

Your Direct Saver statement

Mr L J Forshaw-Perring
42 Crowstones
BUXTON
SK17 6NZ

NS&I
Sunderland
SR43 2SB

www.nsandi.com
Helpline 08085 007 007
24 hours a day
7 days a week

Period covered
24 May 2021 to 6 April 2022

Account details

Account holder	Mr L J Forshaw-Perring NS&I 41 221 080 393
Account number	393155486
Balance	£100,201.04
Interest rate	0.50% gross/AER
Statement	1 (page 1 of 2)

Date	Details	Money in	Money out	Balance
	Opening balance			£0.00
24 May 21	Debit card online deposit	£10.00		£10.00
26 May 21	Faster Payment deposit	£100.00		£110.00
3 Jun 21	Next Day Pyts Out payment		£5.00	£105.00
2 Jun 21	Faster Payment deposit	£99,900.00		£100,005.00
1 Apr 22	Interest capitalisation	£196.04		£100,201.04
Totals		£100,206.04	£5.00	
Balance carried forward				£100,201.04

Important tax information

The gross interest (without tax deducted) that has been credited to this account in the tax year ending 5 April 2022 is: **£196.04**

Because the interest is subject to UK Income Tax, you may need to declare it to HM Revenue & Customs, depending on your circumstances. So please keep this statement for your records.

Interest rate

The rate quoted is correct at the time of printing and is the rate that applied to your account balance at that time. The interest rate is variable - you can check the current rate at any time by visiting our website [nsandi.com](https://www.nsandi.com)

Here are the interest rates your account has earned over the past 12 months:

As at	Interest rate (gross/AER)
1 April 2021	0.15%
29 December 2021	0.35%
10 February 2022	0.50%

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Personal Savings Allowance

Basic rate taxpayers have a tax-free Personal Savings Allowance of £1,000 on the interest earned on their savings (£500 for higher rate taxpayers). The interest you earn on your Direct Saver counts towards your Personal Savings Allowance, together with any interest you earn from other taxable savings. Find out more at nsandi.com/tax-and-savings

Definitions

Gross is the taxable rate of interest without the deduction of UK Income Tax.

AER (Annual Equivalent Rate) illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and the AER are the same.