



Statement number 96
Issue date 06 January 2015
Write to us at Box 3, BX11LT
Call us on 08000148898 (from UK)
Visit us online www.kfh.com
Your Branch GRAYS
Sort Code 12345
Account Number 8975874587
IBAN 123458
BIC 125458

SILVER ACCOUNT

06 December 2014 to 06 January 2015

Your Account

Date of previous statement 05 December 2014
Balance on 06 Dec 2014 £1,265.34
Money in £2,938.23
Money out £3,040.47
Balance on 06 Jan 2015 £1,163.10
Planned debit interest £0.00

Planned overdraft limit Euro £250

Type of Fee	Quantity	Total
Monthly Overdraft Usage Fee	1	£6.00
Monthly account fee	1	£9.95
Debit card fee	6	£8.69
Total fees	8	£24.64

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.

Your Interest Rates

Amount of Planned Overdraft	Planned overdraft
£0.00+	0.00% per month (0.00% EAR*variable)
£51.00+	1.53% per month (19.94% EAR* variable)

*EAR is the Equivalent Annual Rate. This is the actual annual interest of an overdraft. It does not take into account other fees and charges.

We will give you at least 14 days notice before we take any Overdraft fees or interest out of your account. Interest rates and fees are detailed as at the date of this statement.

Fees Explained

Other Services- There are fees for other services you have asked for. You can find more details in your account conditions or at [الخدمات المصرفية للأفراد \(kfh.com\)](http://www.kfh.com) If you have a club KFH Account, the account fee will not feature in the Type of Fee table above, but the fee will be shown in transactions overleaf as 'Club KFH fee'. If you are eligible to have this fees waived, you will see a transaction describe as 'Club Lloyds Waived'.

Monthly Overdraft usage fee – This £6.00 fee is charged in any monthly billing period where you exceed any interest and fee free amount of a Planned overdraft or buffer that you have on your account. You will only ever be charged one Monthly Overdraft Usage Fee in a monthly billing period, no matter how many times you use your Planned and Unplanned Overdraft.

Unplanned Overdraft daily fee – The daily fee we charge you for using an Unplanned Overdraft (limited to a maximum of 8 daily fees in a monthly billing period). The amount of the fee will be worked out at the end of each day (including weekends and bank holidays) on the balance of your Unplanned Overdraft over any interest and fee free buffer. The fee is; £5.00 a day if your Unplanned Overdraft balance is £24.99 or less; £10.00 a day if your Unplanned Overdraft balance is £25.00 or more.

Returned Item fee – The fee we charge when you do not have enough available money to make a payment you requested and we did not agree to give you extend

an Unplanned Overdraft to cover that payment, The fee is £10.00 for each item (no more than 3 fees a day). This fee will not be charged if the amount of the payment that we decline is £10.00 or less.

Monthly account fee – The monthly fee for SILVER ACCOUNT is £9.95.

Call 0-800-014-8898 for Kuwait Finance House - by- Phone services or connect to Personal Banking (kfh.com)