT BUSES CD 2820	18.00		27,966.99
24 Jan 19	FPO	HSBC BNK VSA454638 200000000428691619 24JAN19 22:02	2,009.00		25,957.99
24 Jan 19	COR	HSBC BNK VSA454638 200000000428691619 24JAN19 22:03		2,009.00	27,966.99
25 Jan 19	DEB	PRIMARK CD 2820	42.00		27,924.99
25 Jan 19	FPO	HSBC BNK VSA454638 600000000430616286 25JAN19 22:50	1,000.00		26,924.99

(Continued on next page)

**Statement No. 8**

08 February 2019

Page 4 of 5

Sort Code

11-05-72

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Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
05 Feb 19	FPO	HSBC BNK VSA454638 400000000439619187 05FEB19 16:16	5.00		30,590.19
05 Feb 19	COR	HSBC BNK VSA454638 400000000439619187 05FEB19 16:16		5.00	30,595.19
06 Feb 19	DEB	ASDA SUPERSTORE 04 CD 6714		8.00	30,603.19
06 Feb 19	DEB	ASDA SUPERSTORE 04 CD 6714	24.24		30,578.95
06 Feb 19	DEB	TEACHERS2PARENTS CD 2820	3.50		30,575.45
06 Feb 19	DEB	WWW.PREMIERSPORT.O CD 2820	11.96		30,563.49
07 Feb 19	DD	RUSHCLIFFE BC 01164372 40962419	233.00		30,330.49
07 Feb 19	FPO	HSBC BNK VSA454638 500000000435317025 07FEB19 09:40	4.02		30,326.47
08 Feb 19	DD	PLUSNET PLC PAY AC 01981047 VEN821205	8.00		30,318.47
08 Feb 19		STATEMENT CLOSING BALANCE	8,218.12	9,286.54	30,318.47

Payment type: DEB - Debit Card SO - Standing Order DD - Direct Debit FPI - Faster Payment CPT - Cashpoint FPO - Faster Payment COR - Correction BGC - Bank Giro Credit



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Statement No. 9
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
Banking Helpline 0345 720 3040



www.halifax.co.uk

00000 5297/1/620788

Reward Current Account

09 February 2019 to 08 March 2019

Your Account

Date of previous statement	08 February 2019
Balance on 09 Feb 2019	£30,318.47
Money in	£4,279.05
Money out	£2,861.65
Balance on 08 Mar 2019	£31,735.87
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 9**

08 March 2019

Page 2 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Feb 19		STATEMENT OPENING BALANCE			30,318.47
11 Feb 19	DEB	NCT BUSES CD 2820	18.00		30,300.47
11 Feb 19	DEB	MARKS&SPENCER PLC CD 2820	6.34		30,294.13
11 Feb 19	DEB	ASDA SUPERSTORE 04 CD 2820	25.38		30,268.75
11 Feb 19	DEB	ASDA PETROL/UPT 04 CD 2820	37.09		30,231.66
13 Feb 19	DEB	ASDA SUPERSTORE 04 CD 6714	4.49		30,227.17
13 Feb 19	DEB	ASDA SUPERSTORE 04 CD 6714	20.43		30,206.74
14 Feb 19	DEB	RAINBOW FMY DENTAL CD 6714	197.40		30,009.34
15 Feb 19	SO	ROYSTON & LUND 0024	900.00		29,109.34
15 Feb 19	DD	SKY DIGITAL 03838081 00621943467632	30.00		29,079.34
15 Feb 19	DD	HSBC PLC LOANS 07485731 40011346141129	166.60		28,912.74
15 Feb 19	DEB	LAKELAND LIMITED CD 2820		19.95	28,932.69
15 Feb 19	CPT	HFX HFX WEST BRI CD 6714 15FEB19	10.00		28,922.69
15 Feb 19	DEB	ASDA SUPERSTORE 04 CD 2820	9.85		28,912.84
18 Feb 19	FPO	MOHAN SELVAM 400000000442869658 16FEB19 13:40	46.00		28,866.84
18 Feb 19	COR	MOHAN SELVAM 400000000442869658 16FEB19 13:40		46.00	28,912.84
18 Feb 19	FPO	MOHAN SELVAM 600000000437821490 16FEB19 13:45	46.00		28,866.84
18 Feb 19	COR	MOHAN SELVAM 600000000437821490 16FEB19 13:45		46.00	28,912.84
18 Feb 19	FPO	MOHAN SELVAM 400000000442892371 16FEB19 15:22	46.00		28,866.84
18 Feb 19	COR	MOHAN SELVAM 400000000442892371 16FEB19 15:22		46.00	28,912.84
18 Feb 19	CPT	LNK ASDA W BDGEFD CD 2820 16FEB19	50.00		28,862.84
18 Feb 19	CPT	LNK COOPERATIVE NG CD 2820 18FEB19	20.00		28,842.84
18 Feb 19	DEB	MARKS&SPENCER PLC CD 6714	1.98		28,840.86
18 Feb 19	DEB	CO-OP GROUP 065071 CD 6714	3.60		28,837.26
18 Feb 19	DEB	ICELAND CD 6714	5.60		28,831.66
18 Feb 19	DEB	MARKS&SPENCER PLC CD 6714	6.88		28,824.78
18 Feb 19	DEB	ASDA SUPERSTORE 04 CD 2820	0.24		28,824.54
18 Feb 19	DEB	NOWTV.COM/BILLINGH CD 2820	5.00		28,819.54
18 Feb 19	DEB	DIY SHOP CD 2820	9.24		28,810.30
18 Feb 19	DEB	Sharmilee Restaura CD 2820	61.65		28,748.65
18 Feb 19	DEB	FALCON CASH AND CA CD 2820	123.72		28,624.93
19 Feb 19	FPO	MLC ACADEMY 600000000438588425 19FEB19 13:40	60.00		28,564.93
19 Feb 19	FPO	GIZMO LAB LTD 200000000437213780 19FEB19 13:41	20.00		28,544.93
19 Feb 19	FPO	HSBC BNK VSA454638 200000000437327671 19FEB19 21:37	28.00		28,516.93

(Continued on next page)

Statement No. 9

08 March 2019

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
20 Feb 19	FPO	VIKAS SINHA 100000000437537594 20FEB19 15:07	21.00		28,495.93
20 Feb 19	DEB	ICELAND CD 6714	2.00		28,493.93
20 Feb 19	DEB	MARKS&SPENCER PLC CD 6714	18.50		28,475.43
22 Feb 19	DD	PLUSNET PLC PAY AC 01191872 37933395	5.00		28,470.43
22 Feb 19	DEB	MARKS&SPENCER PLC CD 6714	10.77		28,459.66
25 Feb 19	FPO	ICM 500000000440533447 25FEB19 07:19	47.00		28,412.66
25 Feb 19	DEB	MR CLUTCH NOTTINGH CD 2820	11.90		28,400.76
25 Feb 19	DEB	ALDI 55 779 CD 2820	29.47		28,371.29
27 Feb 19	DEB	AMAZON.CO.UK*MW0BH CD 2820	5.49		28,365.80
27 Feb 19	DEB	AMAZON.CO.UK*MW0SY CD 2820	9.69		28,356.11
27 Feb 19	DEB	ASDA SUPERSTORE 04 CD 2820	19.46		28,336.65
27 Feb 19	DEB	ASDA PETROL/UPT 04 CD 2820	36.59		28,300.06
28 Feb 19	BGC	COGNIZANT		4,119.10	32,419.16
28 Feb 19	DEB	MARKS&SPENCER PLC CD 6714	20.15		32,399.01
28 Feb 19	DEB	SHARIF AND SONS CD 2820	25.49		32,373.52
28 Feb 19	CPT	LNK ASDA W BDGEFD CD 2820 28FEB19	250.00		32,123.52
01 Mar 19	SO	KUMON WESTBRIDGFOD 0026	130.00		31,993.52
01 Mar 19	DD	TV LICENCE QBP1 I7006536 3846420820	38.87		31,954.65
01 Mar 19	DEB	ASDA SUPERSTORE 04 CD 2820	12.63		31,942.02
01 Mar 19		REWARD (NET)		2.00	31,944.02
04 Mar 19	SO	NAMAHATTA 0032	10.00		31,934.02
04 Mar 19	DD	BULB ENERGY 09072584 EYSSET4-BULB	133.00		31,801.02
04 Mar 19	DEB	ASDA PETROL/UPT 04 CD 2820	7.57		31,793.45
04 Mar 19	DEB	UBER *TRIP 2YGTG CD 2820	10.91		31,782.54
04 Mar 19	DEB	CO-OP GROUP 065071 CD 2820	3.75		31,778.79
04 Mar 19	DEB	MARKS&SPENCER PLC CD 2820	9.32		31,769.47
04 Mar 19	DEB	ASDA PETROL/UPT 04 CD 2820	32.55		31,736.92
06 Mar 19	DEB	CO-OP GROUP 065071 CD 6714	1.05		31,735.87
06 Mar 19		STATEMENT CLOSING BALANCE	2,861.65	4,279.05	31,735.87

Payment type: DEB - Debit Card SO - Standing Order DD - Direct Debit CPT - Cashpoint FPO - Faster Payment COR - Correction BGC - Bank Giro Credit



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Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

Important Information for you

FINANCIAL SERVICES COMPENSATION SCHEME INFORMATION SHEET



Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Bank of Scotland plc are protected by: The Financial Services Compensation Scheme ("FSCS")¹

Limit of protection:

£85,000 per depositor per bank². The following trading names are part of your bank: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Scotland Germany, Lloyds Bank (in the Netherlands only), Bank of Wales, and St. James's Place Bank. Some savings accounts under the AA Savings and Saga brand names are also deposits with Bank of Scotland plc.

If you have more eligible deposits at the same bank:

All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000²

If you have a joint account with other person(s):

The limit of £85,000 applies to each depositor separately³

Reimbursement period in case of bank's failure:

20 working days⁴

Currency of reimbursement:

Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.

To contact Bank of Scotland plc:

You can visit one of our branches, call us, go online or write to us at: The Mound, Edinburgh, EH1 1YZ

To contact the FSCS for further information on compensation:

Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk

More information:

<http://www.fscs.org.uk>

Additional Information

¹**Scheme responsible for the protection of your eligible deposit** – Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²**General limit of protection** – If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Bank of Scotland plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

³**Limit of protection for joint accounts** – In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴**Reimbursement** – The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit.

Other important information – In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

FINANCIAL SERVICES COMPENSATION SCHEME EXCLUSIONS LIST

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund¹, public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.



MR K V VENKATARAMAN
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WEST BRIDGFORD
NOTTINGHAM
NOTTINGHAMSHIRE
NG2 7FF

Statement No. 10
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

Reward Current Account

09 March 2019 to 08 April 2019

Your Account

Date of previous statement	08 March 2019
Balance on 09 Mar 2019	£31,735.87
Money in	£6,432.41
Money out	£1,634.08
Balance on 08 Apr 2019	£36,534.20
Reward Payment credited	£2.00

Type of Fee	Quantity	Total
Debit card fee	2	£3.47
Total fees	2	£3.47

The fees detailed above have been paid during this statement period.

The fees paid in this statement period are highlighted in the 'Fees Explained' section and on the reverse.

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 10**

08 April 2019

Page 4 of 7

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Mar 19		STATEMENT OPENING BALANCE			31,735.87
11 Mar 19	DD	PLUSNET PLC PAY AC 06516663 VEN821205	8.00		31,727.87
11 Mar 19	DEB	ASDA SUPERSTORE 04 CD 2820	14.25		31,713.62
11 Mar 19	DEB	MARKS&SPENCER PLC CD 2820	6.56		31,707.06
12 Mar 19	DEB	ASDA SUPERSTORE 04 CD 6714	3.00		31,704.06
12 Mar 19	DEB	ASDA SUPERSTORE 04 CD 6714	29.21		31,674.85
13 Mar 19	DEB	CO-OP GROUP 065071 CD 6714	7.00		31,667.85
15 Mar 19	DD	SKY DIGITAL 04093779 00621943467632	30.00		31,637.85
15 Mar 19	DD	HSBC PLC LOANS 07510335 40011346141129	166.60		31,471.25
15 Mar 19	DEB	MARKS&SPENCER PLC CD 6714	10.99		31,460.26
18 Mar 19	FPO	MICHELLEOSHEA 200000000446217887 17MAR19 20:59	350.00		31,110.26
20 Mar 19	DEB	Amazon Prime*MW660 CD 2820	0.99		31,109.27
21 Mar 19	DEB	AMZN MKTP UK*MW5T2 CD 2820	2.59		31,106.68
21 Mar 19	DEB	MARKS&SPENCER PLC CD 6714	11.40		31,095.28
22 Mar 19	DD	PLUSNET PLC PAY AC 02702955 37933395	5.80		31,089.48
22 Mar 19	FPI	PAYPAL PPWDL4ZT222222P6YN PPWDI0000000007FFU		150.00	31,239.48
22 Mar 19	FPO	HSBC BNK VSA454638 400000000454225396 22MAR19 16:16	74.31		31,165.17
25 Mar 19	DEB	UKVI3070008531530 GB 8913.00 VISAXR 89.64095 CD 2820	99.43		31,065.74
25 Mar 19	DEB	NON-GBP TRANS FEE 2.99% CD 2820	2.97		31,062.77
25 Mar 19	DEB	NON-GBP PURCH FEE CD 2820	0.50		31,062.27
25 Mar 19	DEB	ASDA SUPERSTORE 04 CD 2820	71.36		30,990.91
27 Mar 19	DEB	HALIFAX DIR MORTG CD 2820	200.00		30,790.91
28 Mar 19	DEB	PAYPAL *SIMBA SLEE CD 2820	149.39		30,641.52
28 Mar 19	FPO	AISHWARYA SRIDHAR 300000000455171854 28MAR19 20:24	1.00		30,640.52
29 Mar 19	BGC	COGNIZANT		4,799.26	35,439.78
29 Mar 19	FPO	AISHWARYA SRIDHAR 600000000451521252 29MAR19 09:39	10.00		35,429.78
29 Mar 19	DEB	PAYPAL *MOUNTAIN W CD 2820	4.38		35,425.40
01 Apr 19	DD	BULB ENERGY 28147561 EYSSET4-BULB	133.00		35,292.40
01 Apr 19	DEB	TFL TRAVEL CH CD 2820	5.60		35,286.80
01 Apr 19	DEB	PAYPAL *MEGABUS CD 2820	8.77		35,278.03
01 Apr 19		REWARD (NET)		2.00	35,280.03
02 Apr 19	SO	NAMAHATTA 0032	10.00		35,270.03
03 Apr 19	TFR	F/FLOW KARTHIK VIS		1,246.25	36,516.28
03 Apr 19	DEB	PAYPAL *TRESPASS CD 2820	5.99		36,510.29

(Continued on next page)



MR K V VENKATARAMAN
MRS A SRIDHAR
5 STANHOME DRIVE
WEST BRIDGFORD
NOTTINGHAM
NOTTINGHAMSHIRE
NG2 7FF

Statement No. 10
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

IMPORTANT DOCUMENT - DO NOT DESTROY

Annual Reward Summary

Reward Current Account

This summary details reward payment(s) credited to this account between 6 April 2018 and 5 April 2019. You can use this information to complete your 2019 tax return for the tax year ending 5 April 2019 where relevant.

TAX YEAR 6 April 2018 - 5 April 2019

Reward and Tax Details

Gross Reward (before tax)	£37.50
Tax Deducted	£7.50
Net Reward Paid	£30.00

Notes

The items and balance shown should be verified.

Details of all rates and calculations of any reward payments paid are available on request to your branch.



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Branch	NORWICH CITY
Sort Code	11-05-72
Account No	13474268
IBAN	GB72 HLFX 1105 7213 4742 68
BIC	HLFXGB21Q29
Banking Helpline	0345 720 3040



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Important Information for you

Be ready for extra checks when you shop and bank online

Shopping and banking online is changing. Soon, banks will add extra steps to check it's really you when you're shopping online or logging on to your accounts. To quickly and securely confirm who you are download our app - it's available on Google Play or the App Store. Or we'll text a passcode to your mobile or call your landline, so it's important that we have your latest numbers. To update these, log on, visit a branch or call us.



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Statement No. 11
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

09 April 2019 to 08 May 2019

Your Account

Date of previous statement	08 April 2019
Balance on 09 Apr 2019	£36,534.20
Money in	£13,387.75
Money out	£1,551.90
Balance on 08 May 2019	£48,370.05
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 11**

08 May 2019

Page 4 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Apr 19		STATEMENT OPENING BALANCE			36,534.20
10 Apr 19	DEB	ASDA SUPERSTORE 04 CD 2820	0.31		36,533.89
15 Apr 19	FPO	GIZMO LAB LTD 500000000457325520 13APR19 22:30	15.00		36,518.89
15 Apr 19	FPO	N.L.S.C. 500000000457325724 13APR19 22:32	44.00		36,474.89
15 Apr 19	DD	SKY DIGITAL 07394118 00621943467632	22.49		36,452.40
15 Apr 19	DD	HSBC PLC LOANS 08241795 40011346141129	166.60		36,285.80
16 Apr 19	FPI	PAYPAL PPWDL4ZT2222324JHA PPWD100000000A0H6C		150.00	36,435.80
23 Apr 19	FPO	HSBC BNK VSA454638 600000000459026221 20APR19 21:44	895.49		35,540.31
23 Apr 19	DD	PLUSNET PLC PAY AC 05966078 37933395	9.01		35,531.30
23 Apr 19	TFR	F/FLOW KARTHIK VIS		9,145.51	44,676.81
25 Apr 19	FPO	MLC ACADEMY 400000000465280043 25APR19 06:31	60.00		44,616.81
30 Apr 19	BGC	COGNIZANT		4,090.24	48,707.05
01 May 19	DD	BULB ENERGY 25612229 EYSSET4-BULB	133.00		48,574.05
01 May 19		REWARD (NET)		2.00	48,576.05
02 May 19	SO	NAMAHATTA 0032	10.00		48,566.05
07 May 19	DD	RUSHCLIFFE BC 04293886 40962419	196.00		48,370.05
07 May 19		STATEMENT CLOSING BALANCE	1,551.90	13,387.75	48,370.05

Payment types:

DEB - Debit Card

DD - Direct Debit

TFR - Transfer

SO - Standing Order

FPO - Faster Payment

FPI - Faster Payment

BGC - Bank Giro Credit

Important Information

Currently, when you use your Visa Debit Card to make a payment or receive a refund, the money goes into or comes out of your account on a working day, Monday to Friday. From June 2019, this will change. Debit Card payments and refunds will come into or out of your account on any day of the week, including weekends and Bank Holidays. Please make sure you have sufficient available funds in your account when you make a Debit Card payment - see your account terms and conditions for more details.



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Statement No. 12
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

09 May 2019 to 07 June 2019

Your Account

Date of previous statement	08 May 2019
Balance on 09 May 2019	£48,370.05
Money in	£14,673.39
Money out	£59,046.06
Balance on 07 Jun 2019	£3,997.38
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 12**

07 June 2019

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 May 19		STATEMENT OPENING BALANCE			48,370.05
09 May 19	DD	PLUSNET PLC PAY AC 02715295 VEN821205	8.00		48,362.05
14 May 19	FPO	HSBC BNK VSA454638 600000000467168519 14MAY19 07:00	308.53		48,053.52
15 May 19	BGC	UNUM DENTAL PMTS		62.10	48,115.62
15 May 19	DD	HSBC PLC LOANS 07440341 40011346141129	166.60		47,949.02
15 May 19	FPI	PAYPAL PPWDL4ZT22226Z3PH2 PPWD100000001IDNBHS		150.00	48,099.02
15 May 19	TFR	F/FLOW KARTHIK VIS		9,297.08	57,396.10
15 May 19	DEB	TESCO STORES 5957 CD 2820	1.15		57,394.95
16 May 19	DEB	TEACHERS2PARENTS CD 2820	2.50		57,392.45
17 May 19	DEB	ASDA SUPERSTORE 04 CD 2820		2.00	57,394.45
20 May 19	FPO	MICHELLEOSHEA 600000000469006627 20MAY19 06:26	25,000.00		32,394.45
21 May 19	BGC	COGNIZANT WORLDWID		134.10	32,528.55
21 May 19	FPO	PAUL WRIGHT 600000000469572619 21MAY19 21:09	15.00		32,513.55
21 May 19	FPO	MICHELLEOSHEA 300000000473559842 21MAY19 21:58	24,500.00		8,013.55
22 May 19	BGC	SKY DIGITAL		35.87	8,049.42
23 May 19	DD	PLUSNET PLC PAY AC 00390178 37933395	5.00		8,044.42
23 May 19	DD	VIRGIN MEDIA PYMTS 01701612 913441403001	54.00		7,990.42
23 May 19	FPO	MICHELLEOSHEA 100000000468602125 23MAY19 07:07	6,406.20		1,584.22
28 May 19	DEB	ICELAND CD 2820	1.19		1,583.03
31 May 19	BGC	COGNIZANT		4,090.24	5,673.27
31 May 19	SO	ROYSTON & LUND 0024	900.00		4,773.27
31 May 19	FPO	MLC ACADEMY 200000000471874319 31MAY19 22:18	120.00		4,653.27
03 Jun 19	SO	KUMON WESTBRIDGFOD 0026	130.00		4,523.27
03 Jun 19	SO	NAMAHATTA 0032	10.00		4,513.27
03 Jun 19	DD	TV LICENCE QBP1 21132562 3846420820	38.87		4,474.40
03 Jun 19	DD	BULB ENERGY 29350765 EYSSET4-BULB	133.00		4,341.40
03 Jun 19	FPO	GIZMO LAB LTD 200000000472824605 03JUN19 06:13	20.00		4,321.40
03 Jun 19	DEB	ASDA SUPERSTORE 04 CD 2820	3.50		4,317.90
03 Jun 19	DEB	ASDA F/STN NOTTING CD 2820	25.35		4,292.55
03 Jun 19	DEB	LONDON BOROUGH OF CD 2820	3.15		4,289.40
03 Jun 19	DEB	SWATHI CASH AND CA CD 2820	7.98		4,281.42
03 Jun 19	DEB	TESCO PAY AT PUMP CD 2820	25.24		4,256.18
03 Jun 19	DEB	SARAVANA BAHVAN CD 2820	59.45		4,196.73

(Continued on next page)

**Statement No. 12**

07 June 2019

Page 4 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
03 Jun 19	DEB	XEXEC LTD CD 2820	95.00		4,101.73
03 Jun 19	FPO	HSBC BNK VSA454638 100000000473162755 03JUN19 21:28	63.25		4,038.48
03 Jun 19		REWARD (NET)		2.00	4,040.48
04 Jun 19	DEB	WWW.MI.COM CD 2820	16.99		4,023.49
05 Jun 19	DEB	SVM GLOBAL GIFT CA CD 2820	309.81		3,713.68
06 Jun 19	DEB	PAYPAL *FACEBOOKPA CD 2820	11.03		3,702.65
06 Jun 19	DEB	PAYPAL *DOMU BRAND CD 2820	19.99		3,682.66
06 Jun 19	DEB	SVM GLOBAL GIFT CA CD 2820	389.28		3,293.38
07 Jun 19	DD	RUSHCLIFFE BC 01144405 40962419	196.00		3,097.38
07 Jun 19	FPI	ROY & LUND/CLIENT ROYSTON & LUND 35023139326462000R		900.00	3,997.38
07 Jun 19		STATEMENT CLOSING BALANCE	59,046.06	14,673.39	3,997.38

Payment types:

DD - Direct Debit

FPO - Faster Payment

BGC - Bank Giro Credit

FPI - Faster Payment

TFR - Transfer

DEB - Debit Card

SO - Standing Order



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Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
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BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

Important Information for you

FINANCIAL SERVICES COMPENSATION SCHEME INFORMATION SHEET



Basic information about the protection of your eligible deposits

Eligible deposits in Bank of Scotland plc are protected by: The Financial Services Compensation Scheme ("FSCS")¹

Protected

Limit of protection: £85,000 per depositor per bank². The following trading names are part of your bank: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Wales, and St. James's Place Bank. Some savings accounts under the AA Savings and Saga brand names are also deposits with Bank of Scotland plc.

If you have more eligible deposits at the same bank: All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000²

If you have a joint account with other person(s): The limit of £85,000 applies to each depositor separately³

Reimbursement period in case of bank's failure: 20 working days⁴

Currency of reimbursement: Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.

To contact Bank of Scotland plc: You can visit one of our branches, call us, go online or write to us at: The Mound, Edinburgh, EH1 1YZ

To contact the FSCS for further information on compensation: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk

More information: <http://www.fscs.org.uk>

Additional Information

¹**Scheme responsible for the protection of your eligible deposit** – Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²**General limit of protection** – If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Bank of Scotland plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

³**Limit of protection for joint accounts** – In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴**Reimbursement** – The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit.

Other important information – In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

FINANCIAL SERVICES COMPENSATION SCHEME EXCLUSIONS LIST

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund¹, public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.



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Statement No. 13
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

08 June 2019 to 08 July 2019

Your Account

Date of previous statement	07 June 2019
Balance on 08 Jun 2019	£3,997.38
Money in	£4,276.59
Money out	£5,614.69
Balance on 08 Jul 2019	£2,659.28
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 13**

08 July 2019

Page 4 of 5

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
07 Jun 19		STATEMENT OPENING BALANCE			3,997.38
10 Jun 19	DD	HALIFAX 80013034 1053916043090000	1,096.06		2,901.32
10 Jun 19	DEB	TEACHERS2PARENTS CD 2820	18.00		2,883.32
10 Jun 19	DEB	ASDA SUPERSTORE 04 CD 2820	10.25		2,873.07
10 Jun 19	DEB	UNITED CARPETS CD 2820	819.00		2,054.07
11 Jun 19	DD	PLUSNET PLC PAY AC 02196970 VEN821205	8.40		2,045.67
11 Jun 19	DEB	NCT BUSES CD 2820	18.90		2,026.77
12 Jun 19	CPT	LNK NOTTINGHAM RAI CD 2820 12JUN19	10.00		2,016.77
12 Jun 19	CPT	LNK NOTTINGHAM RAI CD 2820 12JUN19	10.00		2,006.77
12 Jun 19	DEB	CAPITAL ONE CD 2820	0.80		2,005.97
12 Jun 19	CPT	LNK ASDA W BDGEFD CD 2820 12JUN19	450.00		1,555.97
13 Jun 19	DEB	CAPITAL ONE CD 2820	0.80		1,555.17
17 Jun 19	FPO	MOHAN SELVAM 400000000483415091 16JUN19 07:02	44.00		1,511.17
17 Jun 19	DD	HSBC PLC LOANS 10945003 40011346141129	166.60		1,344.57
17 Jun 19	FPI	PAYPAL PPWDL4ZT2222327N9E PPWD1000000000A1KL2		166.60	1,511.17
17 Jun 19	DEB	WWW.RUSHCLIFFE.GOV CD 2820	35.00		1,476.17
20 Jun 19	CPT	LNK CAPITAL ONE CD 2820 20JUN19	30.00		1,446.17
21 Jun 19	DD	PLUSNET PLC PAY AC 03218386 37933395	5.00		1,441.17
21 Jun 19	DEB	AMZNMktplace CD 2820	3.01		1,438.16
21 Jun 19	DEB	ASDA SUPERSTORE 04 CD 2820	21.89		1,416.27
25 Jun 19	FPO	HSBC BNK VSA454638 100000000479820654 25JUN19 07:59	5.00		1,411.27
26 Jun 19	DEB	CAPITAL ONE CD 2820	0.84		1,410.43
27 Jun 19	DEB	ASDA SUPERSTORE 04 CD 2820	3.05		1,407.38
28 Jun 19	BGC	COGNIZANT		4,089.84	5,497.22
28 Jun 19	DEB	B & Q 1241 CD 2820		3.40	5,500.62
28 Jun 19	DEB	DUNELM LTD CD 2820		14.75	5,515.37
28 Jun 19	DEB	B & Q 1241 CD 2820	7.50		5,507.87
28 Jun 19	DEB	DUNELM LTD CD 2820	13.49		5,494.38
01 Jul 19	SO	KUMON WESTBRIDGFOD 0026	130.00		5,364.38
01 Jul 19	DD	BULB ENERGY 28819227 EYSSET4-BULB	133.00		5,231.38
01 Jul 19	DD	HALIFAX 80353412 1053916043090000	1,080.85		4,150.53
01 Jul 19		REWARD (NET)		2.00	4,152.53
02 Jul 19	SO	NAMAHATTA 0032	10.00		4,142.53
08 Jul 19	FPO	MOHAN SELVAM 100000000484674105 07JUL19 07:29	1,220.00		2,922.53
08 Jul 19	FPO	MOHAN SELVAM 400000000491119399 07JUL19 12:15	40.00		2,882.53

(Continued on next page)

**Statement No. 13**

08 July 2019

Page 5 of 5

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Jul 19	DD	RUSHCLIFFE BC 05889111 40962419	196.00		2,686.53
08 Jul 19	DEB	PITCHER & PIANO CD 2820	9.75		2,676.78
08 Jul 19	DEB	PRIMARK CD 2820	8.00		2,668.78
08 Jul 19	DEB	WILKO RETAIL LIMIT CD 2820	9.50		2,659.28
08 Jul 19		STATEMENT CLOSING BALANCE	5,614.69	4,276.59	2,659.28

Payment types:

DD - Direct Debit

DEB - Debit Card

CPT - Cashpoint

FPO - Faster Payment

FPI - Faster Payment

BGC - Bank Giro Credit

SO - Standing Order



MR K V VENKATARAMAN
MRS A SRIDHAR
5 STANHOME DRIVE
WEST BRIDGFORD
NOTTINGHAM
NOTTINGHAMSHIRE
NG2 7FF



Statement No. 14
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

09 July 2019 to 08 August 2019

Your Account

Date of previous statement	08 July 2019
Balance on 09 Jul 2019	£2,659.28
Money in	£5,348.88
Money out	£2,357.99
Balance on 08 Aug 2019	£5,650.17
Reward Payment credited	£2.00

Type of Fee	Quantity	Total
Debit card fee	2	£3.47
Total fees	2	£3.47

The fees detailed above have been paid during this statement period.

The fees paid in this statement period are highlighted in the 'Fees Explained' section and on the reverse.

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 14**

08 August 2019

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Jul 19		STATEMENT OPENING BALANCE			2,659.28
09 Jul 19	DD	PLUSNET PLC PAY AC 01190440 VEN821205	8.00		2,651.28
09 Jul 19	FPI	GC C1 BULB REFUND 30125910931232000R		133.00	2,784.28
09 Jul 19	FPI	GC C1 BULB REFUND 35125910976253000R		3.14	2,787.42
09 Jul 19	FPI	GC C1 BULB REFUND 21125911212383000R		133.00	2,920.42
10 Jul 19	DEB	CAPITAL ONE CD 2820	0.83		2,919.59
12 Jul 19	FPI	ROY & LUND/CLIENT ROYSTON AND LUND 34023109489964000R		643.70	3,563.29
12 Jul 19	DEB	PRIMARK CD 2820		7.50	3,570.79
12 Jul 19	DEB	TEACHERS2PARENTS CD 2820	58.50		3,512.29
15 Jul 19	FPO	HSBC BNK VSA454638 500000000488285122 13JUL19 09:07	36.00		3,476.29
15 Jul 19	DD	HSBC PLC LOANS 10221520 40011346141129	166.60		3,309.69
15 Jul 19	DEB	ASDA SUPERSTORE 04 CD 2820	14.28		3,295.41
15 Jul 19	DEB	ALDI 36 779 CD 2820	3.51		3,291.90
15 Jul 19	DEB	POUNDLAND CD 2820	10.00		3,281.90
15 Jul 19	DEB	B & M RETAIL CD 2820	20.87		3,261.03
15 Jul 19	DEB	ALDI 36 779 CD 2820	22.31		3,238.72
17 Jul 19	DEB	PAYPAL *PAYPAL CRE CD 2820	5.52		3,233.20
17 Jul 19	DEB	NOWTV.COM/BILLINGH CD 2820	3.99		3,229.21
17 Jul 19	DEB	WWW.RUSHCLIFFE.GOV CD 2820	203.00		3,026.21
18 Jul 19	FPO	MLC ACADEMY 400000000494703282 18JUL19 19:55	75.00		2,951.21
22 Jul 19	CPT	LNK TESCO NOTT BEE CD 2820 20JUL19	30.00		2,921.21
22 Jul 19	DEB	PAYPAL *LYCAMOBILE CD 2820	8.00		2,913.21
22 Jul 19	DEB	ARGOS LTD CD 2820	6.50		2,906.71
22 Jul 19	DEB	TESCO STORES 5329 CD 2820	13.08		2,893.63
22 Jul 19	DEB	ASDA SUPERSTORE 04 CD 2820	16.29		2,877.34
22 Jul 19	DEB	ASDA PETROL/UPT 04 CD 2820	12.63		2,864.71
23 Jul 19	DD	PLUSNET PLC PAY AC 02779007 37933395	5.25		2,859.46
23 Jul 19	DD	VIRGIN MEDIA PYMTS 03230962 922265202001	53.09		2,806.37
25 Jul 19	DD	VIRGIN MOBILE 01629251 FA73772070	9.00		2,797.37
26 Jul 19	FPO	NAMAHATTA 500000000492767349 26JUL19 22:46	15.00		2,782.37
29 Jul 19	DEB	UKVI3070010907751 GB 8481.00 VISAXR 85.15915 CD 2820	99.59		2,682.78
29 Jul 19	DEB	NON-GBP TRANS FEE 2.99% CD 2820	2.97		2,679.81
29 Jul 19	DEB	NON-GBP PURCH FEE CD 2820	0.50		2,679.31
31 Jul 19	BGC	COGNIZANT		4,099.27	6,778.58
31 Jul 19	DEB	CAPITAL ONE CD 2820	0.91		6,777.67

(Continued on next page)

**Statement No. 14**

08 August 2019

Page 4 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
01 Aug 19	SO	KUMON WESTBRIDGFOD 0026	130.00		6,647.67
01 Aug 19	DD	HALIFAX 80378289 1053916043090000	1,080.85		5,566.82
01 Aug 19	DEB	CAPITAL ONE CD 2820	0.84		5,565.98
01 Aug 19		REWARD (NET)		2.00	5,567.98
02 Aug 19	BGC	RUSHCLIFFE BC		327.27	5,895.25
02 Aug 19	SO	NAMAHATTA 0032	10.00		5,885.25
05 Aug 19	DEB	CAPITAL ONE CD 2820	0.91		5,884.34
05 Aug 19	DEB	CAPITAL ONE CD 2820	1.37		5,882.97
07 Aug 19	DD	RUSHCLIFFE BC 00397260 41037144	28.85		5,854.12
07 Aug 19	DEB	MARKS&SPENCER PLC CD 2820	45.00		5,809.12
08 Aug 19	DEB	LINDLEYS AUTOCENTR CD 2820	158.95		5,650.17
08 Aug 19		STATEMENT CLOSING BALANCE	2,357.99	5,348.88	5,650.17

Payment types:

DD - Direct Debit

FPI - Faster Payment

DEB - Debit Card

FPO - Faster Payment

CPT - Cashpoint

BGC - Bank Giro Credit

SO - Standing Order



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Statement No. 15
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

09 August 2019 to 06 September 2019

Your Account

Date of previous statement	08 August 2019
Balance on 09 Aug 2019	£5,650.17
Money in	£4,100.87
Money out	£1,829.58
Balance on 06 Sep 2019	£7,921.46
Reward Payment credited	£2.00

Type of Fee	Quantity	Total
Debit card fee	2	£0.78
Total fees	2	£0.78

The fees detailed above have been paid during this statement period.

The fees paid in this statement period are highlighted in the 'Fees Explained' section and on the reverse.

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.



Statement No. 15
06 September 2019
Page 3 of 3

Sort Code 11-05-72
Account Number 13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Aug 19		STATEMENT OPENING BALANCE			5,650.17
09 Aug 19	DEB	ASDA SUPERSTORE 04 CD 2820	8.49		5,641.68
12 Aug 19	DEB	EMIRATES AIR CD 2820 11AUG19	25.00		5,616.68
12 Aug 19	DEB	EAST MIDLANDS TRAI CD 2820 11AUG19	25.55		5,591.13
12 Aug 19	DEB	DUBAI DUTY FREE- C AE 42.00 VISAXR 4.41177 CD 2820 11AUG19	9.52		5,581.61
12 Aug 19	DEB	NON-GBP TRANS FEE 2.99% CD 2820 11AUG19	0.28		5,581.33
12 Aug 19	DEB	NON-GBP PURCH FEE CD 2820 11AUG19	0.50		5,580.83
15 Aug 19	DD	HSBC PLC LOANS 06666682 40011346141129	166.60		5,414.23
19 Aug 19	DD	THE WEEK LTD 03162789 000001443001	1.00		5,413.23
23 Aug 19	DD	PLUSNET PLC PAY AC 03989774 37933395	5.37		5,407.86
23 Aug 19	DD	VIRGIN MEDIA PYMTS 04946970 922265202001	27.00		5,380.86
27 Aug 19	DD	VIRGIN MOBILE 04461777 FA73772070	9.00		5,371.86
27 Aug 19	DD	BULB ENERGY 07952200 ACCY642-BULB	101.49		5,270.37
30 Aug 19	BGC	COGNIZANT		4,098.87	9,369.24
02 Sep 19	SO	KUMON WESTBRIDGFOD 0026	130.00		9,239.24
02 Sep 19	SO	NAMAHATTA 0032	10.00		9,229.24
02 Sep 19	DD	TV LICENCE QBPI 15908897 3846420820	39.89		9,189.35
02 Sep 19	DD	HALIFAX 80394546 1053916043090000	1,080.85		8,108.50
02 Sep 19		REWARD (NET)		2.00	8,110.50
04 Sep 19	DEB	NCT BUSES CD 2820	2.30		8,108.20
05 Sep 19	FPO	N.L.S.C. 200000000505501026 05SEP19 12:49	48.00		8,060.20
05 Sep 19	DEB	NCT BUSES CD 2820	18.90		8,041.30
06 Sep 19	DEB	SEVERN TRENT WATER CD 2820	119.84		7,921.46
06 Sep 19		STATEMENT CLOSING BALANCE	1,829.58	4,100.87	7,921.46

Payment types:

DEB - Debit Card

BGC - Bank Giro Credit

SO - Standing Order

FPO - Faster Payment

DD - Direct Debit



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NOTTINGHAMSHIRE
NG2 7FF



Branch	NORWICH CITY
Sort Code	11-05-72
Account No	13474268
IBAN	GB72 HLFX 1105 7213 4742 68
BIC	HLFXGB21Q29
Banking Helpline	0345 720 3040



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Important Information for you

Help to protect yourself from fraud

We'll do all we can to keep your money safe. That's why we've signed up to a new code to protect you from fraud scams. The code is here to help keep your money safe but it's important you protect yourself too. You can find out more about this code at halifax.co.uk/protectyourselffromfraud

Don't assume letters, phone calls, emails or text messages are genuine, even if they seem to know information about you – if it doesn't feel right, don't go ahead.



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Statement No. 16
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

07 September 2019 to 08 October 2019

Your Account

Date of previous statement	06 September 2019
Balance on 07 Sep 2019	£7,921.46
Money in	£4,113.80
Money out	£3,299.67
Balance on 08 Oct 2019	£8,735.59
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 16**

08 October 2019

Page 4 of 7

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
06 Sep 19		STATEMENT OPENING BALANCE			7,921.46
09 Sep 19	FPO	KARTHIK THANGAVELU 400000000512896128 08SEP19 18:02	50.00		7,871.46
09 Sep 19	DD	RUSHCLIFFE BC 05176561 41037144	223.05		7,648.41
12 Sep 19	DEB	ASDA SUPERSTORE 04 CD 2820	11.08		7,637.33
12 Sep 19	DEB	Klarna * hotels.co CD 2820	18.67		7,618.66
13 Sep 19	DEB	SEVERN TRENT WATER CD 2820	122.09		7,496.57
16 Sep 19	DEB	AMZNMktplace CD 2820 15SEP19		1.95	7,498.52
16 Sep 19	DEB	AMZNMktplace CD 2820 15SEP19	1.95		7,496.57
16 Sep 19	DEB	ASDA SUPERSTORE 04 CD 2820 15SEP19	23.66		7,472.91
16 Sep 19	DEB	ASDA PETROL/UPT 04 CD 2820 15SEP19	29.26		7,443.65
16 Sep 19	DD	HSBC PLC LOANS 10840026 40011346141129	166.60		7,277.05
16 Sep 19	DEB	HASTINGS INSURANCE CD 2820	509.41		6,767.64
19 Sep 19	DEB	ASDA SUPERSTORE 04 CD 2820	5.60		6,762.04
19 Sep 19	DEB	ASDA PETROL/UPT 04 CD 2820	10.88		6,751.16
19 Sep 19	DEB	APCOA - HAL - SS T CD 2820	12.00		6,739.16
23 Sep 19	DEB	AMAZON.CO.UK*MA6WH CD 2820 21SEP19	9.85		6,729.31
23 Sep 19	DEB	ASDA PETROL/UPT 04 CD 2820 21SEP19	35.58		6,693.73
23 Sep 19	DD	PLUSNET PLC PAY AC 04020503 37933395	5.25		6,688.48
23 Sep 19	DD	VIRGIN MEDIA PYMTS 05767745 922265202001	27.00		6,661.48
23 Sep 19	DEB	DUNELM LTD CD 2820	23.00		6,638.48
23 Sep 19	DEB	FALCON CD 2820	40.68		6,597.80
24 Sep 19	DEB	TESCO STORES 5957 CD 2820	3.40		6,594.40
25 Sep 19	DD	VIRGIN MOBILE 00803434 FA73772070	9.00		6,585.40
26 Sep 19	SO	MLC ACADEMY 0042	60.00		6,525.40
26 Sep 19	DD	BULB ENERGY 03151406 ACCY642-BULB	101.49		6,423.91
30 Sep 19	DEB	ASDA SUPERSTORE 04 CD 2820 28SEP19	33.35		6,390.56
30 Sep 19	DEB	BOOTS,WEST CD 2820 29SEP19	14.99		6,375.57
30 Sep 19	DEB	SAINSBURY'S S/MKT CD 2820 29SEP19	30.75		6,344.82
30 Sep 19	DEB	FALCON CD 2820 29SEP19	32.61		6,312.21
30 Sep 19	BGC	COGNIZANT		4,098.87	10,411.08
30 Sep 19	DEB	MARKS&SPENCER PLC CD 2820	4.30		10,406.78
30 Sep 19	DEB	SPECSAVERS CD 2820	69.00		10,337.78
01 Oct 19	SO	KUMON WESTBRIDGFOD 0026	130.00		10,207.78
01 Oct 19	DD	HALIFAX 80291538 1053916043090000	1,080.85		9,126.93
01 Oct 19		REWARD (NET)		2.00	9,128.93
02 Oct 19	SO	NAMAHATTA 0032	10.00		9,118.93
04 Oct 19	DD	DVLA-AC08AOL 00039124 000000000035791985	17.50		9,101.43
04 Oct 19	CPT	LNK ASDA W BDGEFD CD 2820 04OCT19	80.00		9,021.43

(Continued on next page)

**Statement No. 16**

08 October 2019

Page 5 of 7

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
07 Oct 19	DD	RUSHCLIFFE BC 05899362 41037144	222.00		8,799.43
07 Oct 19	DEB	FALCON CASH AND CA CD 2820		10.98	8,810.41
07 Oct 19	DEB	FALCON CASH AND CA CD 2820	63.48		8,746.93
08 Oct 19	DEB	CAPITAL ONE CD 2820	0.84		8,746.09
08 Oct 19	DEB	ASDA SUPERSTORE 04 CD 2820	10.50		8,735.59
08 Oct 19		STATEMENT CLOSING BALANCE	3,299.67	4,113.80	8,735.59

Payment types:

FPO - Faster Payment

DEB - Debit Card

BGC - Bank Giro Credit

CPT - Cashpoint

DD - Direct Debit

SO - Standing Order



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Statement No. 16
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Summary of Reward Current Account

09 October 2018 to 08 October 2019

Your summary is an overview of any interest or fees that have been paid or received to this account during the summary period. You do not need to take any action when you receive your summary.

Your Account

Average credit balance	£21,395.81
Average debit balance	£0.00
Reward payment credited	£24.00

Type of Fee	Quantity	Total
Debit card fee	8	£12.35
Total fees	8	£12.35

The fees detailed above have been paid during this summary period.

The fees paid in this summary period are highlighted in the 'Fees Explained' section and on the reverse.

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

Fees may have changed during the period covered by this summary. For details please see your regular statements.



MR K V VENKATARAMAN
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Statement No. 17
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

09 October 2019 to 08 November 2019

Your Account

Date of previous statement	08 October 2019
Balance on 09 Oct 2019	£8,735.59
Money in	£4,366.71
Money out	£4,218.96
Balance on 08 Nov 2019	£8,883.34
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.



Statement No. 17
08 November 2019
Page 3 of 4

Sort Code 11-05-72
Account Number 13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Oct 19		STATEMENT OPENING BALANCE			8,735.59
09 Oct 19	DEB	CURRYS ONLINE CD 2820	6.50		8,729.09
09 Oct 19	DEB	XEXEC LTD CD 2820	358.05		8,371.04
10 Oct 19	DEB	WILKO RETAIL LIMIT CD 2820	8.00		8,363.04
14 Oct 19	DEB	SCHOOLMONEY CD 2820 12OCT19	2.50		8,360.54
14 Oct 19	DEB	ASDA SUPERSTORE 04 CD 2820 12OCT19	10.99		8,349.55
14 Oct 19	DEB	Klarna * hotels.co CD 2820 12OCT19	18.67		8,330.88
14 Oct 19	DEB	ASDA PETROL/UPT 04 CD 2820 12OCT19	39.44		8,291.44
14 Oct 19	DEB	SCHOOLMONEY CD 2820 13OCT19	2.35		8,289.09
14 Oct 19	DEB	MARKS&SPENCER PLC CD 2820 13OCT19	8.30		8,280.79
14 Oct 19	DEB	SPORTSDIRECT 195 CD 2820 13OCT19	19.99		8,260.80
14 Oct 19	DEB	PRIMARK CD 2820	14.50		8,246.30
14 Oct 19	DEB	TESCO STORES 6103 CD 2820	2.15		8,244.15
14 Oct 19	DEB	B & Q 1241 CD 2820	23.84		8,220.31
15 Oct 19	DD	HSBC PLC LOANS 07055052 40011346141129	166.60		8,053.71
15 Oct 19	FPI	PAYPAL PPWDL4ZT22226Z8THA PPWDI000000001DP4AC		140.00	8,193.71
17 Oct 19	BGC	COGNIZANT WORLDWID		69.00	8,262.71
21 Oct 19	DEB	CAPITAL ONE CD 2820 19OCT19	0.84		8,261.87
21 Oct 19	DEB	ASDA SUPERSTORE 04 CD 2820 20OCT19	16.43		8,245.44
21 Oct 19	DEB	FALCON CD 2820	22.07		8,223.37
23 Oct 19	DD	PLUSNET PLC PAY AC 02397466 37933395	5.25		8,218.12
23 Oct 19	DD	VIRGIN MEDIA PYMTS 03109461 922265202001	27.00		8,191.12
24 Oct 19	DEB	MARKS&SPENCER PLC CD 2820	6.00		8,185.12
25 Oct 19	DD	VIRGIN MOBILE 03190680 FA73772070	9.00		8,176.12
28 Oct 19	DEB	B & Q 1241 CD 2820 27OCT19		6.84	8,182.96
28 Oct 19	DEB	ARGOS RETAIL GROUP CD 2820 27OCT19	59.99		8,122.97
28 Oct 19	DEB	B & Q 1241 CD 2820 27OCT19	20.63		8,102.34
28 Oct 19	SO	MLC ACADEMY 0042	60.00		8,042.34
28 Oct 19	DD	BULB ENERGY 08348831 ACCY642-BULB	101.49		7,940.85
31 Oct 19	BGC	COGNIZANT		4,098.87	12,039.72
31 Oct 19	DEB	MARKS&SPENCER PLC CD 6714	50.84		11,988.88
31 Oct 19	DEB	VALECYCLES CD 2820	30.00		11,958.88
01 Nov 19	SO	KUMON WESTBRIDGFOD 0026	130.00		11,828.88
01 Nov 19	DD	PAYPAL PAYMENT 25338393 4ZT22229VDXF6	4.00		11,824.88
01 Nov 19	DD	PAYPAL PAYMENT 25344931 4ZT22229VDXF6	5.37		11,819.51
01 Nov 19	DD	DVLA-AC08AOL 23279457 000000000035791985	17.50		11,802.01
01 Nov 19	DD	PAYPAL PAYMENT 24535597 4ZT22229VDXF6	19.00		11,783.01

(Continued on next page)



Statement No. 17
08 November 2019
Page 4 of 4

Sort Code 11-05-72
Account Number 13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
01 Nov 19	DD	HALIFAX 80370084 1053916043090000	1,080.85		10,702.16
01 Nov 19	DEB	ASDA SUPERSTORE 04 CD 2820	12.05		10,690.11
01 Nov 19	DEB	ASDA PETROL/UPT 04 CD 2820	34.99		10,655.12
01 Nov 19		REWARD (NET)		2.00	10,657.12
04 Nov 19	DEB	LONDON BOROUGH OF CD 2820 02NOV19	3.00		10,654.12
04 Nov 19	DEB	NIRALA CD 2820 02NOV19	3.00		10,651.12
04 Nov 19	DEB	BHAKTIVEDANTA MANO CD 2820 02NOV19	10.80		10,640.32
04 Nov 19	DEB	SWATHI CASH AND CA CD 2820 02NOV19	12.17		10,628.15
04 Nov 19	DEB	INTERNATIONAL SOCI CD 2820 02NOV19	20.00		10,608.15
04 Nov 19	DEB	SARAVANA BHAVAN CD 2820 02NOV19	31.40		10,576.75
04 Nov 19	DEB	SEELANS SUPERMARKE CD 2820 02NOV19	38.79		10,537.96
04 Nov 19	DEB	ICELAND CD 2820 03NOV19	8.00		10,529.96
04 Nov 19	DEB	MARKS&SPENCER PLC CD 2820 03NOV19	11.00		10,518.96
04 Nov 19	DEB	ASDA PETROL/UPT 04 CD 2820 03NOV19	38.80		10,480.16
04 Nov 19	DEB	WWW.OVOENERGY.COM CD 2820 03NOV19	132.30		10,347.86
04 Nov 19	SO	NAMAHATTA 0032	10.00		10,337.86
05 Nov 19	FPO	SAMPRADAYA BHAJAN 500000000529318945 05NOV19 17:44	51.00		10,286.86
05 Nov 19	DEB	XEXEC LTD CD 2820	1,162.50		9,124.36
06 Nov 19	BGC	IPA SA		50.00	9,174.36
07 Nov 19	DD	RUSHCLIFFE BC 00397181 41037144	222.00		8,952.36
07 Nov 19	DEB	ASDA SUPERSTORE 04 CD 6714	19.52		8,932.84
08 Nov 19	DEB	POUNDLAND LTD 1726 CD 2820	3.00		8,929.84
08 Nov 19	DEB	XEXEC LTD CD 2820	46.50		8,883.34
08 Nov 19		STATEMENT CLOSING BALANCE	4,218.96	4,366.71	8,883.34

Payment types:

DEB - Debit Card

FPI - Faster Payment

SO - Standing Order

FPO - Faster Payment

DD - Direct Debit

BGC - Bank Giro Credit

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.



MR K V VENKATARAMAN
MRS A SRIDHAR
5 STANHOME DRIVE
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NOTTINGHAM
NOTTINGHAMSHIRE
NG2 7FF



Statement No. 18
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

09 November 2019 to 06 December 2019

Your Account

Date of previous statement	08 November 2019
Balance on 09 Nov 2019	£8,883.34
Money in	£5,698.54
Money out	£5,126.98
Balance on 06 Dec 2019	£9,454.90
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.



Statement No. 18
06 December 2019
Page 3 of 4

Sort Code 11-05-72
Account Number 13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Nov 19		STATEMENT OPENING BALANCE			8,883.34
11 Nov 19	DEB	PRIMARK CD 2820 09NOV19	5.00		8,878.34
11 Nov 19	DEB	PRIMARK CD 2820 09NOV19	11.00		8,867.34
11 Nov 19	DEB	ASDA SUPERSTORE 04 CD 2820 10NOV19	9.04		8,858.30
11 Nov 19	DEB	ASDA PETROL/UPT 04 CD 2820 10NOV19	12.16		8,846.14
11 Nov 19	DEB	BROADWAY SUPERSTOR CD 2820 10NOV19	86.48		8,759.66
11 Nov 19	DEB	TESCO STORES 6103 CD 2820	6.16		8,753.50
11 Nov 19	DEB	Klarna * hotels.co CD 2820	18.67		8,734.83
11 Nov 19	DEB	ASDA F/STN NORWICH CD 2820	23.17		8,711.66
11 Nov 19	DEB	LIDL GB NORWICH CD 2820	37.98		8,673.68
12 Nov 19	FPO	HSBC BNK VSA454638 100000000529900646 12NOV19 11:59	1.12		8,672.56
12 Nov 19	DEB	ASDA SUPERSTORE 04 CD 2820	41.82		8,630.74
13 Nov 19	FPO	HALIFAX MORTGAGES 500000000532024141 13NOV19 22:03	2,500.00		6,130.74
15 Nov 19	DD	HSBC PLC LOANS 06380130 40011346141129	166.60		5,964.14
15 Nov 19	FPI	PAYPAL PPWDL4ZT22223J8MY PPWD100000000A5A9R		200.00	6,164.14
18 Nov 19	DEB	ASDA SUPERSTORE 04 CD 2820 16NOV19	28.99		6,135.15
18 Nov 19	DEB	ASDA PETROL/UPT 04 CD 2820 16NOV19	29.41		6,105.74
18 Nov 19	DEB	SHARIF AND SONS SU CD 2820 16NOV19	39.74		6,066.00
18 Nov 19	FPI	SELVAM M MOHAN 17NOV19 06111906710589000N		1,238.00	7,304.00
22 Nov 19	DD	PLUSNET PLC PAY AC 01600985 37933395	5.25		7,298.75
22 Nov 19	DEB	AMZNMKTPLACE AMAZO CD 2820	26.99		7,271.76
25 Nov 19	DEB	ASDA SUPERSTORE 04 CD 2820 23NOV19	0.60		7,271.16
25 Nov 19	DEB	ASDA PETROL/UPT 04 CD 2820 23NOV19	24.43		7,246.73
25 Nov 19	DD	VIRGIN MOBILE 05573616 FA73772070	9.00		7,237.73
25 Nov 19	DD	VIRGIN MEDIA PYMTS 07756952 922265202001	27.00		7,210.73
26 Nov 19	SO	MLC ACADEMY 0042	60.00		7,150.73
26 Nov 19	DD	BULB ENERGY 05072950 ACCY642-BULB	101.49		7,049.24
26 Nov 19	DD	PAYPAL PAYMENT 05030787 4ZT22229VDXF6	142.37		6,906.87
26 Nov 19	DD	PAYPAL PAYMENT 05027465 4ZT22229VDXF6	142.49		6,764.38
26 Nov 19	DEB	NCT BUSES CD 2820	18.90		6,745.48
27 Nov 19	DD	PAYPAL PAYMENT 03527894 4ZT22229VDXF6	5.00		6,740.48
27 Nov 19	DD	PAYPAL PAYMENT 03541076 4ZT22229VDXF6	8.24		6,732.24
29 Nov 19	BGC	COGNIZANT		4,098.87	10,831.11
02 Dec 19	DEB	HOBBYCRAFT CD 2820 01DEC19		3.30	10,834.41
02 Dec 19	DEB	NETFLIX.COM CD 6714 01DEC19	5.99		10,828.42

(Continued on next page)



Statement No. 18
06 December 2019
Page 4 of 4

Sort Code 11-05-72
Account Number 13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
02 Dec 19	DEB	THE RANGE CD 2820 01DEC19	3.00		10,825.42
02 Dec 19	DEB	HOBBYCRAFT CD 2820 01DEC19	5.50		10,819.92
02 Dec 19	DEB	FALCON CD 2820 01DEC19	50.06		10,769.86
02 Dec 19	DEB	Amazon.co.uk*8V581 CD 2820 01DEC19	80.00		10,689.86
02 Dec 19	SO	KUMON WESTBRIDGFOD 0026	130.00		10,559.86
02 Dec 19	SO	NAMAHATTA 0032	10.00		10,549.86
02 Dec 19	DD	PAYPAL PAYMENT 29825504 4ZT22229V DXF6	5.99		10,543.87
02 Dec 19	DD	DVLA-AC08AOL 12895840 000000000035791985	17.50		10,526.37
02 Dec 19	DD	TV LICENCE QBPI 27232549 3846420820	39.87		10,486.50
02 Dec 19	DD	HALIFAX 80366340 1053916043090000	1,080.85		9,405.65
02 Dec 19	FPI	APARNA ARAVIND GET TOGETHER 00155663632BFHCJXL		14.00	9,419.65
02 Dec 19	FPI	PAYPAL PPWDL4ZT22AUV2R5C2 PPWD00000000BNW6PG		142.37	9,562.02
02 Dec 19	DEB	B&M RETAIL LTD CD 2820	15.76		9,546.26
02 Dec 19		REWARD (NET)		2.00	9,548.26
03 Dec 19	DEB	ASDA SUPERSTORE 04 CD 6714	0.79		9,547.47
03 Dec 19	DEB	ASDA SUPERSTORE 04 CD 6714	5.10		9,542.37
03 Dec 19	DEB	RAINBOW FMY DENTAL CD 6714	22.70		9,519.67
03 Dec 19	DEB	ASDA SUPERSTORE 04 CD 6714	24.81		9,494.86
04 Dec 19	DD	PAYPAL PAYMENT 03252294 4ZT22229V DXF6	5.00		9,489.86
04 Dec 19	DD	PAYPAL PAYMENT 02685529 4ZT22229V DXF6	10.79		9,479.07
05 Dec 19	DD	PAYPAL PAYMENT 03104091 4ZT22229V DXF6	14.38		9,464.69
05 Dec 19	DEB	CO-OP GROUP 065071 CD 6714	6.20		9,458.49
06 Dec 19	DEB	TOOLSTATION LTD CD 2820	3.59		9,454.90
06 Dec 19		STATEMENT CLOSING BALANCE	5,126.98	5,698.54	9,454.90

Payment types:

DEB - Debit Card

DD - Direct Debit

SO - Standing Order

BGC - Bank Giro Credit

FPO - Faster Payment

FPI - Faster Payment

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.



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Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Important Information for you

FINANCIAL SERVICES COMPENSATION SCHEME INFORMATION SHEET



Basic information about the protection of your eligible deposits

Eligible deposits in Bank of Scotland plc are protected by: The Financial Services Compensation Scheme ("FSCS")¹

Protected

Limit of protection: £85,000 per depositor per bank². The following trading names are part of your bank: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Wales, and St. James's Place Bank. Some savings accounts under the AA Savings and Saga brand names are also deposits with Bank of Scotland plc.

If you have more eligible deposits at the same bank: All your eligible deposits at the same bank are "aggregated"³ and the total is subject to the limit of £85,000².

If you have a joint account with other person(s): The limit of £85,000 applies to each depositor separately³.

Reimbursement period in case of bank's failure: 20 working days⁴

Currency of reimbursement: Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.

To contact Bank of Scotland plc: You can visit one of our branches, call us, go online or write to us at: The Mound, Edinburgh, EH1 1YZ

To contact the FSCS for further information on compensation: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk

More information: <http://www.fscs.org.uk>

Additional Information

¹**Scheme responsible for the protection of your eligible deposit** – Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²**General limit of protection** – If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Bank of Scotland plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

³**Limit of protection for joint accounts** – In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴**Reimbursement** – The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit.

Other important information – In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

FINANCIAL SERVICES COMPENSATION SCHEME EXCLUSIONS LIST

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund¹, public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.



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Statement No. 19
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

07 December 2019 to 08 January 2020

Your Account

Date of previous statement	06 December 2019
Balance on 07 Dec 2019	£9,454.90
Money in	£4,583.45
Money out	£6,004.39
Balance on 08 Jan 2020	£8,033.96
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 19**

08 January 2020

Page 4 of 6

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
06 Dec 19		STATEMENT OPENING BALANCE			9,454.90
09 Dec 19	DEB	ASDA F/STN NOTTING CD 2820 08DEC19	26.81		9,428.09
09 Dec 19	DEB	ASDA SUPERSTORE 04 CD 2820 08DEC19	35.99		9,392.10
09 Dec 19	FPO	UMAKHANTH 600000000541413934 08DEC19 20:10	15.00		9,377.10
09 Dec 19	DD	RUSHCLIFFE BC 02387574 41037144	222.00		9,155.10
10 Dec 19	FPI	PAYPAL PPWDL4ZT22AUYSZT9Y PPWD00000000BODDQS		5.99	9,161.09
11 Dec 19	DEB	PRIMARK CD 2820	8.00		9,153.09
12 Dec 19	FPI	PAYPAL PPWDL4ZT22AUZQNEPN PPWD00000000BOHZQC		142.49	9,295.58
12 Dec 19	FPI	PAYPAL PPWDL4ZT22242TFVE PPWD100000000K84AE		150.00	9,445.58
12 Dec 19	DEB	Gigantic7609-3792- CD 2820	11.00		9,434.58
12 Dec 19	DEB	ASDA PETROL/UPT 04 CD 2820	14.21		9,420.37
12 Dec 19	DEB	ASDA SUPERSTORE 04 CD 2820	29.90		9,390.47
13 Dec 19	DEB	APCOA - HAL - SS T CD 2820	12.00		9,378.47
16 Dec 19	DEB	ASDA SUPERSTORE 04 CD 2820 15DEC19		1.50	9,379.97
16 Dec 19	DEB	POST OFFICE COUNTDOWN CD 2820 15DEC19	5.47		9,374.50
16 Dec 19	DEB	MARKS&SPENCER PLC CD 2820 15DEC19	9.34		9,365.16
16 Dec 19	DEB	MARKS&SPENCER PLC CD 2820 15DEC19	15.45		9,349.71
16 Dec 19	DEB	ASDA SUPERSTORE 04 CD 2820 15DEC19	30.78		9,318.93
16 Dec 19	DEB	ASDA F/STN NOTTING CD 2820 15DEC19	35.49		9,283.44
16 Dec 19	DEB	ASDA SUPERSTORE 04 CD 2820 15DEC19	48.19		9,235.25
16 Dec 19	DD	PAYPAL PAYMENT 06017110 4ZT22229V DXF6	5.00		9,230.25
16 Dec 19	DD	HSBC PLC LOANS 10994120 40011346141129	166.60		9,063.65
16 Dec 19	DEB	LIDL GB NOTTINGHAM CD 2820	12.83		9,050.82
16 Dec 19	DEB	FALCON CD 2820	42.75		9,008.07
16 Dec 19	DEB	XEXEC LTD CD 2820	46.50		8,961.57
16 Dec 19	DEB	SEVERN TRENT WATER CD 2820	150.46		8,811.11
18 Dec 19	DD	PAYPAL PAYMENT 02988772 4ZT22229V DXF6	2.08		8,809.03
18 Dec 19	DD	PAYPAL PAYMENT 03405342 4ZT22229V DXF6	4.00		8,805.03
19 Dec 19	BGC	COGNIZANT		4,099.27	12,904.30
19 Dec 19	DD	PLUSNET PLC PAY AC 01624094 37933395	5.25		12,899.05
19 Dec 19	DD	PAYPAL PAYMENT 02274077 4ZT22229V DXF6	7.98		12,891.07
19 Dec 19	DD	PAYPAL PAYMENT 02721764 4ZT22229V DXF6	40.40		12,850.67
19 Dec 19	DD	PAYPAL PAYMENT 02719363 4ZT22229V DXF6	40.40		12,810.27
19 Dec 19	CPT	LNK SAINSBURYS BAN CD 2820 19DEC19	10.00		12,800.27
23 Dec 19	CPT	LNK ASDA W BDGEFD CD 2820 22DEC19	20.00		12,780.27

(Continued on next page)

**Statement No. 19**

08 January 2020

Page 5 of 6

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
23 Dec 19	DEB	MARKS&SPENCER PLC CD 6714 22DEC19	11.99		12,768.28
23 Dec 19	DEB	ASDA SUPERSTORE 04 CD 6714 22DEC19	16.20		12,752.08
23 Dec 19	DEB	OUTWOOD SST CD 2820 22DEC19	4.95		12,747.13
23 Dec 19	DEB	WH SMITH CD 2820 22DEC19	7.00		12,740.13
23 Dec 19	DEB	First West Yorkshi CD 2820 22DEC19	7.00		12,733.13
23 Dec 19	DEB	SAINSBURY'S S/MKT CD 2820 22DEC19	24.50		12,708.63
23 Dec 19	FPO	MLC ACADEMY 500000000546829038 22DEC19 19:31	96.00		12,612.63
23 Dec 19	DD	VIRGIN MEDIA PYMTS 08298194 922265202001	27.00		12,585.63
23 Dec 19	DEB	CO-OP GROUP 065071 CD 2820	1.10		12,584.53
23 Dec 19	DEB	ASDA SUPERSTORE 04 CD 2820	3.40		12,581.13
24 Dec 19	DEB	NCC INTERNET CD 2820	30.00		12,551.13
24 Dec 19	DEB	CO-OP GROUP 065071 CD 6714	0.55		12,550.58
24 Dec 19	DEB	DEBENHAMS.COM CD 2820	30.00		12,520.58
27 Dec 19	DEB	DEBENHAMS.COM CD 2820 25DEC19	44.50		12,476.08
27 Dec 19	DEB	EDPLACE.COM CD 2820 25DEC19	1.00		12,475.08
27 Dec 19	SO	MLC ACADEMY 0042	60.00		12,415.08
27 Dec 19	DD	VIRGIN MOBILE 03980560 FA73772070	9.00		12,406.08
27 Dec 19	DD	BULB ENERGY 07460824 ACCY642-BULB	101.49		12,304.59
27 Dec 19	DEB	ASDA SUPERSTORE 04 CD 6714	6.00		12,298.59
27 Dec 19	DEB	ASDA SUPERSTORE 04 CD 6714	13.48		12,285.11
30 Dec 19	DEB	ASDA SUPERSTORE 04 CD 6714 28DEC19		6.00	12,291.11
30 Dec 19	DEB	MARKS&SPENCER PLC CD 2820 29DEC19	1.21		12,289.90
30 Dec 19	DD	PAYPAL PAYMENT 06784534 4ZT22229VDXF6	32.00		12,257.90
30 Dec 19	DEB	MATALAN.CO.UK CD 2820	182.50		12,075.40
30 Dec 19	DEB	MCDONALDS CD 2820	4.17		12,071.23
31 Dec 19	DEB	SPORTSDIRECT 195 CD 2820	22.48		12,048.75
31 Dec 19	DEB	NETFLIX.COM CD 6714	5.99		12,042.76
02 Jan 20	DEB	PRIMARK CD 2820 01JAN20	3.00		12,039.76
02 Jan 20	FPO	HALIFAX MORTGAGES 200000000548291527 01JAN20 19:50	2,500.00		9,539.76
02 Jan 20	SO	KUMON WESTBRIDGFOD 0026	130.00		9,409.76
02 Jan 20	SO	NAMAHATTA 0032	10.00		9,399.76
02 Jan 20	DD	DVLA-AC08AOL 10091345 000000000035791985	17.50		9,382.26
02 Jan 20	DD	HALIFAX 80383983 1053916043090000	1,080.85		8,301.41
02 Jan 20	DEB	ASDA SUPERSTORE 04 CD 2820	0.65		8,300.76
02 Jan 20	DEB	ASDA PETROL/UPT 04 CD 2820	22.71		8,278.05
02 Jan 20	DEB	ASDA SUPERSTORE 04 CD 2820	54.90		8,223.15
02 Jan 20		REWARD (NET)		2.00	8,225.15
03 Jan 20	DD	HOMESERVE 02974693 HSS 570552895	1.50		8,223.65

(Continued on next page)

**Statement No. 19**

08 January 2020

Page 6 of 6

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
03 Jan 20	FPI	PAYPAL PPWDL4ZT22AV9NQEEU PPWD00000000BPJE42		32.00	8,255.65
03 Jan 20	DEB	ASDA SUPERSTORE 04 CD 2820	7.67		8,247.98
06 Jan 20	DEB	CAPITAL ONE CD 2820 04JAN20	0.84		8,247.14
06 Jan 20	DEB	MATALAN CD 2820 05JAN20		121.50	8,368.64
06 Jan 20	DEB	LIDL GB NOTTINGHAM CD 2820 05JAN20	8.28		8,360.36
06 Jan 20	DEB	MATALAN CD 2820 05JAN20	13.50		8,346.86
06 Jan 20	FPO	N.L.S.C. 100000000549979077 05JAN20 21:18	48.00		8,298.86
06 Jan 20	FPO	N.L.S.C. 400000000556366413 05JAN20 21:19	48.00		8,250.86
06 Jan 20	DEB	DUNELM CD 2820	17.60		8,233.26
07 Jan 20	DD	RUSHCLIFFE BC 02084398 41037144	222.00		8,011.26
08 Jan 20	BGC	UNUM DENTAL PMTS		22.70	8,033.96
08 Jan 20		STATEMENT CLOSING BALANCE	6,004.39	4,583.45	8,033.96

Payment types:

DEB - Debit Card

DD - Direct Debit

BGC - Bank Giro Credit

SO - Standing Order

FPO - Faster Payment

FPI - Faster Payment

CPT - Cashpoint

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.



MR K V VENKATARAMAN
MRS A SRIDHAR
5 STANHOME DRIVE
WEST BRIDGFORD
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NOTTINGHAMSHIRE
NG2 7FF



Statement No. 20
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

Reward Current Account

09 January 2020 to 07 February 2020

Your Account

Date of previous statement	08 January 2020
Balance on 09 Jan 2020	£8,033.96
Money in	£4,375.55
Money out	£4,348.29
Balance on 07 Feb 2020	£8,061.22
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

Statement No. 20

07 February 2020

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Jan 20		STATEMENT OPENING BALANCE			8,033.96
10 Jan 20	DD	IKANO BANK AB 03317220 1324670020590193	11.84		8,022.12
10 Jan 20	DEB	TICKETS TO INDIA CD 2820	1,947.45		6,074.67
13 Jan 20	DEB	CINEWORLD CD 2820 11JAN20	3.75		6,070.92
13 Jan 20	DEB	XEXEC LTD CD 2820 11JAN20	34.00		6,036.92
13 Jan 20	DEB	SHARIF AND SONS SU CD 2820 12JAN20	29.91		6,007.01
13 Jan 20	DEB	ASDA SUPERSTORE 04 CD 2820	16.10		5,990.91
13 Jan 20	DEB	ASDA PETROL/UPT 04 CD 2820	32.38		5,958.53
14 Jan 20	DD	PAYPAL PAYMENT 03212036 4ZT22229V DXF6	2.00		5,956.53
14 Jan 20	DD	PAYPAL PAYMENT 03217140 4ZT22229V DXF6	2.00		5,954.53
14 Jan 20	DD	PAYPAL PAYMENT 03218373 4ZT22229V DXF6	6.00		5,948.53
14 Jan 20	DD	PAYPAL PAYMENT 03196491 4ZT22229V DXF6	6.00		5,942.53
15 Jan 20	DD	PAYPAL PAYMENT 04593402 4ZT22229V DXF6	2.80		5,939.73
15 Jan 20	DD	PAYPAL PAYMENT 06743167 4ZT22229V DXF6	5.00		5,934.73
15 Jan 20	DD	HSBC PLC LOANS 07398713 40011346141129	166.60		5,768.13
15 Jan 20	FPI	PAYPAL PPWDL4ZT22224ZVZWE PPWDI00000000TXDJA		166.60	5,934.73
15 Jan 20	DEB	DEBENHAMS.COM CD 2820		2.50	5,937.23
15 Jan 20	DEB	DEBENHAMS.COM CD 2820		30.00	5,967.23
15 Jan 20	DEB	DEBENHAMS.COM CD 2820		42.00	6,009.23
16 Jan 20	DD	PAYPAL PAYMENT 02250349 4ZT22229V DXF6	2.80		6,006.43
16 Jan 20	DEB	DUNELM CD 2820		17.60	6,024.03
17 Jan 20	DD	PAYPAL PAYMENT 02590653 4ZT22229V DXF6	9.98		6,014.05
17 Jan 20	FPI	PAYPAL PPWDL4ZT22AVENWWNW PPWD00000000BQDPDW		2.00	6,016.05
17 Jan 20	DEB	ASDA SUPERSTORE 04 CD 2820	14.84		6,001.21
20 Jan 20	DEB	SAINSBURY'S S/MKT CD 2820 19JAN20	2.45		5,998.76
20 Jan 20	DEB	SPORTSDIRECT 236 CD 2820 19JAN20	2.99		5,995.77
20 Jan 20	DEB	MARKS&SPENCER PLC CD 2820 19JAN20	14.56		5,981.21
20 Jan 20	DEB	MATALAN CD 2820 19JAN20	34.00		5,947.21
20 Jan 20	DD	PLUSNET PLC PAY AC 03170329 37933395	5.25		5,941.96
21 Jan 20	DD	PAYPAL PAYMENT 02218350 4ZT22229V DXF6	3.76		5,938.20
22 Jan 20	DD	PAYPAL PAYMENT 01818072 4ZT22229V DXF6	8.49		5,929.71
22 Jan 20	FPI	PAYPAL PPWDL4ZT22AVG83MZ6 PPWD00000000BQLK8M		9.98	5,939.69
22 Jan 20	DEB	ASDA SUPERSTORE 04 CD 2820	4.09		5,935.60
22 Jan 20	DEB	ASDA SUPERSTORE 04 CD 2820	4.50		5,931.10
22 Jan 20	DEB	WILKO RETAIL LIMIT CD 2820	8.05		5,923.05
23 Jan 20	DD	VIRGIN MEDIA PYMTS 02298573 922265202001	27.00		5,896.05

(Continued on next page)

**Statement No. 20**

07 February 2020

Page 4 of 4

Sort Code**Account Number**

11-05-72

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
27 Jan 20	FPO	MLC ACADEMY 200000000556813856 25JAN20 21:27	43.00		5,853.05
27 Jan 20	DEB	MARKS&SPENCER PLC CD 2820 26JAN20	7.72		5,845.33
27 Jan 20	SO	MLC ACADEMY 0042	60.00		5,785.33
27 Jan 20	DD	PAYPAL PAYMENT 04515164 4ZT22229VDFX6	4.00		5,781.33
27 Jan 20	DD	VIRGIN MOBILE 02741605 FA73772070	9.00		5,772.33
27 Jan 20	DD	BULB ENERGY 08378389 ACCY642-BULB	101.49		5,670.84
27 Jan 20	DEB	BOOTS, WEST CD 2820	7.99		5,662.85
27 Jan 20	DEB	ICELAND CD 2820	8.35		5,654.50
27 Jan 20	DEB	MARKS&SPENCER PLC CD 2820	9.80		5,644.70
27 Jan 20	DEB	ASDA PETROL/UPT 04 CD 2820	20.04		5,624.66
30 Jan 20	FPI	PAYPAL PPWDL4ZT22AVJZDTP6 PPWD00000000BQZLF2		4.00	5,628.66
30 Jan 20	DEB	SEVERN TRENT WATER CD 2820	38.89		5,589.77
31 Jan 20	BGC	COGNIZANT		4,098.87	9,688.64
31 Jan 20	DEB	MY LOCAL CHEMIST CD 2820	0.70		9,687.94
03 Feb 20	CPT	LNK TESCO LEICESTE CD 2820 01FEB20	20.00		9,667.94
03 Feb 20	DEB	TESCO STORE 2819 CD 2820 02FEB20	1.84		9,666.10
03 Feb 20	DEB	TESCO STORE 2819 CD 2820 02FEB20	10.28		9,655.82
03 Feb 20	DEB	TESCO STORE 2819 CD 2820 02FEB20	55.43		9,600.39
03 Feb 20	SO	KUMON WESTBRIDGFOD 0026	130.00		9,470.39
03 Feb 20	SO	NAMAHATTA 0032	10.00		9,460.39
03 Feb 20	DD	DVLA-AC08AOL 18638797 000000000035791985	17.50		9,442.89
03 Feb 20	DD	HALIFAX 80294984 1053916043090000	1,080.85		8,362.04
03 Feb 20	DEB	ASDA SUPERSTORE 04 CD 2820	1.93		8,360.11
03 Feb 20	DEB	ICELAND CD 2820	2.00		8,358.11
03 Feb 20	DEB	ASDA SUPERSTORE 04 CD 2820	2.85		8,355.26
03 Feb 20	DEB	MARKS&SPENCER PLC CD 2820	17.47		8,337.79
03 Feb 20		REWARD (NET)		2.00	8,339.79
05 Feb 20	DD	PAYPAL PAYMENT 03438840 4ZT22229VDFX6	2.80		8,336.99
05 Feb 20	DEB	DEBENHAMS.COM CD 2820	2.80		8,334.19
06 Feb 20	DEB	ASDA SUPERSTORE 04 CD 2820	2.30		8,331.89
06 Feb 20	DEB	ASDA SUPERSTORE 04 CD 2820	14.53		8,317.36
06 Feb 20	DEB	ASDA F/STN NOTTING CD 2820	34.14		8,283.22
07 Feb 20	DD	RUSHCLIFFE BC 02420520 41037144	222.00		8,061.22
07 Feb 20		STATEMENT CLOSING BALANCE	4,348.29	4,375.55	8,061.22

Payment types:

DD - Direct Debit

DEB - Debit Card

FPI - Faster Payment

FPO - Faster Payment

SO - Standing Order

BGC - Bank Giro Credit

CPT - Cashpoint

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.

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Statement No. 21
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

Reward Current Account

08 February 2020 to 06 March 2020

Your Account

Date of previous statement	07 February 2020
Balance on 08 Feb 2020	£8,061.22
Money in	£4,101.87
Money out	£2,412.93
Balance on 06 Mar 2020	£9,750.16
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 21**

06 March 2020

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
07 Feb 20		STATEMENT OPENING BALANCE			8,061.22
10 Feb 20	DD	IKANO BANK AB 00094055 1324670020590193	11.84		8,049.38
11 Feb 20	DD	PAYPAL PAYMENT 02544136 4ZT22229VDFX6	2.80		8,046.58
12 Feb 20	DD	PAYPAL PAYMENT 02329402 4ZT22229VDFX6	2.99		8,043.59
14 Feb 20	DEB	CAPITAL ONE CD 2820	0.65		8,042.94
14 Feb 20	DEB	CAPITAL ONE CD 2820	1.64		8,041.30
17 Feb 20	FPO	MLC ACADEMY 100000000565116848 16FEB20 09:51	96.00		7,945.30
17 Feb 20	DEB	HEALTHY ROUTE LTD CD 2820 16FEB20	3.10		7,942.20
17 Feb 20	DEB	ALDI 36 779 CD 2820 16FEB20	8.32		7,933.88
17 Feb 20	DEB	MARKS&SPENCER PLC CD 2820 16FEB20	17.58		7,916.30
17 Feb 20	DEB	SHARIF AND SONS SU CD 2820 16FEB20	58.61		7,857.69
17 Feb 20	DD	HSBC PLC LOANS 10366841 40011346141129	166.60		7,691.09
17 Feb 20	DEB	TESCO STORES 6103 CD 6714	1.55		7,689.54
19 Feb 20	DD	PAYPAL PAYMENT 01093396 4ZT22229VDFX6	4.99		7,684.55
19 Feb 20	DEB	IKEA LTD 263 NOTTI CD 2820	4.00		7,680.55
19 Feb 20	DEB	IKEA LTD 263 NOTTI CD 2820	97.55		7,583.00
21 Feb 20	DD	PLUSNET PLC PAY AC 02048449 37933395	5.25		7,577.75
24 Feb 20	DEB	ASDA SUPERSTORE 04 CD 2820 23FEB20	11.87		7,565.88
24 Feb 20	DEB	MARKS&SPENCER PLC CD 2820 23FEB20	13.67		7,552.21
24 Feb 20	DD	PAYPAL PAYMENT 07123115 4ZT22229VDFX6	6.49		7,545.72
24 Feb 20	DD	VIRGIN MEDIA PYMTS 06914357 922265202001	27.00		7,518.72
24 Feb 20	FPO	KUMON WESTBRIDGFOD 200000000567944449 24FEB20 21:42	16.25		7,502.47
25 Feb 20	DD	PAYPAL PAYMENT 04184990 4ZT22229VDFX6	2.80		7,499.67
25 Feb 20	DD	VIRGIN MOBILE 02019474 FA73772070	9.00		7,490.67
26 Feb 20	DD	PAYPAL PAYMENT 01093010 4ZT22229VDFX6	1.99		7,488.68
26 Feb 20	DD	PAYPAL PAYMENT 01138918 4ZT22229VDFX6	2.39		7,486.29
26 Feb 20	DD	BULB ENERGY 03093814 ACCY642-BULB	101.49		7,384.80
26 Feb 20	DEB	CAPITAL ONE CD 2820	0.84		7,383.96
27 Feb 20	DEB	MARKS&SPENCER PLC CD 2820	23.37		7,360.59
28 Feb 20	BGC	COGNIZANT		4,098.87	11,459.46
28 Feb 20	DD	PAYPAL PAYMENT 05927218 4ZT22229VDFX6	4.39		11,455.07
02 Mar 20	CPT	LNK INTU BROADMARS CD 2820 01MAR20	20.00		11,435.07
02 Mar 20	DEB	WWW.RUSHCLIFFE.GOV CD 2820 01MAR20	40.00		11,395.07
02 Mar 20	SO	KUMON WESTBRIDGFOD 0026	130.00		11,265.07
02 Mar 20	SO	NAMAHATTA 0032	10.00		11,255.07
02 Mar 20	SO	KUMON WESTBRIDGFOD 0045	65.00		11,190.07

(Continued on next page)

**Statement No. 21**

06 March 2020

Page 4 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
02 Mar 20	DD	DVLA-AC08AOL 11419654 000000000035791985	17.50		11,172.57
02 Mar 20	DD	TV LICENCE QBPI 22600539 3846420820	39.87		11,132.70
02 Mar 20	DD	HALIFAX 80356369 1053916043090000	1,080.85		10,051.85
02 Mar 20	DEB	MARKS&SPENCER PLC CD 2820	0.70		10,051.15
02 Mar 20	DEB	MARKS&SPENCER PLC CD 2820	21.05		10,030.10
02 Mar 20	DEB	ASDA SUPERSTORE 04 CD 2820	23.01		10,007.09
02 Mar 20	DEB	SPORTSDIRECT 195 CD 2820	30.47		9,976.62
02 Mar 20		REWARD (NET)		2.00	9,978.62
03 Mar 20	DEB	ASDA SUPERSTORE 04 CD 2820	29.46		9,949.16
04 Mar 20	FPO	SATISH CHELLADURAI 100000000572321479 04MAR20 21:03	200.00		9,749.16
04 Mar 20	FPI	SRIDHAR A AISH 48213102609718000N		1.00	9,750.16
04 Mar 20		STATEMENT CLOSING BALANCE	2,412.93	4,101.87	9,750.16

Payment types:

DD - Direct Debit

DEB - Debit Card

FPO - Faster Payment

BGC - Bank Giro Credit

CPT - Cashpoint

SO - Standing Order

FPI - Faster Payment

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.

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Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

Important Information for you

FINANCIAL SERVICES COMPENSATION SCHEME INFORMATION SHEET



Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Bank of Scotland plc are protected by: The Financial Services Compensation Scheme ("FSCS")¹

Limit of protection:

£85,000 per depositor per bank². The following trading names are part of your bank: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Wales, and St. James's Place Bank. Some savings accounts under the AA Savings and Saga brand names are also deposits with Bank of Scotland plc.

If you have more eligible deposits at the same bank:

All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000²

If you have a joint account with other person(s):

The limit of £85,000 applies to each depositor separately³

Reimbursement period in case of bank's failure:

20 working days⁴

Currency of reimbursement:

Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.

To contact Bank of Scotland plc:

You can visit one of our branches, call us, go online or write to us at: The Mound, Edinburgh, EH1 1YZ

To contact the FSCS for further information on compensation:

Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk

More information:

<http://www.fscs.org.uk>

Additional Information

¹**Scheme responsible for the protection of your eligible deposit** – Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²**General limit of protection** – If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Bank of Scotland plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

³**Limit of protection for joint accounts** – In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴**Reimbursement** – The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit.

Other important information – In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

FINANCIAL SERVICES COMPENSATION SCHEME EXCLUSIONS LIST

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund¹, public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.



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5 STANHOME DRIVE
WEST BRIDGFORD
NOTTINGHAM
NOTTINGHAMSHIRE
NG2 7FF

Statement No. 22
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

Reward Current Account

07 March 2020 to 08 April 2020

Your Account

Date of previous statement	06 March 2020
Balance on 07 Mar 2020	£9,750.16
Money in	£5,011.72
Money out	£2,235.24
Balance on 08 Apr 2020	£12,526.64
Arranged overdraft interest	£0.00
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 22**

08 April 2020

Page 4 of 8

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
06 Mar 20		STATEMENT OPENING BALANCE			9,750.16
09 Mar 20	FPO	ICM 200000000573184310 07MAR20 09:34	47.00		9,703.16
09 Mar 20	DD	IKANO BANK AB 07443902 1324670020590193	11.84		9,691.32
11 Mar 20	DD	PAYPAL PAYMENT 03345425 4ZT22229V DXF6	7.95		9,683.37
16 Mar 20	DD	HSBC PLC LOANS 10442035 40011346141129	166.60		9,516.77
18 Mar 20	DD	PAYPAL PAYMENT 01721738 4ZT22229V DXF6	2.80		9,513.97
18 Mar 20	DEB	MARKS&SPENCER PLC CD 2820	7.75		9,506.22
18 Mar 20	DEB	ASDA SUPERSTORE 04 CD 2820	25.52		9,480.70
19 Mar 20	DD	PAYPAL PAYMENT 00548590 4ZT22229V DXF6	25.00		9,455.70
20 Mar 20	CPT	LNK NOTTINGHAM SMT CD 2820 20MAR20	30.00		9,425.70
23 Mar 20	DEB	CAPITAL ONE CD 2820 21MAR20	0.84		9,424.86
23 Mar 20	DEB	SAVERS HEALTH & BE CD 2820 21MAR20	0.99		9,423.87
23 Mar 20	DEB	SAVERS HEALTH & BE CD 2820 21MAR20	5.17		9,418.70
23 Mar 20	DEB	WILKO RETAIL LIMIT CD 2820 21MAR20	5.35		9,413.35
23 Mar 20	DEB	MARKS&SPENCER PLC CD 2820 21MAR20	5.75		9,407.60
23 Mar 20	DEB	HOLLAND & BARRETT CD 2820 21MAR20	35.47		9,372.13
23 Mar 20	DEB	CO-OP GROUP 065071 CD 2820 22MAR20	2.20		9,369.93
23 Mar 20	DEB	MARKS&SPENCER PLC CD 2820 22MAR20	3.60		9,366.33
23 Mar 20	DEB	ASDA SUPERSTORE 04 CD 2820 22MAR20	12.06		9,354.27
23 Mar 20	DD	PLUSNET PLC PAY AC 03982057 37933395	5.25		9,349.02
23 Mar 20	DD	VIRGIN MEDIA PYMTS 05819941 922265202001	27.00		9,322.02
23 Mar 20	DEB	NOWTV.COM/BILLINGH CD 2820	3.99		9,318.03
24 Mar 20	DEB	ASDA GROCERIES ONL CD 2820		15.85	9,333.88
24 Mar 20	DEB	ASDA SUPERSTORE 04 CD 2820	9.20		9,324.68
24 Mar 20	DEB	ASDA GROCERIES ONL CD 2820	30.25		9,294.43
25 Mar 20	DEB	ASDA SUPERSTORE 04 CD 2820	22.97		9,271.46
26 Mar 20	DD	PAYPAL PAYMENT 01032255 4ZT22229V DXF6	23.95		9,247.51
26 Mar 20	DD	BULB ENERGY 02160482 ACCY642-BULB	101.49		9,146.02
30 Mar 20	DEB	TESCO STORES 6103 CD 2820 29MAR20	2.85		9,143.17
31 Mar 20	BGC	COGNIZANT		4,968.87	14,112.04
31 Mar 20	DD	PAYPAL PAYMENT 05513689 4ZT22229V DXF6	10.99		14,101.05
31 Mar 20	DEB	ASDA SUPERSTORE 04 CD 2820	85.68		14,015.37
01 Apr 20	SO	KUMON WESTBRIDGFOD 0026	130.00		13,885.37
01 Apr 20	SO	KUMON WESTBRIDGFOD 0045	65.00		13,820.37
01 Apr 20	DD	DVLA-AC08AOL 01671261 000000000035791985	17.50		13,802.87
01 Apr 20	DD	HALIFAX 80335890 1053916043090000	1,080.85		12,722.02
01 Apr 20		REWARD (NET)		2.00	12,724.02
02 Apr 20	SO	NAMAHATTA 0032	10.00		12,714.02

(Continued on next page)

**Statement No. 22**

08 April 2020

Page 5 of 8

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
02 Apr 20	FPO	S.VENKATRAMA 300000000587945931 02APR20 20:44	10.00		12,704.02
03 Apr 20	DD	HOMESERVE 02409643 HSS 570552895	1.50		12,702.52
06 Apr 20	FPI	PAYPAL 05APR20 PPWDL4ZT22AWC29RV8 PPWD00000000BTCHJ3		11.00	12,713.52
06 Apr 20	FPI	PAYPAL 05APR20 PPWDL4ZT22AWC2CBS2 PPWD00000000BTCHPD		14.00	12,727.52
07 Apr 20	DD	RUSHCLIFFE BC 00426403 41037144	200.88		12,526.64
07 Apr 20		STATEMENT CLOSING BALANCE	2,235.24	5,011.72	12,526.64

Payment types:

FPO - Faster Payment

DEB - Debit Card

BGC - Bank Giro Credit

FPI - Faster Payment

DD - Direct Debit

CPT - Cashpoint

SO - Standing Order

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.

Ways to manage your arranged overdraft.

No matter what current account you have, we have several features to help you manage your money.

Mobile and Internet Banking - You can access Internet and mobile banking 24 hours a day 7 days a week. By making use of Internet Banking you can track your money, make payments and transfers and see your statements.

Alerts - We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you.

To find out more visit www.halifax.co.uk/alerts

Calculating the cost - If you have an arranged overdraft with us, would like to increase the limit on an existing one, or are thinking of applying for an arranged overdraft, you can calculate the cost using our cost calculator tool at www.halifax.co.uk/overdrafts. You can also find general information about the cost of arranged overdrafts at www.halifax.co.uk/overdrafts

Keeping track of your borrowing - An overdraft is there to help out when you need to borrow in the short term. But if you use it often and don't reduce your balance, you could pay more in charges than other forms of borrowing.

You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you would like to discuss potential alternative options that we may be able to provide please contact us on 0345 720 3040. You can see our range of borrowing options at www.halifax.co.uk/borrow

You should also consider whether your account type is still right for you.



MR K V VENKATARAMAN
MRS A SRIDHAR
5 STANHOME DRIVE
WEST BRIDGFORD
NOTTINGHAM
NOTTINGHAMSHIRE
NG2 7FF

Statement No. 22
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

IMPORTANT DOCUMENT - DO NOT DESTROY

Annual Reward Summary

Reward Current Account

This summary details reward payment(s) credited to this account between 6 April 2019 and 5 April 2020. You can use this information to complete your 2020 tax return for the tax year ending 5 April 2020 where relevant.

TAX YEAR 6 April 2019 - 5 April 2020

Reward and Tax Details

Gross Reward (before tax)	£30.00
Tax Deducted	£6.00
Net Reward Paid	£24.00

Notes

The items and balance shown should be verified.

Details of all rates and calculations of any reward payments paid are available on request to your branch.



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NG2 7FF



Statement No. 23
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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Reward Current Account

09 April 2020 to 07 May 2020

Your Account

Date of previous statement	08 April 2020
Balance on 09 Apr 2020	£12,526.64
Money in	£4,201.10
Money out	£2,072.02
Balance on 07 May 2020	£14,655.72
Arranged overdraft interest	£0.00
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 23**

07 May 2020

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Apr 20		STATEMENT OPENING BALANCE			12,526.64
14 Apr 20	DEB	SCHOOLMONEY CD 2820 10APR20	40.00		12,486.64
14 Apr 20	DEB	ASDA SUPERSTORE 04 CD 2820 11APR20	68.74		12,417.90
14 Apr 20	FPO	A RAJESH 100000000586251042 13APR20 20:47	5.00		12,412.90
14 Apr 20	DD	IKANO BANK AB 07434258 1324670020590193	11.84		12,401.06
14 Apr 20	DEB	ASDA SUPERSTORE 04 CD 2820	43.85		12,357.21
15 Apr 20	DD	PAYPAL PAYMENT 06288899 4ZT22229VDXF6	25.97		12,331.24
15 Apr 20	DD	HSBC PLC LOANS 06464079 40011346141129	166.60		12,164.64
16 Apr 20	DD	PAYPAL PAYMENT 03782746 4ZT22229VDXF6	7.95		12,156.69
20 Apr 20	DEB	ASDA SUPERSTORE 04 CD 2820 19APR20	29.65		12,127.04
20 Apr 20	DEB	MARKS&SPENCER PLC CD 2820 19APR20	42.02		12,085.02
23 Apr 20	DD	PLUSNET PLC PAY AC 01207493 37933395	5.25		12,079.77
23 Apr 20	DD	VIRGIN MEDIA PYMTS 02107659 922265202001	50.50		12,029.27
24 Apr 20	FPI	PAYPAL PPWDL4ZT2222334AD2 PPWD1000000000ABMI8		79.07	12,108.34
27 Apr 20	DEB	CASTLE BOULEVARD (CD 2820 26APR20		12.00	12,120.34
27 Apr 20	DEB	SAINSBURYS S/MKTS CD 2820 26APR20	54.31		12,066.03
27 Apr 20	DD	BULB ENERGY 07775304 ACCY642-BULB	101.49		11,964.54
28 Apr 20	DD	PAYPAL PAYMENT 06317873 4ZT22229VDXF6	12.00		11,952.54
30 Apr 20	BGC	COGNIZANT		4,108.03	16,060.57
01 May 20	SO	KUMON WESTBRIDGFOD 0026	65.00		15,995.57
01 May 20	SO	KUMON WESTBRIDGFOD 0045	32.50		15,963.07
01 May 20	DD	DVLA-AC08AOL 13460414 000000000035791985	17.50		15,945.57
01 May 20	DD	HALIFAX 80246666 1053916043090000	1,080.85		14,864.72
01 May 20	DEB	ASDA SUPERSTORE 04 CD 2820	6.00		14,858.72
01 May 20		REWARD (NET)		2.00	14,860.72
04 May 20	DEB	WILKINSON SWORD CD 2820 03MAY20	1.00		14,859.72
07 May 20	DD	RUSHCLIFFE BC 02463726 41037144	204.00		14,655.72
07 May 20		STATEMENT CLOSING BALANCE	2,072.02	4,201.10	14,655.72

Payment types:

DEB - Debit Card

DD - Direct Debit

BGC - Bank Giro Credit

SO - Standing Order

FPO - Faster Payment

FPI - Faster Payment

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.



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NG2 7FF



Statement No. 24
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

Reward Current Account

08 May 2020 to 08 June 2020

Your Account

Date of previous statement	07 May 2020
Balance on 08 May 2020	£14,655.72
Money in	£4,438.50
Money out	£2,393.76
Balance on 08 Jun 2020	£16,700.46
Arranged overdraft interest	£0.00
Reward Payment credited	£2.00

Fees Explained

We'll pay you a £2.00 reward each month you use the account as your main bank account and remain in credit throughout the calendar month. By main bank account we mean an account you pay in your salary or other credits (min £750.00) and pay out at least two different direct debits.

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.

If switching to us, different rates and fees may apply.

**Statement No. 24**

08 June 2020

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
07 May 20		STATEMENT OPENING BALANCE			14,655.72
11 May 20	DD	IKANO BANK AB 08879596 1324670020590193	11.84		14,643.88
12 May 20	DEB	DOLPHINFITNESS.CO CD 2820	61.89		14,581.99
13 May 20	DD	PAYPAL PAYMENT 02819143 4ZT22229V DXF6	7.95		14,574.04
15 May 20	DD	HSBC PLC LOANS 08024929 40011346141129	166.60		14,407.44
15 May 20	DEB	SCHOOLMONEY CD 2820		40.00	14,447.44
18 May 20	FPI	INTERNATIONAL CRIC ICM REFUND 17MAY20 00152889632BKJSHGR		47.00	14,494.44
20 May 20	DD	PAYPAL PAYMENT 03189017 4ZT22229V DXF6	4.94		14,489.50
20 May 20	DD	PAYPAL PAYMENT 01794132 4ZT22229V DXF6	7.50		14,482.00
20 May 20	DD	PAYPAL PAYMENT 02824893 4ZT22229V DXF6	10.00		14,472.00
20 May 20	DEB	JS ONLINE GROCERY CD 2820		2.87	14,474.87
20 May 20	DEB	SAINSBURY'S S/MKT CD 2820		6.50	14,481.37
20 May 20	DEB	JS ONLINE GROCERY CD 2820	59.24		14,422.13
21 May 20	FPI	PAYPAL PPWDL4ZT222252RFTL PPWD100000000U70D5		202.00	14,624.13
22 May 20	DD	PLUSNET PLC PAY AC 04013797 37933395	7.25		14,616.88
22 May 20	FPO	HSBC BNK VSA454638 400000000606807162 22MAY20 12:29	225.91		14,390.97
26 May 20	FPO	MLC ACADEMY 200000000600687583 23MAY20 19:42	112.00		14,278.97
26 May 20	DEB	MARKS&SPENCER PLC CD 6714 24MAY20	19.10		14,259.87
26 May 20	DD	VIRGIN MEDIA PYMTS 04227012 922265202001	21.52		14,238.35
26 May 20	DD	BULB ENERGY 07359477 ACCY642-BULB	101.49		14,136.86
26 May 20	FPI	PAYPAL PPWDL4ZT222233LFJ PPWD100000000AHAMG		7.50	14,144.36
26 May 20	DEB	ASDA SUPERSTORE 04 CD 6714	19.50		14,124.86
28 May 20	DD	PAYPAL PAYMENT 05408145 4ZT22229V DXF6	2.68		14,122.18
28 May 20	DD	PAYPAL PAYMENT 05745126 4ZT22229V DXF6	2.92		14,119.26
28 May 20	DD	PAYPAL PAYMENT 05931096 4ZT22229V DXF6	16.95		14,102.31
29 May 20	BGC	COGNIZANT		4,107.63	18,209.94
01 Jun 20	SO	KUMON WESTBRIDGFOD 0026	65.00		18,144.94
01 Jun 20	SO	KUMON WESTBRIDGFOD 0045	32.50		18,112.44
01 Jun 20	DD	PAYPAL PAYMENT 19082905 4ZT22229V DXF6	3.56		18,108.88
01 Jun 20	DD	DVLA-AC08AOL 17121624 000000000035791985	17.50		18,091.38
01 Jun 20	DD	TV LICENCE QBPI 14016897 3846420820	39.87		18,051.51
01 Jun 20	DD	HALIFAX 80227229 1053916043090000	1,080.85		16,970.66
01 Jun 20	DEB	FALCON CD 2820	22.90		16,947.76
01 Jun 20	DEB	FALCON CD 2820	35.16		16,912.60

(Continued on next page)

**Statement No. 24**

08 June 2020

Page 4 of 4

Sort Code

11-05-72

Account Number

13474268

Reward Current Account

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
03 Jun 20	DD	PAYPAL PAYMENT 01796049 4ZT2229V DXF6	3.14		16,909.46
03 Jun 20	DD	PAYPAL PAYMENT 01528141 4ZT2229V DXF6	30.00		16,879.46
03 Jun 20	FPI	SANKARAN S KA 782417442490306001		23.00	16,902.46
05 Jun 20		REWARD (NET)		2.00	16,904.46
08 Jun 20	DD	RUSHCLIFFE BC 07596656 41037144	204.00		16,700.46
08 Jun 20		STATEMENT CLOSING BALANCE	2,393.76	4,438.50	16,700.46

Payment types:

DD - Direct Debit

FPI - Faster Payment

BGC - Bank Giro Credit

SO - Standing Order

DEB - Debit Card

FPO - Faster Payment

Transaction Details

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Ways to manage your arranged overdraft.

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To find out more visit www.halifax.co.uk/alerts

Calculating the cost - If you have an arranged overdraft with us, would like to increase the limit on an existing one, or are thinking of applying for an arranged overdraft, you can calculate the cost using our cost calculator tool at www.halifax.co.uk/overdrafts. You can also find general information about the cost of arranged overdrafts at www.halifax.co.uk/overdrafts

Keeping track of your borrowing - An overdraft is there to help out when you need to borrow in the short term. But if you use it often and don't reduce your balance, you could pay more in charges than other forms of borrowing.

You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you would like to discuss potential alternative options that we may be able to provide please contact us on 0345 720 3040. You can see our range of borrowing options at www.halifax.co.uk/borrow

You should also consider whether your account type is still right for you.



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Statement No. 25
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

CURRENT ACCOUNT

09 June 2020 to 08 July 2020

Your Account

Date of previous statement	08 June 2020
Balance on 09 Jun 2020	£16,700.46
Money in	£4,114.39
Money out	£2,329.78
Balance on 08 Jul 2020	£18,485.07
Arranged overdraft interest	£0.00

Fees Explained

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.
If switching to us, different rates and fees may apply.

**Statement No. 25**

08 July 2020

Page 3 of 11

Sort Code**Account Number**

11-05-72

13474268

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Jun 20		STATEMENT OPENING BALANCE			16,700.46
09 Jun 20	DD	IKANO BANK AB 02613386 1324670020590193	11.84		16,688.62
10 Jun 20	FPO	HSBC BNK VSA454638 200000000607767601 10JUN20 10:45	13.20		16,675.42
11 Jun 20	DD	PAYPAL PAYMENT 01340141 4ZT22229V DXF6	7.95		16,667.47
12 Jun 20	DD	PAYPAL PAYMENT 02594263 4ZT22229V DXF6	8.23		16,659.24
15 Jun 20	FPO	A.SUBRAMANIAN 500000000611315714 14JUN20 21:02	3.50		16,655.74
15 Jun 20	DD	HSBC PLC LOANS 10216168 40011346141129	166.60		16,489.14
15 Jun 20	FPI	PINGIT 325021 PINGIT 325021 RP4659983365235400		0.01	16,489.15
17 Jun 20	DD	PAYPAL PAYMENT 02481885 4ZT22229V DXF6	2.49		16,486.66
18 Jun 20	DD	PAYPAL PAYMENT 02547260 4ZT22229V DXF6	6.75		16,479.91
18 Jun 20	DD	PAYPAL PAYMENT 02555603 4ZT22229V DXF6	10.00		16,469.91
18 Jun 20	FPO	HSBC BNK VSA454638 600000000612363176 18JUN20 07:41	77.60		16,392.31
19 Jun 20	DD	PAYPAL PAYMENT 03450163 4ZT22229V DXF6	34.00		16,358.31
19 Jun 20	FPO	A RAJESH 400000000618036813 19JUN20 19:49	10.00		16,348.31
22 Jun 20	FPO	PINGIT 400000000618347537 20JUN20 21:03	1.00		16,347.31
22 Jun 20	FPO	PINGIT 400000000618347785 20JUN20 21:04	99.00		16,248.31
23 Jun 20	DD	PLUSNET PLC PAY AC 02776549 37933395	5.25		16,243.06
23 Jun 20	DD	VIRGIN MEDIA PYMTS 01400759 922265202001	27.00		16,216.06
23 Jun 20	FPI	PAYPAL PPWDL4ZT222233WTM2 PPWD100000000AKY0G		6.75	16,222.81
24 Jun 20	FPO	HSBC BNK VSA454638 200000000612935087 24JUN20 12:37	52.70		16,170.11
25 Jun 20	FPO	HSBC BNK VSA454638 400000000619992369 25JUN20 12:35	162.68		16,007.43
26 Jun 20	DD	BULB ENERGY 04524199 ACCY642-BULB	75.00		15,932.43
30 Jun 20	BGC	COGNIZANT		4,107.63	20,040.06
01 Jul 20	SO	KUMON WESTBRIDGFOD 0026	65.00		19,975.06
01 Jul 20	SO	KUMON WESTBRIDGFOD 0045	32.50		19,942.56
01 Jul 20	DD	DVLA-AC08AOL 11528720 000000000035791985	17.50		19,925.06
01 Jul 20	DD	HALIFAX 80303303 1053916043090000	1,080.85		18,844.21
02 Jul 20	DD	PAYPAL PAYMENT 04115408 4ZT22229V DXF6	0.96		18,843.25
03 Jul 20	DD	HOMESERVE 03099307 HSS 570552895	1.50		18,841.75
03 Jul 20	DD	THE WEEK LTD 02715955 000001590725	25.99		18,815.76
07 Jul 20	DD	PAYPAL PAYMENT 03560071 4ZT22229V DXF6	7.98		18,807.78
07 Jul 20	DD	RUSHCLIFFE BC 03458152 41037144	204.00		18,603.78

(Continued on next page)

**Statement No. 25**

08 July 2020

Page 4 of 11

Sort Code

11-05-72

Account Number

13474268

CURRENT ACCOUNT

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
07 Jul 20	FPO	HSBC BNK VSA454638 100000000619321171 07JUL20 08:26	90.07		18,513.71
08 Jul 20	DD	PAYPAL PAYMENT 01084827 4ZT2229VDXF6	5.99		18,507.72
08 Jul 20	DD	PAYPAL PAYMENT 01383442 4ZT2229VDXF6	22.65		18,485.07
08 Jul 20		STATEMENT CLOSING BALANCE	2,329.78	4,114.39	18,485.07

Payment types:

DD - Direct Debit

FPI - Faster Payment

BGC - Bank Giro Credit

SO - Standing Order

FPO - Faster Payment

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.

Ways to manage your arranged overdraft.

No matter what current account you have, we have several features to help you manage your money.

Mobile and Internet Banking - You can access Internet and mobile banking 24 hours a day 7 days a week. By making use of Internet Banking you can track your money, make payments and transfers and see your statements.

Alerts - We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you.

To find out more visit www.halifax.co.uk/alerts

Calculating the cost - If you have an arranged overdraft with us, would like to increase the limit on an existing one, or are thinking of applying for an arranged overdraft, you can calculate the cost using our cost calculator tool at www.halifax.co.uk/overdrafts

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Keeping track of your borrowing - An overdraft is there to help out when you need to borrow in the short term. But if you use it often and don't reduce your balance, you could pay more in charges than other forms of borrowing.

You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you would like to discuss potential alternative options that we may be able to provide please contact us on 0345 720 3040. You can see our range of borrowing options at www.halifax.co.uk/borrow

You should also consider whether your account type is still right for you.

Basic information about the protection of your eligible deposits

Eligible deposits in Bank of Scotland plc are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² . The following trading names are part of your bank: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Wales, and St. James's Place Bank. Some savings accounts under the AA Savings and Saga brand names are also deposits with Bank of Scotland plc.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³
Reimbursement period in case of bank's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Bank of Scotland plc:	You can visit one of our branches, call us, go online or write to us at: The Mound, Edinburgh, EH1 1YZ
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional Information

¹ **Scheme responsible for the protection of your eligible deposit** - Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² **General limit of protection** - If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Bank of Scotland plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction. More information can be obtained under <http://www.fscs.org.uk>

³ **Limit of protection for joint accounts** - In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ **Reimbursement** - The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.FSCS.org.uk>

Other important information - In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

FINANCIAL SERVICES COMPENSATION SCHEME EXCLUSIONS LIST

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund¹, public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.



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Account provider Bank of Scotland plc. Halifax is a division of Bank of Scotland plc
Branch NORWICH CITY
Banking Helpline 0345 720 3040
Visit us online www.halifax.co.uk

Account	Reward Current Account	
Account identification	Sort Code	11-05-72
	Account Number	13474268
	IBAN	GB72 HLFX 1105 7213 4742 68
	BIC	HLFXGB21Q29
Period	From 23 June 2019 to 21 June 2020	
Date	08 July 2020	

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

Summary of fees and interest

Total fees paid (total package of services fees and total fees paid)	£4.25
Total interest paid	£0.00
Total interest earned	interest not applicable

Detailed statement of fees paid on the account

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
General account services				
Includes a package of services consisting of: Maintaining the account Reward Current Account fee			fee not charged	
Payments (excluding cards)				
Refusing payment due to lack of funds			fee not charged	
Direct debit			fee not charged	
Standing order			fee not charged	
Sending money within the UK Faster payments CHAPS		£25.00	fee not charged	£0.00
Sending money outside the UK		£9.50		£0.00
Correspondent Bank Fee Zone 1 (USA, Canada and Europe (non-EEA))		£12.00		£0.00
Correspondent Bank Fee Zone 2 (Rest of the World)		£20.00		£0.00
Receiving money from outside the UK SEPA Credit Transfers			fee not charged	
Cards and cash				
Cash withdrawal of pounds in the UK			fee not charged	
Cash withdrawal of foreign currency outside the UK Foreign currency transaction fee % of the amount withdrawn Foreign currency cash fee for each withdrawal		2.99% £1.50		£0.00 £0.00
Debit Card payment in pounds			fee not charged	
Debit Card payment in a foreign currency				

Detail of interest earned on the account

	Interest rate	Interest
Service not available		
Total interest earned		interest not applicable

Additional information

Payments

Fees for receiving money from outside the UK are not shown in this statement. If you have received money from outside the UK, you can check our fees on our website at www.halifax.co.uk. You will also have been sent a receipt detailing the fees when the payment was credited to your account.

From 9 December 2019, we no longer charge our £9.50 fee for sending payments in euro.

From 13 December 2019, we no longer charge a foreign currency cash fee when you withdraw euro in the EEA. You will still be charged the foreign currency transaction fee for each withdrawal.

From 13 December 2019, for accounts where we charge a foreign currency purchase fee, we no longer charge this fee when you make payment in euro in the EEA. You will still be charged the foreign currency transaction fee for each payment.

From 27 January 2020, requesting a bankers or international draft, paying in a foreign cheque and cancelling a cheque are free of charge. Fees charged before this date are not shown in this statement but you can see them on your monthly statements.

Changes in fees or interest

If there has been a change to any fees or interest rates within the statement period the 'Unit fee' or 'Interest rate' column will show the most up to date figure. The total columns for fee and interest will state the amount paid or earned during the statement period.

If you have an arranged overdraft with an interest free amount we will show the interest free amount that applied at the end date of your Statement of Fees.

From 6 April 2020, our charges for arranged overdrafts changed from a daily fee to a daily interest rate. Your arranged overdraft interest rate and the amount of interest we have charged you will show in the Detail of interest paid on the account section. Any arranged overdraft fees charged before this date will show in the Overdraft and related services section.

Information about your statement of fees

This statement of fees gives you an overview of the fees and charges you have paid on your **Halifax** current account during the last 12 months. It also tells you how much interest you may have earned or paid during that time. You may want to use this information to consider if this account is still right for you.

To help you to decide, you can view and compare our other products online. You can also see the results from an independent survey carried out every 6 months. Customers of each of the largest personal current account providers are asked if they would recommend their provider to friends and family. The results can be viewed at halifax.co.uk/bankaccounts

If you decide to switch to a different current account, the Current Account Switch Service (CASS) offers a secure way to switch accounts in 7 days.

Additional information (continued)

How can we help you?

No matter what current account you have, we have several features to help you manage your money. You can access Online and mobile banking 24 hours a day 7 days a week. By making use of Online Banking you can track your money, make payments and transfers and see your statements. We can also send you mobile alerts. Alerts help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. To find out more information visit **halifax.co.uk/aboutonline/things-you-can-do/mobile-alerts/**

You may have heard of Open Banking. Through Open Banking it is now possible to see all of your accounts in one place. It works with online or mobile banking. If you have accounts with more than one bank, this could help make it easier to manage your money.



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Statement No. 26
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

CURRENT ACCOUNT

09 July 2020 to 07 August 2020

Your Account

Date of previous statement	08 July 2020
Balance on 09 Jul 2020	£18,485.07
Money in	£4,351.01
Money out	£8,586.62
Balance on 07 Aug 2020	£14,249.46
Arranged overdraft interest	£0.00

Fees Explained

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.
If switching to us, different rates and fees may apply.

**Statement No. 26**

07 August 2020

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Jul 20		STATEMENT OPENING BALANCE			18,485.07
10 Jul 20	BGC	THE WEEK LTD		25.99	18,511.06
10 Jul 20	DD	PAYPAL PAYMENT 04595959 4ZT22229V DXF6	2.33		18,508.73
10 Jul 20	DD	IKANO BANK AB 00059271 1324670020590193	11.84		18,496.89
13 Jul 20	DEB	MOUNTAIN WAREHOUSE CD 2820 12JUL20	45.91		18,450.98
13 Jul 20	DD	PAYPAL PAYMENT 05891860 4ZT22229V DXF6	2.73		18,448.25
13 Jul 20	DD	PAYPAL PAYMENT 05532137 4ZT22229V DXF6	7.95		18,440.30
13 Jul 20	DEB	AMZNMktplace CD 2820	12.15		18,428.15
15 Jul 20	DD	PAYPAL PAYMENT 01840239 4ZT22229V DXF6	2.76		18,425.39
15 Jul 20	DD	PAYPAL PAYMENT 02484422 4ZT22229V DXF6	6.97		18,418.42
15 Jul 20	DD	PAYPAL PAYMENT 01735293 4ZT22229V DXF6	34.99		18,383.43
15 Jul 20	DD	HSBC PLC LOANS 05542220 40011346141129	166.60		18,216.83
20 Jul 20	DEB	Amazon.co.uk*AV394 CD 2820 19JUL20	4.89		18,211.94
20 Jul 20	DD	PAYPAL PAYMENT 06104056 4ZT22229V DXF6	6.64		18,205.30
20 Jul 20	DD	PAYPAL PAYMENT 06881203 4ZT22229V DXF6	20.00		18,185.30
20 Jul 20	DD	PAYPAL PAYMENT 06924242 4ZT22229V DXF6	29.80		18,155.50
20 Jul 20	DD	PAYPAL PAYMENT 07254308 4ZT22229V DXF6	29.99		18,125.51
21 Jul 20	DEB	NOWTV.COM/BILLINGH CD 2820	3.99		18,121.52
22 Jul 20	DD	PAYPAL PAYMENT 03499704 4ZT22229V DXF6	17.99		18,103.53
23 Jul 20	DD	PLUSNET PLC PAY AC 02002853 37933395	5.25		18,098.28
23 Jul 20	DD	VIRGIN MEDIA PYMTS 02284282 922265202001	27.00		18,071.28
23 Jul 20	FPI	PAYPAL PPWDL4ZT222233TUZ2 PPWD100000000AJWMO		20.00	18,091.28
24 Jul 20	FPO	HSBC BNK VSA454638 100000000625881761 24JUL20 09:32	205.44		17,885.84
24 Jul 20	FPO	PINGIT 200000000625546029 24JUL20 12:47	50.00		17,835.84
27 Jul 20	FPO	REMITLY U.K., LTD. 300000000631445830 25JUL20 18:03	5,001.99		12,833.85
27 Jul 20	DD	BULB ENERGY 08348289 ACCY642-BULB	65.00		12,768.85
28 Jul 20	FPI	PAYPAL PPWDL4ZT222253LN28 PPWD100000000UGK5F		171.00	12,939.85
30 Jul 20	DD	PAYPAL PAYMENT 01771927 4ZT22229V DXF6	3.00		12,936.85
31 Jul 20	BGC	COGNIZANT		4,104.03	17,040.88
31 Jul 20	DD	PAYPAL PAYMENT 03915628 4ZT22229V DXF6	9.50		17,031.38
31 Jul 20	DEB	PINGIT WALLET CD 2838	10.00		17,021.38
31 Jul 20	DEB	FALCON CD 2838	41.10		16,980.28
31 Jul 20	DEB	WWW.XENDPAY.COM CD 2838	1,200.00		15,780.28
03 Aug 20	DEB	PINGIT WALLET CD 2838 01AUG20	25.00		15,755.28

(Continued on next page)

**Statement No. 26**

07 August 2020

Page 4 of 4

Sort Code

11-05-72

Account Number

13474268

CURRENT ACCOUNT

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
03 Aug 20	FPI	PAYPAL 01AUG20 PPWDL4ZT222242DE2L PPWD100000000K36KP		29.99	15,785.27
03 Aug 20	DEB	SAINSBURYS S/MKTS CD 2838 02AUG20	6.34		15,778.93
03 Aug 20	DEB	MARKS&SPENCER PLC CD 2838 02AUG20	7.53		15,771.40
03 Aug 20	SO	KUMON WESTBRIDGFOD 0026	65.00		15,706.40
03 Aug 20	SO	KUMON WESTBRIDGFOD 0045	32.50		15,673.90
03 Aug 20	DD	DVLA-AC08AOL 06102506 000000000035791985	17.50		15,656.40
03 Aug 20	DD	HALIFAX 80334380 1053916043090000	1,080.85		14,575.55
05 Aug 20	DD	PAYPAL PAYMENT 03309833 4ZT22229VDF6	39.75		14,535.80
06 Aug 20	FPO	ARUSHI AGRAWAL 100000000631788971 06AUG20 08:13	10.00		14,525.80
07 Aug 20	DD	RUSHCLIFFE BC 00820205 41037144	204.00		14,321.80
07 Aug 20	DEB	PINGIT WALLET CD 2838	30.00		14,291.80
07 Aug 20	DEB	ASDA SUPERSTORE 04 CD 2838	42.34		14,249.46
07 Aug 20		STATEMENT CLOSING BALANCE	8,586.62	4,351.01	14,249.46

Payment types:

BGC - Bank Giro Credit

DEB - Debit Card

FPO - Faster Payment

SO - Standing Order

DD - Direct Debit

FPI - Faster Payment

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Statement No. 27
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

CURRENT ACCOUNT

08 August 2020 to 08 September 2020

Your Account

Date of previous statement	07 August 2020
Balance on 08 Aug 2020	£14,249.46
Money in	£4,162.62
Money out	£4,753.56
Balance on 08 Sep 2020	£13,658.52
Arranged overdraft interest	£0.00

Fees Explained

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.
If switching to us, different rates and fees may apply.



Statement No. 27
08 September 2020
Page 3 of 5

Sort Code 11-05-72
Account Number 13474268

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
07 Aug 20		STATEMENT OPENING BALANCE			14,249.46
10 Aug 20	DD	PAYPAL PAYMENT 09057204 4ZT22229VDFX6	9.00		14,240.46
10 Aug 20	DD	IKANO BANK AB 04073671 1324670020590193	11.84		14,228.62
11 Aug 20	FPO	HSBC BNK VSA454638 300000000638636086 11AUG20 08:30	11.53		14,217.09
12 Aug 20	DD	PAYPAL PAYMENT 02280680 4ZT22229VDFX6	7.95		14,209.14
12 Aug 20	DEB	ICELAND CD 2838	1.25		14,207.89
12 Aug 20	DEB	MARKS&SPENCER PLC CD 2838	8.06		14,199.83
13 Aug 20	FPI	PAYPAL PPWDL4ZT222243G6JU PPWD1000000000KFE31		9.00	14,208.83
13 Aug 20	DEB	Amazon Prime*KU5EG CD 2838	0.99		14,207.84
13 Aug 20	DEB	TESCO STORES 6103 CD 2838	1.15		14,206.69
14 Aug 20	DEB	AMAZON.CO.UK*3365N CD 2838	26.02		14,180.67
17 Aug 20	DEB	LINDLEYS AUTOCENTR CD 2838 15AUG20	30.00		14,150.67
17 Aug 20	DEB	MARKS&SPENCER PLC CD 2838 16AUG20	10.97		14,139.70
17 Aug 20	DD	HSBC PLC LOANS 10321713 40011346141129	166.60		13,973.10
19 Aug 20	DD	PAYPAL PAYMENT 02928765 4ZT22229VDFX6	20.00		13,953.10
19 Aug 20	DD	PAYPAL PAYMENT 03078142 4ZT22229VDFX6	29.99		13,923.11
19 Aug 20	DEB	AMZNMktplace CD 2838	2.99		13,920.12
21 Aug 20	DD	PLUSNET PLC PAY AC 02024825 37933395	5.32		13,914.80
21 Aug 20	DEB	MECHANICCO LTD CD 2838	329.00		13,585.80
24 Aug 20	DEB	ASDA SUPERSTORE 04 CD 2838 22AUG20	14.15		13,571.65
24 Aug 20	FPO	MLC ACADEMY 100000000638116660 22AUG20 18:43	52.00		13,519.65
24 Aug 20	DD	VIRGIN MEDIA PYMTS 03468919 922265202001	27.00		13,492.65
24 Aug 20	FPI	PAYPAL PPWDL4ZT222223P6XQ PPWD10000000000INYZ		29.99	13,522.64
24 Aug 20	FPI	PAYPAL PPWDL4ZT222223PF88 PPWD10000000000IR8J		11.00	13,533.64
24 Aug 20	FPI	PAYPAL PPWDL4ZT22222354T4 PPWD1000000000UB3PT		9.00	13,542.64
24 Aug 20	DEB	ASDA SUPERSTORE 04 CD 2838	1.00		13,541.64
24 Aug 20	DEB	LIDL GB NOTTINGHAM CD 2838	5.31		13,536.33
24 Aug 20	DEB	ASDA PETROL/UPT 04 CD 2838	34.39		13,501.94
24 Aug 20	DEB	ASDA SUPERSTORE 04 CD 2838	34.70		13,467.24
24 Aug 20	DEB	FALCON CD 2838	43.87		13,423.37
26 Aug 20	DD	PAYPAL PAYMENT 03695352 4ZT22229VDFX6	5.00		13,418.37
26 Aug 20	DD	PAYPAL PAYMENT 03037041 4ZT22229VDFX6	9.99		13,408.38
26 Aug 20	DD	PAYPAL PAYMENT 03919864 4ZT22229VDFX6	13.00		13,395.38

(Continued on next page)



Statement No. 27
08 September 2020
Page 4 of 5

Sort Code 11-05-72
Account Number 13474268

CURRENT ACCOUNT

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
26 Aug 20	DD	PAYPAL PAYMENT 03920972 4ZT22229V DXF6	18.00		13,377.38
26 Aug 20	DD	BULB ENERGY 03973370 ACCY642-BULB	65.00		13,312.38
26 Aug 20	DEB	ASDA SUPERSTORE 04 CD 2838	12.45		13,299.93
27 Aug 20	DD	PAYPAL PAYMENT 02717409 4ZT22229V DXF6	2.75		13,297.18
28 Aug 20	BGC	COGNIZANT		4,103.63	17,400.81
01 Sep 20	DEB	MARKS&SPENCER PLC CD 2838 30AUG20	22.71		17,378.10
01 Sep 20	SO	KUMON WESTBRIDGFOD 0026	130.00		17,248.10
01 Sep 20	SO	KUMON WESTBRIDGFOD 0045	65.00		17,183.10
01 Sep 20	DD	PAYPAL PAYMENT 25249043 4ZT22229V DXF6	5.00		17,178.10
01 Sep 20	DD	DVLA-AC08AOL 13210794 000000000035791985	17.50		17,160.60
01 Sep 20	DD	TV LICENCE QBPI 23267809 3846420820	40.64		17,119.96
01 Sep 20	DD	HALIFAX 80339810 1053916043090000	1,080.85		16,039.11
01 Sep 20	FPO	XENDPAY LIMITED 300000000647567979 01SEP20 11:45	2,000.50		14,038.61
01 Sep 20	DEB	ASDA SUPERSTORE 04 CD 2838	9.60		14,029.01
02 Sep 20	DEB	ASDA SUPERSTORE 04 CD 2838	17.29		14,011.72
03 Sep 20	DD	PAYPAL PAYMENT 02362675 4ZT22229V DXF6	39.00		13,972.72
07 Sep 20	DEB	WWW.JUST-SCHOOLWEA CD 2838 05SEP20	21.90		13,950.82
07 Sep 20	DD	RUSHCLIFFE BC 02401336 41037144	204.00		13,746.82
07 Sep 20	DEB	SAINSBURYS S/MKTS CD 2838	38.30		13,708.52
08 Sep 20	FPO	NAAVENTHAN PALANIY 100000000645655692 08SEP20 16:40	50.00		13,658.52
08 Sep 20		STATEMENT CLOSING BALANCE	4,753.56	4,162.62	13,658.52

Payment types:

DD - Direct Debit

FPO - Faster Payment

DEB - Debit Card

FPI - Faster Payment

BGC - Bank Giro Credit

SO - Standing Order

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.



Statement No. 27
08 September 2020
Page 5 of 5

Sort Code 11-05-72
Account Number 13474268

CURRENT ACCOUNT

Ways to manage your arranged overdraft.

No matter what current account you have, we have several features to help you manage your money.

Mobile and Internet Banking - You can access Internet and mobile banking 24 hours a day 7 days a week. By making use of Internet Banking you can track your money, make payments and transfers and see your statements.

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MR K V VENKATARAMAN
MRS A SRIDHAR
5 STANHOME DRIVE
WEST BRIDGFORD
NOTTINGHAM
NOTTINGHAMSHIRE
NG2 7FF

Statement No. 28
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

CURRENT ACCOUNT

09 September 2020 to 08 October 2020

Your Account

Date of previous statement	08 September 2020
Balance on 09 Sep 2020	£13,658.52
Money in	£4,133.03
Money out	£3,234.10
Balance on 08 Oct 2020	£14,557.45
Arranged overdraft interest	£0.00

Fees Explained

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided.
If switching to us, different rates and fees may apply.

**Statement No. 28**

08 October 2020

Page 3 of 4

Sort Code

11-05-72

Account Number

13474268

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Sep 20		STATEMENT OPENING BALANCE			13,658.52
09 Sep 20	DD	IKANO BANK AB 01734559 1324670020590193	11.84		13,646.68
11 Sep 20	DEB	PINGIT WALLET CD 2838	30.00		13,616.68
15 Sep 20	DD	HSBC PLC LOANS 05448520 40011346141129	166.60		13,450.08
15 Sep 20	FPI	PAYPAL PPWDL4ZT222252D5GW PPWD100000000U2OKU		7.00	13,457.08
17 Sep 20	DEB	AMZNMktplace CD 2838	45.02		13,412.06
18 Sep 20	DEB	AMZNMktplace CD 2838	23.34		13,388.72
21 Sep 20	DEB	Amazon Prime*4U9OU CD 2838 19SEP20	7.99		13,380.73
21 Sep 20	DEB	LIDL GB NOTTINGHAM CD 2838 19SEP20	20.08		13,360.65
21 Sep 20	DEB	FALCON CD 2838 19SEP20	88.24		13,272.41
21 Sep 20	DEB	BELL INSURANCE CD 2838 19SEP20	593.60		12,678.81
21 Sep 20	DEB	AMZNMktplace CD 2838 20SEP20	28.89		12,649.92
21 Sep 20	DEB	MARKS&SPENCER PLC CD 2838	7.70		12,642.22
21 Sep 20	DEB	ASDA SUPERSTORE 04 CD 2838	17.97		12,624.25
23 Sep 20	DD	PLUSNET PLC PAY AC 02802219 37933395	5.32		12,618.93
23 Sep 20	DD	VIRGIN MEDIA PYMTS 01374556 922265202001	27.00		12,591.93
23 Sep 20	DEB	ASDA SUPERSTORE 04 CD 2838	11.99		12,579.94
23 Sep 20	DEB	ASDA SUPERSTORE 04 CD 2838	22.00		12,557.94
24 Sep 20	DEB	BLU SALONS CD 2838	13.00		12,544.94
25 Sep 20	DEB	Amazon.co.uk*491RI CD 2838	1.99		12,542.95
25 Sep 20	CPT	LNK WEST BRIDGFORD CD 2838 25SEP20	100.00		12,442.95
28 Sep 20	DEB	MARKS&SPENCER PLC CD 2838 26SEP20	26.17		12,416.78
28 Sep 20	FPI	PAYPAL 27SEP20 PPWDL4ZT22226267HY PPWD1000000013ZU9R		19.00	12,435.78
28 Sep 20	DEB	TESCO STORES 6103 CD 2838 27SEP20	1.96		12,433.82
28 Sep 20	DD	BULB ENERGY 10830902 ACCY642-BULB	65.00		12,368.82
28 Sep 20	DEB	ASDA SUPERSTORE 04 CD 2838	1.00		12,367.82
29 Sep 20	DEB	ASDA SUPERSTORE 04 CD 2838	29.46		12,338.36
30 Sep 20	BGC	COGNIZANT		4,104.03	16,442.39
01 Oct 20	SO	KUMON WESTBRIDGFOD 0026	65.00		16,377.39
01 Oct 20	SO	KUMON WESTBRIDGFOD 0045	65.00		16,312.39
01 Oct 20	DD	HALIFAX 80317739 1053916043090000	1,080.85		15,231.54
01 Oct 20	FPO	HSBC BNK VSA454638 100000000655316089 01OCT20 07:22	9.00		15,222.54
02 Oct 20	DD	HOMESERVE 04795344 HSS 570552895-1	1.50		15,221.04
02 Oct 20	DD	DVLA-AC08AOL 03292516 000000000035791985	18.02		15,203.02
02 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838		3.00	15,206.02
02 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838	4.37		15,201.65

(Continued on next page)

**Statement No. 28**

08 October 2020

Page 4 of 4

Sort Code

11-05-72

Account Number

13474268

CURRENT ACCOUNT

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
05 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838 04OCT20	1.42		15,200.23
05 Oct 20	DEB	ASDA PETROL/UPT 04 CD 2838 04OCT20	28.68		15,171.55
05 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838	10.91		15,160.64
07 Oct 20	DD	RUSHCLIFFE BC 02801809 41037144	204.00		14,956.64
07 Oct 20	DEB	CENTRICA HIVE CD 2838	321.30		14,635.34
08 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838	17.42		14,617.92
08 Oct 20	DEB	JS ONLINE GROCERY CD 2838	60.47		14,557.45
08 Oct 20		STATEMENT CLOSING BALANCE	3,234.10	4,133.03	14,557.45

Payment types:

DD - Direct Debit

FPI - Faster Payment

BGC - Bank Giro Credit

FPO - Faster Payment

DEB - Debit Card

CPT - Cashpoint

SO - Standing Order

Transaction Details

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NOTTINGHAMSHIRE
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Statement No. 29
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



www.halifax.co.uk

CURRENT ACCOUNT

09 October 2020 to 06 November 2020

Your Account

Date of previous statement	08 October 2020
Balance on 09 Oct 2020	£14,557.45
Money in	£4,546.05
Money out	£2,874.53
Balance on 06 Nov 2020	£16,228.97
Arranged overdraft interest	£0.00

Fees Explained

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Statement No. 29
06 November 2020
Page 3 of 5

Sort Code 11-05-72
Account Number 13474268

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Oct 20		STATEMENT OPENING BALANCE			14,557.45
09 Oct 20	DD	IKANO BANK AB 01222523 1324670020590193	11.84		14,545.61
12 Oct 20	DEB	MARKS&SPENCER PLC CD 2838 10OCT20	18.35		14,527.26
13 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838	15.47		14,511.79
14 Oct 20	DEB	AMZNMktplace CD 2838	51.99		14,459.80
15 Oct 20	DD	HSBC PLC LOANS 06741729 40011346141129	166.60		14,293.20
15 Oct 20	DEB	MARKS&SPENCER PLC CD 2838	11.68		14,281.52
15 Oct 20	DEB	AMZNMktplace CD 2838	15.95		14,265.57
15 Oct 20	DEB	Amazon.co.uk*FL4H7 CD 2838	122.99		14,142.58
16 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838	16.23		14,126.35
16 Oct 20	DEB	AMZNMktplace CD 2838	21.98		14,104.37
19 Oct 20	DEB	AMAZON.CO.UK*SP0YF CD 2838 17OCT20	22.17		14,082.20
19 Oct 20	DEB	WILKO RETAIL LIMIT CD 2838 17OCT20	6.65		14,075.55
19 Oct 20	FPO	R BHUNDOO 400000000668531577 17OCT20 22:31	40.00		14,035.55
19 Oct 20	FPO	MLC ACADEMY 500000000664036032 18OCT20 18:32	112.00		13,923.55
19 Oct 20	DEB	PRIMARK CD 2838 18OCT20	43.00		13,880.55
19 Oct 20	FPI	THOWFEEK N TO KARTHIK RP4659987348976000		21.52	13,902.07
20 Oct 20	DEB	LIDL GB NOTTINGHAM CD 2838	10.99		13,891.08
20 Oct 20	DEB	LIDL GB NOTTINGHAM CD 2838	13.26		13,877.82
20 Oct 20	DEB	FALCON CD 2838	21.52		13,856.30
20 Oct 20	DEB	FALCON CD 2838	63.48		13,792.82
21 Oct 20	FPO	HALIFAX MORTGAGES 200000000663052351 21OCT20 08:13	500.00		13,292.82
21 Oct 20	DEB	PRIMARK CD 2838		4.00	13,296.82
21 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838	7.22		13,289.60
22 Oct 20	FPI	PAYPAL PPWDL4ZT222233EVPN PPWD100000000AFCKA		400.00	13,689.60
23 Oct 20	DD	PLUSNET PLC PAY AC 03603818 37933395	5.32		13,684.28
23 Oct 20	DD	VIRGIN MEDIA PYMTS 01766913 922265202001	27.00		13,657.28
26 Oct 20	FPO	RAVIKUMAR KALYANAS 500000000666566915 24OCT20 17:49	15.00		13,642.28
26 Oct 20	DEB	MARKS&SPENCER PLC CD 2838 24OCT20	13.60		13,628.68
26 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838 24OCT20	18.89		13,609.79
26 Oct 20	DD	BULB ENERGY 07994813 ACCY642-BULB	65.00		13,544.79
27 Oct 20	DEB	ASDA SUPERSTORE 04 CD 2838	15.22		13,529.57
29 Oct 20	DEB	BHAKTIVEDA* 153322 CD 2838	30.00		13,499.57

(Continued on next page)



Statement No. 29
06 November 2020
Page 4 of 5

Sort Code 11-05-72
Account Number 13474268

CURRENT ACCOUNT

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
30 Oct 20	BGC	COGNIZANT		4,104.03	17,603.60
30 Oct 20	FPO	ARUSHI AGARWAL 100000000667832810 30OCT20 15:25	10.00		17,593.60
30 Oct 20	FPO	SANJEEV SINGH 200000000667401072 30OCT20 15:49	10.00		17,583.60
02 Nov 20	DEB	MARKS&SPENCER PLC CD 2838 31OCT20	9.54		17,574.06
02 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838 01NOV20	23.67		17,550.39
02 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838 01NOV20	2.30		17,548.09
02 Nov 20	SO	KUMON WESTBRIDGFOD 0045	65.00		17,483.09
02 Nov 20	DD	DVLA-AC08AOL 14684933 000000000035791985	17.93		17,465.16
02 Nov 20	DD	HALIFAX 80279501 1053916043090000	1,080.85		16,384.31
02 Nov 20	DEB	MAX ASDA 3748 CD 2838	2.00		16,382.31
04 Nov 20	DEB	AMAZON.CO.UK*M744B CD 2838	15.98		16,366.33
04 Nov 20	DEB	ICELAND CD 2838	3.25		16,363.08
04 Nov 20	DEB	MARKS&SPENCER PLC CD 2838	11.85		16,351.23
04 Nov 20	DEB	BOOTS,WEST CD 2838	14.00		16,337.23
05 Nov 20	FPI	THOWFEEK N TO KARTHIK RP4659989382422200		16.50	16,353.73
06 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838	2.50		16,351.23
06 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838	8.30		16,342.93
06 Nov 20	DEB	FALCON CD 2838	15.51		16,327.42
06 Nov 20	DEB	LIDL GB NOTTINGHAM CD 2838	26.24		16,301.18
06 Nov 20	DEB	FALCON CD 2838	72.21		16,228.97
06 Nov 20		STATEMENT CLOSING BALANCE	2,874.53	4,546.05	16,228.97

Payment types:

DD - Direct Debit

DEB - Debit Card

FPO - Faster Payment

FPI - Faster Payment

BGC - Bank Giro Credit

SO - Standing Order

Transaction Details

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Statement No. 29
06 November 2020
Page 5 of 5

Sort Code 11-05-72
Account Number 13474268

CURRENT ACCOUNT

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Statement No. 30
Branch NORWICH CITY
Sort Code 11-05-72
Account No 13474268
IBAN GB72 HLFX 1105 7213 4742 68
BIC HLFXGB21Q29
Banking Helpline 0345 720 3040



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CURRENT ACCOUNT

07 November 2020 to 08 December 2020

Your Account

Date of previous statement	06 November 2020
Balance on 07 Nov 2020	£16,228.97
Money in	£4,407.45
Money out	£3,281.21
Balance on 08 Dec 2020	£17,355.21
Arranged overdraft interest	£0.00

Fees Explained

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If switching to us, different rates and fees may apply.



Statement No. 30
08 December 2020
Page 3 of 4

Sort Code 11-05-72
Account Number 13474268

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
06 Nov 20		STATEMENT OPENING BALANCE			16,228.97
09 Nov 20	DEB	MARKS&SPENCER PLC CD 2838 08NOV20	14.75		16,214.22
09 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838 08NOV20	16.89		16,197.33
09 Nov 20	DEB	AMZNMktplace CD 2838 08NOV20	22.16		16,175.17
09 Nov 20	DD	IKANO BANK AB 05717823 1324670020590193	11.84		16,163.33
09 Nov 20	DD	RUSHCLIFFE BC 02000048 41037144	204.00		15,959.33
10 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838	9.40		15,949.93
11 Nov 20	DEB	LIDL GB NOTTINGHAM CD 2838	5.30		15,944.63
11 Nov 20	DEB	FALCON CD 2838	40.45		15,904.18
16 Nov 20	DEB	MAX ASDA 3748 CD 2838 14NOV20	0.50		15,903.68
16 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838 14NOV20	11.62		15,892.06
16 Nov 20	DEB	PSIONLINE.COM CD 2838 15NOV20	50.00		15,842.06
16 Nov 20	DD	HSBC PLC LOANS 10943222 40011346141129	166.60		15,675.46
16 Nov 20	DEB	ASDA PETROL/UPT 04 CD 2838	20.19		15,655.27
17 Nov 20	DEB	VFS-IVAC-BIRMINGHA CD 2838	126.88		15,528.39
18 Nov 20	DEB	MARKS&SPENCER PLC CD 2838	14.61		15,513.78
19 Nov 20	DEB	AMZ*awesome_books_CD 2838		4.92	15,518.70
20 Nov 20	DEB	PSIONLINE.COM CD 2838		50.00	15,568.70
20 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838	4.29		15,564.41
20 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838	21.00		15,543.41
20 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838	52.48		15,490.93
23 Nov 20	DEB	PSIONLINE.COM CD 2838 22NOV20	50.00		15,440.93
23 Nov 20	DD	PLUSNET PLC PAY AC 04803280 37933395	5.32		15,435.61
23 Nov 20	DD	VIRGIN MEDIA PYMTS 05781987 922265202001	27.00		15,408.61
23 Nov 20	DEB	PSIONLINE.COM CD 2838	50.00		15,358.61
24 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838		7.00	15,365.61
24 Nov 20	DEB	ASDA SUPERSTORE 04 CD 2838	24.02		15,341.59
25 Nov 20	DEB	CENTRICA HIVE CD 2838		152.15	15,493.74
26 Nov 20	DD	BULB ENERGY 03155479 ACCY642-BULB	65.00		15,428.74
27 Nov 20	DD	PAYPAL PAYMENT 05131209 4ZT2222B7TWLU	2.49		15,426.25
30 Nov 20	FPI	THOWFEEK N 28NOV20 FALCON STORE RP4659981756567700		4.15	15,430.40
30 Nov 20	DEB	FALCON CD 2838 29NOV20	4.15		15,426.25
30 Nov 20	BGC	COGNIZANT		4,189.23	19,615.48
30 Nov 20	DD	PAYPAL PAYMENT 11690242 4ZT2222B7TWLU	4.00		19,611.48
30 Nov 20	DD	PAYPAL PAYMENT 09278329 4ZT2222B7TWLU	4.99		19,606.49
30 Nov 20	DD	PAYPAL PAYMENT 09282524 4ZT2222B7TWLU	7.73		19,598.76
30 Nov 20	DD	PAYPAL PAYMENT 10881969 4ZT2222B7TWLU	9.49		19,589.27

(Continued on next page)



Statement No. 30
08 December 2020
Page 4 of 4

Sort Code 11-05-72
Account Number 13474268

CURRENT ACCOUNT

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
30 Nov 20	DD	PAYPAL PAYMENT 09258340 4ZT222B7TWLU	27.08		19,562.19
01 Dec 20	SO	KUMON WESTBRIDGFOD 0045	65.00		19,497.19
01 Dec 20	DD	DVLA-AC08AOL 11657684 000000000035791985	17.93		19,479.26
01 Dec 20	DD	TV LICENCE QBPI 17324170 3846420820	40.62		19,438.64
01 Dec 20	DD	HALIFAX 80334561 1053916043090000	1,080.85		18,357.79
01 Dec 20	DEB	M&S BANK CD 2838	100.00		18,257.79
03 Dec 20	FPO	HALIFAX MORTGAGES 200000000682696422 03DEC20 06:57	531.00		17,726.79
04 Dec 20	FPO	MARKS AND SPENCER 500000000685290442 04DEC20 09:51	0.10		17,726.69
07 Dec 20	FPO	MARKS AND SPENCER 600000000685844097 06DEC20 11:08	83.48		17,643.21
07 Dec 20	DD	RUSHCLIFFE BC 03575802 41037144	204.00		17,439.21
07 Dec 20	FPO	MARKS AND SPENCER 600000000686584756 07DEC20 21:13	84.00		17,355.21
07 Dec 20		STATEMENT CLOSING BALANCE	3,281.21	4,407.45	17,355.21

Payment types:

DEB - Debit Card

FPI - Faster Payment

SO - Standing Order

FPO - Faster Payment

DD - Direct Debit

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