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M18 7HD

Manchester, Longsight  
574 Stockport Road  
Longsight, M13 0RQ

**Call us on:** 03459 758758 (from UK)  
www.tsb.co.uk

**Your branch:** MANCHESTER,  
LONGSIGHT

**Sort Code:** 77-19-37

**Account Number:** 24353760

**BIC:** TSBSGB2AXXX

**IBAN:** GB68TSBS77193724353760

10/07/2023

## Spend & Save Account

**Statement number:** 94

**Effective from:** 12 June 2023 to 10 July 2023

### Your Account

<b>Date of previous statement</b>	<b>11 June 2023</b>
<b>Balance on 12 June 2023</b>	<b>£1,646.37</b>
<b>Money in</b>	<b>£6,109.00</b>
<b>Money out</b>	<b>£7,305.24</b>
<b>Balance on 10 July 2023</b>	<b>£450.13</b>

### Your Interest Rates

Balances of	AER%	Gross p.a.%	Net p.a.%
£1.00+	0.00	0.00	0.00

#### Amount of Unarranged Overdraft and Interest Payable

£0.00+ 2.84% per month (39.90% EAR\* variable)

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

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Net is the rate of interest which would be payable after allowing for deduction of income tax at the specified rate.

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

**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 or extend an Unarranged Overdraft to cover that payment. The fee is £0.00 for each returned item over £10.00 in value.

**Other services** - These are fees for other services you have asked for. You can find more details in our Banking Charges guide or at [www.tsb.co.uk](http://www.tsb.co.uk)

The monthly cap on unarranged overdraft charges for the Spend & Save Account account is £30. Further details can be found online at [tsb.co.uk/overdrafts](http://tsb.co.uk/overdrafts)

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

# Useful information

## Please keep your contact information up to date

To update your contact information please write to us at: **TSB, PO Box 373, Manston Lane, Leeds. LS14 9GQ** or visit any TSB branch. Some of the information below may not apply to you depending on your account type.

## Contact us immediately if you think your Cards, PINS or Cheque books have been lost or stolen

- **Cards or PINS:** please call us on **0800 015 0030** or **+44 (0) 2074 812567** if you're outside the UK
- **Cheque book:** please call us on the telephone number on the front of your statement.

## We have a range of tools and features to help you manage your money and stay in control

- **Internet Banking:** go to [tsb.co.uk/registerquick](https://tsb.co.uk/registerquick)
- **Mobile App:** download the app on the App store or Google Play and sign up once you've registered for Internet Banking
- **Telephone Banking:** call the number at the top of the statement (available 24/7). For your everyday banking needs you can use our fast automated service any time and when you need to speak to us we have a dedicated team of advisors available between 7am and 11pm. Between 11pm and 7am our advisors are dedicated to helping customers who need to report lost or stolen cards.
- **Text Alerts:** If we have your mobile number, we'll automatically send you text alerts to let you know when you're using an arranged or unarranged overdraft. To find out more or to sign up to our other handy text alerts, visit [tsb.co.uk/help/mobile-banking/text-alerts/](https://tsb.co.uk/help/mobile-banking/text-alerts/)
- **Get your statements electronically:** Once you're registered for Internet Banking you can choose to stop receiving paper statements and get them electronically instead. Simply go to Your Account Tools to manage your preferences.

## Fees and charges

There are fees and charges for certain transactions, such as using your debit or ATM card abroad, when we refuse a payment due to lack of funds or when you use an arranged overdraft. For more information, please see the Banking Charges Guide which can be found on our website.

## Interest rates

You can find the rates used to calculate the interest you have earned or been paid on [tsb.co.uk](https://tsb.co.uk) or by asking at any TSB branch or call **03459 758 758** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

## Checking your statement

Please read through the entries on your statement. If you think something is wrong, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. For example, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

## Important information about compensation arrangements

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](https://www.FSCS.org.uk)

## Is your current account (and any overdraft) still right for you?

- There may be other options that are more suitable for your needs
- To find out more about other TSB products visit [tsb.co.uk](https://tsb.co.uk) or pop in to one of our branches.
- Remember you can find out how much your current account costs you each year by looking at the Statement of Fees which we send you annually

If you're thinking about switching your TSB account to another provider, the Current Account Switch Service is free-to-use and makes it easy to switch your account in just 7 working days. Your switch is also backed by the Current Account Switch Guarantee. Find out more about the Current Account Switch Service at [tsb.co.uk/current-accounts/switching-bank-account/](https://tsb.co.uk/current-accounts/switching-bank-account/)

## Independent service quality survey results

As part of an independent survey, customers of the 16 largest Personal Current Account providers are asked if they would recommend their provider to family and friends. The results are published every six months to enable you to compare TSB's overall quality of service, online and mobile banking services, branch service and overdraft services. Find the latest published results here [tsb.co.uk/help-and-support/personal-service-quality/](https://tsb.co.uk/help-and-support/personal-service-quality/)

## Open Banking

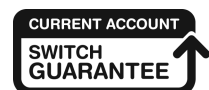
Open Banking is a secure way you can give regulated third parties access to your financial information. If you're an Internet Banking or Mobile App customer you'll be able to securely share your current account, credit card and some savings account data with your chosen third party. Open Banking services could make banking easier for you, for example by helping you budget or finding the best deals on products and services that suit you, as well as offering new ways to pay. Find out more at [tsb.co.uk/help-and-support/open-banking/](https://tsb.co.uk/help-and-support/open-banking/)

## Making a complaint

If you have a problem with your account, please let us know and try to resolve it with us first. If you don't, you won't be able to complain to the Financial Ombudsman Service if you're not happy with how we handled your complaint or the result. We can provide details of how to contact the Ombudsman.



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## Please contact us if you'd like this in Braille or large print.

If you have a hearing or speech impairment and would prefer to use Textphone, please feel free to contact us on 03458 353 843 (or 01179 743664 for offshore customers) or via text relay. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB business customers will be covered by these schemes).



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### Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
11 Jun 23		STATEMENT OPENING BALANCE			1,646.37
12 Jun 23	FASTER PAYMENT	KIMBO & SONS Stephen		200.00	1,846.37
13 Jun 23		PARFETTS STOCKPORT (ST CD 8515	600.00		1,246.37
13 Jun 23		PARFETTS STOCKPORT (ST CD 8515	452.88		793.49
13 Jun 23	FASTER PAYMENT	KIMBO & SONS Stephen		200.00	993.49
14 Jun 23		BESTWAY WHOLESALE CD 8515	128.62		864.87
14 Jun 23	FASTER PAYMENT	S lopaya kimbo	66.00		798.87
15 Jun 23		BESTWAY WHOLESALE CD 8515	216.39		582.48
15 Jun 23		DRIVESAFE CD 8515	90.00		492.48
15 Jun 23	FASTER PAYMENT	LOPAYA SK KIMBO		30.00	522.48
15 Jun 23	FASTER PAYMENT	S lopaya kimbo	190.00		332.48
16 Jun 23		PARFETTS STOCKPORT (ST CD 8515	312.80		19.68
16 Jun 23		COSTCO WHOLESALE N112 CD 8515	11.49		8.19
16 Jun 23	FASTER PAYMENT	Sabina Lokere MUM		200.00	208.19
16 Jun 23	FASTER PAYMENT	KIMBO & SONS Stephen		90.00	298.19
16 Jun 23	STANDING ORDER	KIMBO & SONS K & SON		150.00	448.19
17 Jun 23	FASTER PAYMENT	KIMBO & SONS Stephen		70.00	518.19
19 Jun 23	FASTER PAYMENT	S lopaya kimbo	70.00		448.19
20 Jun 23		BESTWAY WHOLESALE CD 8515	103.02		345.17
20 Jun 23		PARFETTS STOCKPORT (ST CD 8515	134.51		210.66
20 Jun 23		BESTWAY WHOLESALE CD 8515	186.42		24.24
20 Jun 23	FASTER PAYMENT	KIMBO & SONS Stephen		50.00	74.24
21 Jun 23	FASTER PAYMENT	S lopaya kimbo	40.00		34.24
21 Jun 23	CASH DEPOSIT	PO 601 STOCKPORT ROAD MANCHESTER GB		700.00	734.24
22 Jun 23	FASTER PAYMENT	PAYPAL PPWDL5LU222224F7U		70.00	804.24
22 Jun 23	CASH DEPOSIT	PO 601 STOCKPORT ROAD MANCHESTER GB		200.00	1,004.24

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
22 Jun 23	FASTER PAYMENT	S lopaya kimbo	200.00		804.24
23 Jun 23		PPOINT_*KIMBO AND SONS CD 8515	0.20		804.04
23 Jun 23	STANDING ORDER	KIMBO & SONS K & SON		150.00	954.04
23 Jun 23	FASTER PAYMENT	S lopaya kimbo	150.00		804.04
23 Jun 23	FASTER PAYMENT	S lopaya kimbo	240.00		564.04
24 Jun 23	FASTER PAYMENT	Susan Kimbo STEPHEN		800.00	1,364.04
24 Jun 23	FASTER PAYMENT	KIMBO & SONS Stephen		200.00	1,564.04
24 Jun 23	FASTER PAYMENT	Sabina Lokere MUM		200.00	1,764.04
25 Jun 23	FASTER PAYMENT	KIMBO & SONS Stephen		300.00	2,064.04
26 Jun 23	DIRECT DEBIT	ENTERPRISE FUND REFERENCE: GC BUSINESS FINANC	303.41		1,760.63
26 Jun 23		BESTWAY WHOLESALE CD 8515	127.67		1,632.96
26 Jun 23	CASH DEPOSIT	PO 601 STOCKPORT ROAD MANCHESTER GB		200.00	1,832.96
26 Jun 23	CASH DEPOSIT	PO 828 STOCKPORT ROAD MANCHESTER GB		800.00	2,632.96
26 Jun 23	CASH DEPOSIT	PO 55 WELLINGTON STREET MANCHESTER GB		200.00	2,832.96
27 Jun 23		BESTWAY WHOLESALE CD 8515	63.48		2,769.48
27 Jun 23		BESTWAY WHOLESALE CD 8515	80.86		2,688.62
27 Jun 23		PARFETTS STOCKPORT (ST CD 8515	392.46		2,296.16
27 Jun 23		BESTWAY WHOLESALE CD 8515	284.70		2,011.46
27 Jun 23	CHAPS	REF:PET523221174 Prepaid Services Company Ltd. Tr		69.00	2,080.46
28 Jun 23	FASTER PAYMENT	S lopaya kimbo	100.00		1,980.46
28 Jun 23	CASH DEPOSIT	PO 55 WELLINGTON STREET MANCHESTER GB		300.00	2,280.46
28 Jun 23	FASTER PAYMENT	S lopaya kimbo	250.00		2,030.46
30 Jun 23		DIAMOND INSURANCE CD 8515	1,908.44		122.02
30 Jun 23	FASTER PAYMENT	Sabina Lokere MUM		200.00	322.02
30 Jun 23	FASTER PAYMENT	Sabina Lokere MUM		100.00	422.02
30 Jun 23	CASH WITHDRAWAL	GORTON MARKET UK GB2023-06-30	250.00		172.02
30 Jun 23	CASH WITHDRAWAL	GORTON MARKET UK GB2023-06-30	70.00		102.02
30 Jun 23	STANDING ORDER	KIMBO & SONS K & SON		150.00	252.02
30 Jun 23	FASTER PAYMENT	S lopaya kimbo	150.00		102.02
03 Jul 23		BESTWAY WHOLESALE CD 8515	97.89		4.13
07 Jul 23	FASTER PAYMENT	Sabina Lokere MUM		30.00	34.13
07 Jul 23	FASTER PAYMENT	S lopaya kimbo	34.00		0.13

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### Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
07 Jul 23	STANDING ORDER	KIMBO & SONS & SON K		150.00	150.13
08 Jul 23	FASTER PAYMENT	KIMBO & SONS Stephen		300.00	450.13
10 Jul 23		STATEMENT CLOSING BALANCE	7,305.24	6,109.00	450.13

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## Monthly Maximum Charge (MMC) for Overdraft Fees and Interest

To make comparing bank accounts easier for you, all banks and building societies are setting a maximum monthly charge. Each bank may charge a different amount, but all banks are explaining this to their customers in the same way with the same wording. This wording is in the box below.

We'll never charge you more than £30 each monthly billing period for all of the following fees added together:

- Returned item fees
- Interest charged on the amount you borrow using an Unarranged Overdraft

### Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
  - a. going overdrawn when you have not arranged an overdraft; or
  - b. going over/past your arranged overdraft limit (if you have one)
2. This cap covers:
  - a. Interest for going over/past your arranged overdraft limit
  - b. Fees for each payment your bank allows despite lack of funds; and
  - c. Fees for each payment your bank refuses due to lack of funds

If you'd like this in another format such as large print, Braille or audio please ask in branch.  
If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

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