



MR A A SCOTT
13 FALS GRAVE ROAD
SCARBOROUGH
NORTH YORKSHIRE
YO12 5EA



Statement No. 18
Branch SCARBOROUGH
Sort Code 11-06-78
Account No 11618364
IBAN GB64 HLFX 1106 7811 6183 64
BIC HLFXGB21S82
Banking Helpline 03457 394959



www.halifax.co.uk

CURRENT ACCOUNT

17 December 2019 to 11 May 2020

Your Account		Arranged Overdraft limit £1,500		
Date of previous statement	16 December 2019	Type of Fee	Quantity	Total
Balance on 17 Dec 2019	£1,229.89 OD	Daily arranged overdraft fee	108	£185.76
Money in	£9,313.24	Total fees	108	£185.76
Money out	£9,185.87	The fees detailed above have been paid during this statement period.		
Balance on 11 May 2020	£1,102.52 OD	The fees paid in this statement period are highlighted in the 'Fees Explained' section and on the reverse.		
Arranged overdraft interest	£25.30			

Your Interest Rates	Fees Explained						
<p>To support customers through the impacts of the Coronavirus we have applied a temporary interest free amount on your arranged overdraft from 6th April until 9th July 2020 - Please visit www.halifax.co.uk/bankaccounts/overdrafts for more information.</p> <table> <tr> <th>Amount of Arranged Overdraft</th><th>Arranged Overdraft</th></tr> <tr> <td>£0.00+</td><td>0.000% per day (0.0% EAR* variable)</td></tr> <tr> <td>£501.00+</td><td>0.111% per day (49.9% EAR* variable)</td></tr> </table> <p>We apply the daily interest rate shown above to your arranged overdraft balance at the end of the day</p> <p>*EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it - charging interest on interest already charged. This interest rate does not include any other fees and charges.</p>	Amount of Arranged Overdraft	Arranged Overdraft	£0.00+	0.000% per day (0.0% EAR* variable)	£501.00+	0.111% per day (49.9% EAR* variable)	<p>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.</p>
Amount of Arranged Overdraft	Arranged Overdraft						
£0.00+	0.000% per day (0.0% EAR* variable)						
£501.00+	0.111% per day (49.9% EAR* variable)						

Managing your account



Important information about compensation arrangements



Protected

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

Keep it safe and secure

- **Check your statements.** If you see any transactions you're not aware of, ring the Bank Account or Savings and Investments number. Find these under the Useful numbers section on this page.
- **Keep your bank statements in a safe place.** Dispose of your paper statements safely by shredding and recycling them – don't just put them in a bin.
- **Keep your card and PIN safe.** Never give anyone else your card, PIN or password. If you think your card is missing or that someone knows your PIN or password, call **0800 015 1515** immediately.
- **Protect yourself online.** If you're an online customer and a victim of online fraud, we guarantee that you won't lose any money from your account. We'll always reimburse you in full. Check our website for more information www.halifax.co.uk/security

Manage your money

- **Check your balance at home or abroad.** Call our telephone banking service on **0345 720 3040** or visit www.halifax.co.uk/online
- **Avoid fees.** Make sure you have enough money in your account the day before money is due to come out.
- **Manage your standing orders.** You can change the date, frequency and amount of your standing orders online or by ringing the Bank Account number. Most companies will also change the date of a direct debit – just give them a call.
- **The Faster Payments Service** is now available. For more information on this please visit www.halifax.co.uk/fasterpayments
- **Use our online budget planner.** It will help you to work out your monthly outgoings and manage your money. Visit www.halifax.co.uk/managingyourmoney
- **Transfer money quickly.** You can make a same-day CHAPS transfer in the UK as long as you have all the beneficiary account details and send the payment before 1.30pm. To send money outside the UK you can send a Telegraphic Transfer. Visit www.halifax.co.uk/bankaccounts/receivingandsendingmoney.asp
- **Interest-Free.** Some accounts offer an Arranged Overdraft subject to application and approval with an Interest-free overdraft facility. Please refer to the account terms and conditions for more information.
- **Please Note.** We can end or vary the terms of our current accounts and overdrafts (including any interest rates and charges) at any time in the way set out in the Bank Account Terms and Conditions. We recommend that you continually assess whether an overdraft is the most suitable form of borrowing for your current needs.

Using your card to withdraw cash or make a payment in a currency other than pounds

- If you're planning to travel overseas, we advise you to take a range of currency options including foreign currency as well as your debit and credit card. To help protect you from fraud we always monitor transactions. In some circumstances this might mean we block your cash machine or card transactions in the UK or a foreign country. If this happens, just call us on **0345 720 3040**. We'll ask you a few security questions and unblock your card for you.
- If you use your savings card to withdraw cash in a currency other than pounds we'll charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. If you use your savings card to withdraw cash in a currency other than pounds (at a cash machine) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.
- If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling **0345 720 3040** (+44 1132 42 22 29 from overseas); If you call before the transaction is processed, the rate provided will be an indication only. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.
- If you use your debit card to withdraw cash or to make a payment in a currency other than pounds we'll charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. When you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person or by internet or phone, we will also charge a £0.50p foreign currency purchase fee. We won't charge a foreign currency purchase fee if you make a payment in euro within the EEA or UK. If you use your debit card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

Switching to us

Switching your main bank account to us is easy. Simply sign two forms and you'll be introduced to one of our dedicated switching team who will be happy to help. They'll transfer any direct debits, standing orders and any credits to your new account. They'll keep you updated every step of the way, and contact you as soon as the transfer is complete.

Important information about your account

If you have an Ultimate Reward Current Account, the insurance packages are monthly contracts and are provided as a benefit of you being an Ultimate Reward Current Account holder. The cost is an inclusive part of your standard monthly maintaining the account fee. We recommend that you review the cover provided every year to ensure it continues to meet your needs. Full details of the cover provided, including contact details, are contained in the Getting Started Guide provided to you at the start of your cover. If you or Halifax close your account, or Halifax terminates the cover provided through the programme, cover will cease immediately unless you're moving from one qualifying account to another. If you have lost your Getting Started Guide, please go into your local branch where a colleague will order you a replacement. Alternatively contact us on 0345 720 3040 where you'll be able to ask for a further copy.

Halifax does not charge for providing the online banking facility. The cost of your online connection depends on your internet service provider.

If we have a valid reason, we can choose not to charge a fee you would otherwise have to pay.

If you do not wish to receive marketing mailings, please write to the Registered Office below.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Useful numbers

Halifax Bank Accounts

0345 720 3040

International +44 1132 42 22 29

Halifax Easycash and Cardcash

0345 850 5525

Halifax Credit Cards

0345 728 3848

Mortgages

0345 727 3747

Halifax Personal Loans

0345 724 3444

Savings and Investments

0345 726 3646

Insurance

0345 723 3343

Halifax Share Dealing

0345 722 5525

Lost/Stolen Cards

0800 015 1515

Travel money orders

0345 246 0006

For more information about our online service, please visit www.halifax.co.uk/aboutonline

Calls may be recorded and monitored

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CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
16 Dec 19		STATEMENT OPENING BALANCE			1,229.89 OD
17 Dec 19	DEB	Spotify UK CD 0226	9.99		1,239.88 OD
17 Dec 19	DEB	VICTORIA CONVENIEN CD 0226	11.44		1,251.32 OD
17 Dec 19	CHG	DAILY OD FEE	2.08		1,253.40 OD
18 Dec 19	DD	V12 RETAIL FINANCE 03284612 008541277	24.30		1,277.70 OD
18 Dec 19	DEB	DOMINOS PIZZA UK & CD 0226	17.63		1,295.33 OD
18 Dec 19	CHG	DAILY OD FEE	2.14		1,297.47 OD
19 Dec 19	DD	O2 00950983 GED47684924	22.66		1,320.13 OD
19 Dec 19	DD	O2 00893514 GED42393848	34.76		1,354.89 OD
19 Dec 19	DEB	B & M RETAIL CD 0226	5.58		1,360.47 OD
19 Dec 19	DEB	WM MORRISONS STORE CD 0226	11.20		1,371.67 OD
19 Dec 19	CHG	DAILY OD FEE	2.25		1,373.92 OD
20 Dec 19	DD	ELEPHANT 06372984 P65634016010000005	65.90		1,439.82 OD
20 Dec 19	FPI	ARRAN SCOTT SENT FROM MONZO PBYWN58NETHKK5EG9G		40.00	1,399.82 OD
20 Dec 19	DEB	Netflix CD 0226	8.99		1,408.81 OD
20 Dec 19	DEB	TESCO STORE 3166 CD 0226	15.10		1,423.91 OD
20 Dec 19	DEB	AMZNMktplace CD 0226	18.48		1,442.39 OD
20 Dec 19	DEB	AMZNMktplace CD 0226	29.26		1,471.65 OD
20 Dec 19	CHG	DAILY OD FEE	2.39		1,474.04 OD
23 Dec 19	FPI	ARRAN SCOTT SENT FROM MONZO P5W49UW52V36A3DI8Z 21DEC19		35.00	1,439.04 OD
23 Dec 19	CHG	DAILY OD FEE 21/12	2.35		1,441.39 OD
23 Dec 19	CHG	DAILY OD FEE 22/12	2.35		1,443.74 OD
23 Dec 19	DEB	VICTORIA CONVENIEN CD 0226	7.12		1,450.86 OD
23 Dec 19	DEB	VERY CD 0226	30.07		1,480.93 OD
23 Dec 19	DEB	VICTORIA CONVENIEN CD 0226	3.54		1,484.47 OD
23 Dec 19	CHG	DAILY OD FEE	2.41		1,486.88 OD
24 Dec 19	BGC	MERIDIAN MOTOR GRP		1,148.56	338.32 OD
24 Dec 19	DEB	TESCO STORES 5476 CD 0226	3.00		341.32 OD
24 Dec 19	CHG	DAILY OD FEE	0.56		341.88 OD
27 Dec 19	DEB	GREGGS PLC CD 0226 25DEC19	1.50		343.38 OD
27 Dec 19	DEB	SAINSBURYS S/MKTS CD 0226 25DEC19	3.00		346.38 OD
27 Dec 19	DEB	CEX CD 0226 25DEC19	15.00		361.38 OD
27 Dec 19	DEB	HOLLAND & BARRETT CD 0226 25DEC19	15.00		376.38 OD
27 Dec 19	DEB	SAINSBURYS S/MKTS CD 0226 25DEC19	67.20		443.58 OD
27 Dec 19	CHG	DAILY OD FEE 25/12	0.73		444.31 OD
27 Dec 19	DEB	PLAYSTATIONNETWORK CD 0226 26DEC19	6.99		451.30 OD

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Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
27 Dec 19	CHG	DAILY OD FEE 26/12	0.75		452.05 OD
27 Dec 19	DEB	SAINSBURYS S/MKTS CD 0226	10.10		462.15 OD
27 Dec 19	CHG	DAILY OD FEE	0.77		462.92 OD
30 Dec 19	DEB	Just Eat CD 0226 28DEC19	12.00		474.92 OD
30 Dec 19	CHG	DAILY OD FEE 28/12	0.79		475.71 OD
30 Dec 19	DEB	SCALBY MANOR HOTEL CD 0226 29DEC19	2.75		478.46 OD
30 Dec 19	DEB	PLAYSTATIONNETWORK CD 0226 29DEC19	24.99		503.45 OD
30 Dec 19	CHG	DAILY OD FEE 29/12	0.83		504.28 OD
30 Dec 19	DD	YORKSHIRE WATER 07266360 521521800010000X	42.00		546.28 OD
30 Dec 19	DEB	Klarna *burton co CD 0226	40.00		586.28 OD
30 Dec 19	CHG	DAILY OD FEE	0.97		587.25 OD
31 Dec 19	DD	TOYOTA FINANCIAL S 07526692 000030606733/13	190.31		777.56 OD
31 Dec 19	DEB	SAINSBURYS S/MKTS CD 0226	3.00		780.56 OD
31 Dec 19	CHG	DAILY OD FEE	1.30		781.86 OD
02 Jan 20	FPI	NEAL MATTHEW FOOD 01JAN20 FP20001O01445188		5.55	776.31 OD
02 Jan 20	DEB	SAINSBURYS S/MKTS CD 0226 01JAN20	7.25		783.56 OD
02 Jan 20	CHG	DAILY OD FEE 01/01	1.30		784.86 OD
02 Jan 20	SO	WALKER LANDRAY 0017	90.00		874.86 OD
02 Jan 20	DD	DVLA-YJ17JUZ 10499338 000000000030201103	12.68		887.54 OD
02 Jan 20	DD	TV LICENCE MBP 21762266 3855656030	13.20		900.74 OD
02 Jan 20	DD	3D LEISURE LIMITED 23816788 FAS102182	23.00		923.74 OD
02 Jan 20	DD	SKY DIGITAL 25812881 00623164664400	54.80		978.54 OD
02 Jan 20	DD	NPOWER 24270430 000207223447	83.00		1,061.54 OD
02 Jan 20	DD	SCARBOROUGH BC CT 23617297 504798954	104.00		1,165.54 OD
02 Jan 20	FPI	ARRAN SCOTT SENT FROM MONZO PQB4NWW2PTDN6SA328		100.00	1,065.54 OD
02 Jan 20	FPO	PRINCIPALITY 500000000550427156 02JAN20 10:06	328.00		1,393.54 OD
02 Jan 20	DEP	MOBILE CHEQUE CHRISTMAS MONEY		10.00	1,383.54 OD
02 Jan 20	DEB	SAINSBURYS S/MKTS CD 0226	12.40		1,395.94 OD
02 Jan 20	CHG	DAILY OD FEE	2.28		1,398.22 OD
03 Jan 20	DEP	SCARBOROUGH (11067		554.00	844.22 OD
03 Jan 20	DEB	SAINSBURYS S/MKTS CD 0226	3.80		848.02 OD
03 Jan 20	DEB	HOME RETAIL GROUP CD 0226	68.15		916.17 OD
03 Jan 20	CHG	DAILY OD FEE	1.52		917.69 OD
06 Jan 20	DEB	NYX*LRS CD 0226 04JAN20	1.50		919.19 OD
06 Jan 20	CHG	DAILY OD FEE 04/01	1.53		920.72 OD
06 Jan 20	DEB	SAINSBURYS S/MKTS CD 0226 05JAN20	2.00		922.72 OD
06 Jan 20	DEB	SAINSBURYS S/MKTS CD 0226 05JAN20	9.22		931.94 OD

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Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
06 Jan 20	CHG	DAILY OD FEE 05/01	1.55		933.49 OD
06 Jan 20	DEB	FACEBK - PPGF CD 0226	5.00		938.49 OD
06 Jan 20	DEB	SEAMER ROAD SERVIC CD 0226	10.03		948.52 OD
06 Jan 20	CHG	DAILY OD FEE	1.58		950.10 OD
07 Jan 20	DEB	FACEBK *Samaritans CD 0226	5.00		955.10 OD
07 Jan 20	DEB	WM MORRISONS STORE CD 0234	5.74		960.84 OD
07 Jan 20	CHG	DAILY OD FEE	1.60		962.44 OD
08 Jan 20	DEB	NETFLIX.COM CD 0234	8.99		971.43 OD
08 Jan 20	DEB	WM MORRISONS STORE CD 0234	11.55		982.98 OD
08 Jan 20	CHG	DAILY OD FEE	1.63		984.61 OD
09 Jan 20	DEB	WM MORRISONS STORE CD 0234	5.40		990.01 OD
09 Jan 20	CHG	DAILY OD FEE	1.65		991.66 OD
10 Jan 20	DEB	TUNNY CATCH CD 0234	23.18		1,014.84 OD
10 Jan 20	CHG	DAILY OD FEE	1.69		1,016.53 OD
13 Jan 20	DEB	WM MORRISONS STORE CD 0234 11JAN20	11.02		1,027.55 OD
13 Jan 20	CHG	DAILY OD FEE 11/01	1.71		1,029.26 OD
13 Jan 20	CHG	DAILY OD FEE 12/01	1.71		1,030.97 OD
13 Jan 20	DD	BT GROUP PLC 02501250 GB20941164-000017	45.49		1,076.46 OD
13 Jan 20	DD	V12 RETAIL FINANCE 03671229 007456298	50.07		1,126.53 OD
13 Jan 20	DD	M&S BANK 05401443 M&S BANK0804533539	166.69		1,293.22 OD
13 Jan 20	DEB	THE PROUDFOOT GROU CD 0234	1.49		1,294.71 OD
13 Jan 20	DEB	WM MORRISONS STORE CD 0234	6.90		1,301.61 OD
13 Jan 20	CHG	DAILY OD FEE	2.15		1,303.76 OD
14 Jan 20	DD	CREATION.CO.UK 03051640 YQ087950/Z581085	56.66		1,360.42 OD
14 Jan 20	CPT	LNK PO SCALBY ROAD CD 0234 14JAN20	10.00		1,370.42 OD
14 Jan 20	DEB	SAMY LIMITED CD 0234	3.49		1,373.91 OD
14 Jan 20	DEB	WM MORRISONS STORE CD 0234	6.65		1,380.56 OD
14 Jan 20	CHG	DAILY OD FEE	2.26		1,382.82 OD
15 Jan 20	DEB	WM MORRISONS STORE CD 0234	11.45		1,394.27 OD
15 Jan 20	DEB	SAINSBURYS S/MKTS CD 0234	15.00		1,409.27 OD
15 Jan 20	CHG	DAILY OD FEE	2.30		1,411.57 OD
16 Jan 20	DEB	WM MORRISONS STORE CD 0234	5.90		1,417.47 OD
16 Jan 20	DEB	WM MORRISONS STORE CD 0234	8.40		1,425.87 OD
16 Jan 20	CHG	DAILY OD FEE	2.33		1,428.20 OD
17 Jan 20	DEB	Spotify UK CD 0226	9.99		1,438.19 OD
17 Jan 20	DEB	WM MORRISONS STORE CD 0234	6.45		1,444.64 OD
17 Jan 20	CHG	DAILY OD FEE	2.35		1,446.99 OD
20 Jan 20	DEB	WM MORRISONS STORE CD 0234 18JAN20	3.50		1,450.49 OD
20 Jan 20	CHG	DAILY OD FEE 18/01	2.36		1,452.85 OD
20 Jan 20	DEB	WM MORRISONS STORE CD 0234 19JAN20	1.25		1,454.10 OD

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Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
20 Jan 20	DEB	WM MORRISONS STORE CD 0234 19JAN20	3.75		1,457.85 OD
20 Jan 20	DEB	NETFLIX.COM CD 0234 19JAN20	8.99		1,466.84 OD
20 Jan 20	CHG	DAILY OD FEE 19/01	2.38		1,469.22 OD
20 Jan 20	DD	O2 05278097 GED47684924	22.66		1,491.88 OD
20 Jan 20	DD	V12 RETAIL FINANCE 00027752 008541277	24.30		1,516.18 OD
20 Jan 20	DD	O2 01382996 GED42393848	34.21		1,550.39 OD
20 Jan 20	DD	ELEPHANT 05114535 P65634016010000006	65.90		1,616.29 OD
20 Jan 20		RETURNED DD		65.90	1,550.39 OD
20 Jan 20		RETURNED DD		34.21	1,516.18 OD
20 Jan 20		RETURNED DD		24.30	1,491.88 OD
20 Jan 20		RETURNED DD		22.66	1,469.22 OD
20 Jan 20	DEB	WM MORRISONS STORE CD 0234	3.50		1,472.72 OD
20 Jan 20	DEB	MARTIN MCCOLL CD 0234	6.21		1,478.93 OD
20 Jan 20	DEB	MORRISON PETROL CD 0234	10.01		1,488.94 OD
20 Jan 20	CHG	DAILY OD FEE	2.42		1,491.36 OD
21 Jan 20	CHG	DAILY OD FEE	2.42		1,493.78 OD
22 Jan 20	DEB	WM MORRISONS STORE CD 0234	2.75		1,496.53 OD
22 Jan 20	CHG	DAILY OD FEE	2.43		1,498.96 OD
23 Jan 20	CHG	DAILY OD FEE	2.43		1,501.39 OD
24 Jan 20	FPI	A SCOTT DADS LOAN 500000000557911638		300.00	1,201.39 OD
24 Jan 20	CHG	DAILY OD FEE	2.00		1,203.39 OD
27 Jan 20	CHG	DAILY OD FEE 25/01	2.00		1,205.39 OD
27 Jan 20	DEB	O2 UK LTD CD 0226 26JAN20	56.87		1,262.26 OD
27 Jan 20	DEB	PLAYSTATIONNETWORK CD 0226 26JAN20	6.99		1,269.25 OD
27 Jan 20	DEB	TESCO STORE 3166 CD 0234 26JAN20	4.90		1,274.15 OD
27 Jan 20	CHG	DAILY OD FEE 26/01	2.11		1,276.26 OD
27 Jan 20	DEB	SAINSBURYS S/MKTS CD 0234	8.75		1,285.01 OD
27 Jan 20	CHG	DAILY OD FEE	2.13		1,287.14 OD
28 Jan 20	BGC	MERIDIAN MOTOR GRP		540.95	746.19 OD
28 Jan 20	DD	V12 RETAIL FINANCE 02412406 008541277	24.30		770.49 OD
28 Jan 20	DD	YORKSHIRE WATER 05305459 521521800010000X	75.00		845.49 OD
28 Jan 20	FPI	A COLMAN PIKACHU 200000000557696618		300.00	545.49 OD
28 Jan 20	CSH	HFX SCARBOROUGH		980.00	434.51
28 Jan 20	DEB	TESCO STORE 3166 CD 0234	2.90		431.61
28 Jan 20	DEB	THE PROUDFOOT GROU CD 0234	2.97		428.64
28 Jan 20	DEB	SAINSBURYS S/MKTS CD 0234	4.60		424.04
28 Jan 20	FPI	ALEX COLMAN SENT FROM MONZO PIHJ8G3T79PHOJRSFL		103.50	527.54
29 Jan 20	DEB	HOME RETAIL GROUP CD 0226	54.23		473.31
29 Jan 20	DEB	VERY CD 0226	80.21		393.10

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Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
29 Jan 20	DEB	TESCO STORES 5351 CD 0234	3.00		390.10
29 Jan 20	DEB	GREGGS PLC CD 0234	3.10		387.00
29 Jan 20	DEB	WM MORRISONS STORE CD 0234	4.40		382.60
30 Jan 20	DEB	SEAMER ROAD SERVIC CD 0234	20.02		362.58
30 Jan 20	DEB	HMCOURTS-SERVICE.G CD 0234	103.50		259.08
30 Jan 20	DEB	WWW.SCARBOROUGH.GO CD 0226	25.00		234.08
30 Jan 20	DEB	Klarna *burton co CD 0226	40.00		194.08
30 Jan 20	DEB	SAINSBURYS S/MKTS CD 0234	7.20		186.88
31 Jan 20	DD	TOYOTA FINANCIAL S 03923442 000030606733/14	190.31		3.43 OD
31 Jan 20	DEB	SAINSBURYS S/MKTS CD 0234	8.05		11.48 OD
31 Jan 20	DEB	COHENS CHEMIST CD 0234	9.00		20.48 OD
31 Jan 20	CHG	DAILY OD FEE	0.03		20.51 OD
03 Feb 20	FPO	PRINCIPALITY 100000000559579162 01FEB20 07:48	328.00		348.51 OD
03 Feb 20	FPI	SCOTT-HAWKIN D & J FROM MUM X 01FEB20 35171342791593000N		50.00	298.51 OD
03 Feb 20	DEB	SANDHUS NEWS WINES CD 0234 01FEB20	4.18		302.69 OD
03 Feb 20	FPO	ARRAN SCOTT 400000000566240552 01FEB20 21:31	50.00		352.69 OD
03 Feb 20	CHG	DAILY OD FEE 01/02	0.58		353.27 OD
03 Feb 20	DEB	SAINSBURYS S/MKTS CD 0234 02FEB20	3.55		356.82 OD
03 Feb 20	DEB	BARNARDOS CD 0234 02FEB20	10.00		366.82 OD
03 Feb 20	CHG	DAILY OD FEE 02/02	0.61		367.43 OD
03 Feb 20	SO	WALKER LANDRAY 0017	90.00		457.43 OD
03 Feb 20	DD	DVLA-YJ17JUZ 17964670 000000000030201103	12.68		470.11 OD
03 Feb 20	DD	TV LICENCE MBP 10895347 3855656030	13.20		483.31 OD
03 Feb 20	DD	3D LEISURE LIMITED 19457834 FAS102182	23.00		506.31 OD
03 Feb 20	DD	SKY DIGITAL 18482668 00623164664400	54.80		561.11 OD
03 Feb 20	DD	ELEPHANT 21812124 P65634016010000007	65.90		627.01 OD
03 Feb 20	DD	NPOWER 18461041 000207223447	83.00		710.01 OD
03 Feb 20	DD	SCARBOROUGH BC CT 20124112 504798954	104.00		814.01 OD
03 Feb 20	DEB	STEPHENSONS NEWSAG CD 0234	2.00		816.01 OD
03 Feb 20	DEB	KGC - NEWGATE STRE CD 0234	6.49		822.50 OD
03 Feb 20	CHG	DAILY OD FEE	1.37		823.87 OD
04 Feb 20	DEB	SAINSBURYS S/MKTS CD 0234	5.70		829.57 OD
04 Feb 20	CHG	DAILY OD FEE	1.38		830.95 OD
05 Feb 20	DEB	SAINSBURYS S/MKTS CD 0234	2.50		833.45 OD
05 Feb 20	DEB	SAINSBURYS S/MKTS CD 0234	4.20		837.65 OD
05 Feb 20	CHG	DAILY OD FEE	1.39		839.04 OD
06 Feb 20	DEB	SAINSBURYS S/MKTS CD 0234	3.75		842.79 OD

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06 Feb 20	DEB	WM MORRISONS STORE CD 0234	5.10		847.89 OD
06 Feb 20	CHG	DAILY OD FEE	1.41		849.30 OD
07 Feb 20	DEB	LIDL GB SCARBOROUGH CD 0234	6.80		856.10 OD
07 Feb 20	DEB	WM MORRISONS STORE CD 0234	7.40		863.50 OD
07 Feb 20	CHG	DAILY OD FEE	1.43		864.93 OD
10 Feb 20	DEB	LIDL GB SCARBOROUGH CD 0234 08FEB20	2.21		867.14 OD
10 Feb 20	DEB	WM MORRISONS STORE CD 0234 08FEB20	2.45		869.59 OD
10 Feb 20	DEB	MORRISON PETROL CD 0234 08FEB20	3.00		872.59 OD
10 Feb 20	DEB	NETFLIX.COM CD 0234 08FEB20	8.99		881.58 OD
10 Feb 20	CHG	DAILY OD FEE 08/02	1.46		883.04 OD
10 Feb 20	DEB	WM MORRISONS STORE CD 0234 09FEB20	3.75		886.79 OD
10 Feb 20	CHG	DAILY OD FEE 09/02	1.47		888.26 OD
10 Feb 20	DEB	SAMY LIMITED CD 0234	2.25		890.51 OD
10 Feb 20	DEB	TESCO STORES 5476 CD 0234	7.90		898.41 OD
10 Feb 20	CHG	DAILY OD FEE	1.49		899.90 OD
11 Feb 20	DD	V12 RETAIL FINANCE 02735994 007456298	50.07		949.97 OD
11 Feb 20	DD	M&S BANK 02339662 M&S BANK0804533539	166.69		1,116.66 OD
11 Feb 20	DEB	LIDL GB SCARBOROUGH CD 0234	0.75		1,117.41 OD
11 Feb 20	CHG	DAILY OD FEE	1.86		1,119.27 OD
12 Feb 20	DEB	SAINSBURYS S/MKTS CD 0234	3.80		1,123.07 OD
12 Feb 20	CHG	DAILY OD FEE	1.87		1,124.94 OD
13 Feb 20	DD	BT GROUP PLC 02053262 GB20941164-000018	45.49		1,170.43 OD
13 Feb 20	CHG	DAILY OD FEE	1.95		1,172.38 OD
14 Feb 20	DD	CREATION.CO.UK 04353286 YQ087950/Z581085	56.66		1,229.04 OD
14 Feb 20	DEB	WM MORRISONS STORE CD 0234	2.40		1,231.44 OD
14 Feb 20	DEB	LIDL GB SCARBOROUGH CD 0234	2.58		1,234.02 OD
14 Feb 20	DEB	SAINSBURYS S/MKTS CD 0234	3.10		1,237.12 OD
14 Feb 20	CHG	DAILY OD FEE	2.06		1,239.18 OD
17 Feb 20	CPT	LNK THE COOPERATIVE CD 0234 15FEB20	10.00		1,249.18 OD
17 Feb 20	CHG	DAILY OD FEE 15/02	2.08		1,251.26 OD
17 Feb 20	DEB	MORRISON PETROL CD 0234 16FEB20	27.00		1,278.26 OD
17 Feb 20	CHG	DAILY OD FEE 16/02	2.12		1,280.38 OD
17 Feb 20	DEB	TESCO STORES 5476 CD 0234	3.30		1,283.68 OD
17 Feb 20	DEB	RON PERRY SERVICES CD 0234	12.75		1,296.43 OD
17 Feb 20	CHG	DAILY OD FEE	2.14		1,298.57 OD
18 Feb 20	DD	V12 RETAIL FINANCE 01757829 008541277	24.30		1,322.87 OD
18 Feb 20	DEB	SAMY LIMITED CD 0234	3.49		1,326.36 OD
18 Feb 20	DEB	WM MORRISONS STORE CD 0234	3.75		1,330.11 OD
18 Feb 20	CHG	DAILY OD FEE	2.19		1,332.30 OD
19 Feb 20	DD	O2 01714356 GED47684924	22.66		1,354.96 OD

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19 Feb 20	DD	O2 01656880 GED42393848	29.72		1,384.68 OD
19 Feb 20	DEB	WM MORRISONS STORE CD 0234	3.25		1,387.93 OD
19 Feb 20	DEB	NETFLIX.COM CD 0234	8.99		1,396.92 OD
19 Feb 20	DEB	TESCO STORE 3166 CD 0234	9.40		1,406.32 OD
19 Feb 20	CHG	DAILY OD FEE	2.30		1,408.62 OD
20 Feb 20	DD	ELEPHANT 02989663 P65634016010000008	73.40		1,482.02 OD
20 Feb 20	DEB	TESCO STORE 3166 CD 0234	3.17		1,485.19 OD
20 Feb 20	DEB	WM MORRISONS STORE CD 0234	4.55		1,489.74 OD
20 Feb 20	CHG	DAILY OD FEE	2.42		1,492.16 OD
21 Feb 20	DEB	MORRISON PETROL CD 0234	1.00		1,493.16 OD
21 Feb 20	DEB	SAMY LIMITED CD 0234	2.00		1,495.16 OD
21 Feb 20	DEB	WM MORRISONS STORE CD 0234	3.35		1,498.51 OD
21 Feb 20	CHG	DAILY OD FEE	2.43		1,500.94 OD
24 Feb 20	CHG	DAILY OD FEE 22/02	2.43		1,503.37 OD
24 Feb 20	CHG	DAILY OD FEE 23/02	2.43		1,505.80 OD
24 Feb 20	CHG	DAILY OD FEE	2.43		1,508.23 OD
25 Feb 20	BGC	MERIDIAN MOTOR GRP		621.89	886.34 OD
25 Feb 20	FPI	A COLMAN APEX 600000000569510139		300.00	586.34 OD
25 Feb 20	CHG	DAILY OD FEE	0.97		587.31 OD
26 Feb 20	DEB	WM MORRISONS STORE CD 0234	1.00		588.31 OD
26 Feb 20	DEB	WM MORRISONS STORE CD 0234	1.85		590.16 OD
26 Feb 20	DEB	WM MORRISONS STORE CD 0234	2.75		592.91 OD
26 Feb 20	CHG	DAILY OD FEE	0.98		593.89 OD
27 Feb 20	DEB	SEAMER ROAD SERVIC CD 0234	20.04		613.93 OD
27 Feb 20	DEB	WM MORRISONS STORE CD 0234	3.70		617.63 OD
27 Feb 20	DEB	MORRISON PETROL CD 0234	4.50		622.13 OD
27 Feb 20	CHG	DAILY OD FEE	1.03		623.16 OD
28 Feb 20	DD	YORKSHIRE WATER 07591195 521521800010000X	75.00		698.16 OD
28 Feb 20	DEB	LIDL GB SCARBOROUGH CD 0234	1.84		700.00 OD
28 Feb 20	DEB	MORRISON PETROL CD 0234	2.85		702.85 OD
28 Feb 20	CHG	DAILY OD FEE	1.17		704.02 OD
02 Mar 20	DEB	MCDONALDS CD 0234 29FEB20	4.47		708.49 OD
02 Mar 20	DEB	WM MORRISONS STORE CD 0234 29FEB20	4.85		713.34 OD
02 Mar 20	CHG	DAILY OD FEE 29/02	1.18		714.52 OD
02 Mar 20	CHG	DAILY OD FEE 01/03	1.19		715.71 OD
02 Mar 20	SO	WALKER LANDRAY 0017	90.00		805.71 OD
02 Mar 20	DD	DVLA-YJ17JUZ 12241902 000000000030201103	12.68		818.39 OD
02 Mar 20	DD	TV LICENCE MBP 23863740 3855656030	13.20		831.59 OD
02 Mar 20	DD	SKY DIGITAL 26339788 00623164664400	21.21		852.80 OD
02 Mar 20	DD	3D LEISURE LIMITED 26561596 FAS102182	23.00		875.80 OD

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02 Mar 20	DD	NPOWER 25521647 000207223447	83.00		958.80 OD
02 Mar 20	DD	SCARBOROUGH BC CT 25719889 504798954	104.00		1,062.80 OD
02 Mar 20	DD	TOYOTA FINANCIAL S 26627819 000030606733/15	190.31		1,253.11 OD
02 Mar 20	DEB	THE PROUDFOOT CD 0234	1.50		1,254.61 OD
02 Mar 20	DEB	MORRISON PETROL CD 0234	1.55		1,256.16 OD
02 Mar 20	CHG	DAILY OD FEE	2.08		1,258.24 OD
03 Mar 20	DEP	SCARBOROUGH		630.00	628.24 OD
03 Mar 20	FPO	PRINCIPALITY 400000000578152497 03MAR20 10:29	328.00		956.24 OD
03 Mar 20	DEB	TESCO STORE 3166 CD 0234	2.25		958.49 OD
03 Mar 20	DEB	SAINSBURYS S/MKTS CD 0234	2.50		960.99 OD
03 Mar 20	DEB	MORRISON PETROL CD 0234	6.40		967.39 OD
03 Mar 20	DEB	WM MORRISONS STORE CD 0234	7.25		974.64 OD
03 Mar 20	DEB	DOMINOS PIZZA UK & CD 0234	13.99		988.63 OD
03 Mar 20	FPI	A COLMAN APEX 200000000571831174		15.00	973.63 OD
03 Mar 20	CHG	DAILY OD FEE	1.62		975.25 OD
04 Mar 20	DEB	SAINSBURYS S/MKTS CD 0234	3.00		978.25 OD
04 Mar 20	DEB	SAINSBURYS S/MKTS CD 0234	4.00		982.25 OD
04 Mar 20	DEB	LIDL GB SCARBOROUGH CD 0234	33.00		1,015.25 OD
04 Mar 20	CHG	DAILY OD FEE	1.69		1,016.94 OD
05 Mar 20	DEB	B & M RETAIL CD 0234	2.99		1,019.93 OD
05 Mar 20	DEB	WM MORRISONS STORE CD 0234	5.65		1,025.58 OD
05 Mar 20	CHG	DAILY OD FEE	1.70		1,027.28 OD
06 Mar 20	DEB	THE PROUDFOOT GROU CD 0234	2.30		1,029.58 OD
06 Mar 20	CHG	DAILY OD FEE	1.71		1,031.29 OD
09 Mar 20	DEB	WM MORRISONS STORE CD 0234 07MAR20	1.00		1,032.29 OD
09 Mar 20	DEB	MORRISON PETROL CD 0234 07MAR20	1.55		1,033.84 OD
09 Mar 20	DEB	MORRISON PETROL CD 0234 07MAR20	3.30		1,037.14 OD
09 Mar 20	DEB	MCDONALDS CD 0234 07MAR20	8.48		1,045.62 OD
09 Mar 20	CHG	DAILY OD FEE 07/03	1.74		1,047.36 OD
09 Mar 20	DEB	COHENS CHEMIST CD 0234 08MAR20	9.00		1,056.36 OD
09 Mar 20	DEB	THE PROUDFOOT GROU CD 0234 08MAR20	2.99		1,059.35 OD
09 Mar 20	CHG	DAILY OD FEE 08/03	1.76		1,061.11 OD
09 Mar 20	DEB	SAMY LIMITED CD 0234	1.39		1,062.50 OD
09 Mar 20	CHG	DAILY OD FEE	1.77		1,064.27 OD
10 Mar 20	FPI	A COLMAN APEX 500000000575834600		5.00	1,059.27 OD
10 Mar 20	DEB	NYX*LRS CD 0234	1.50		1,060.77 OD
10 Mar 20	DEB	MORRISON PETROL CD 0234	1.55		1,062.32 OD
10 Mar 20	DEB	SAMY LIMITED CD 0234	3.00		1,065.32 OD

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10 Mar 20	DEB	MORRISON PETROL CD 0234	3.50		1,068.82 OD
10 Mar 20	DEB	WM MORRISONS STORE CD 0234	3.55		1,072.37 OD
10 Mar 20	CHG	DAILY OD FEE	1.78		1,074.15 OD
11 Mar 20	DD	V12 RETAIL FINANCE 01253462 007456298	50.07		1,124.22 OD
11 Mar 20	DD	M&S BANK 00812034 M&S BANK0804533539	166.69		1,290.91 OD
11 Mar 20	DEB	SAMY LIMITED CD 0234	1.00		1,291.91 OD
11 Mar 20	DEB	ONE STOP 6229 CD 0234	1.75		1,293.66 OD
11 Mar 20	DEB	WM MORRISONS STORE CD 0234	2.40		1,296.06 OD
11 Mar 20	DEB	SAINSBURYS S/MKTS CD 0234	4.75		1,300.81 OD
11 Mar 20	DEB	MORRISON PETROL CD 0234	11.55		1,312.36 OD
11 Mar 20	CHG	DAILY OD FEE	2.16		1,314.52 OD
12 Mar 20	DEB	MORRISON PETROL CD 0234	1.75		1,316.27 OD
12 Mar 20	DEB	WM MORRISONS STORE CD 0234	3.55		1,319.82 OD
12 Mar 20	CHG	DAILY OD FEE	2.17		1,321.99 OD
13 Mar 20	DEB	SAMY LIMITED CD 0234	2.19		1,324.18 OD
13 Mar 20	DEB	MCDONALDS CD 0234	2.88		1,327.06 OD
13 Mar 20	DEB	WM MORRISONS STORE CD 0234	3.25		1,330.31 OD
13 Mar 20	CHG	DAILY OD FEE	2.19		1,332.50 OD
16 Mar 20	DEB	WM MORRISONS STORE CD 0234 14MAR20	3.75		1,336.25 OD
16 Mar 20	DEB	THE PROUDFOOT GROU CD 0234 14MAR20	7.99		1,344.24 OD
16 Mar 20	CHG	DAILY OD FEE 14/03	2.21		1,346.45 OD
16 Mar 20	CHG	DAILY OD FEE 15/03	2.21		1,348.66 OD
16 Mar 20	DD	CREATION.CO.UK 09656998 YQ087950/Z581085	56.66		1,405.32 OD
16 Mar 20	DEB	MORRISON PETROL CD 0234	2.20		1,407.52 OD
16 Mar 20	DEB	TESCO STORES 5476 CD 0234	8.70		1,416.22 OD
16 Mar 20	CHG	DAILY OD FEE	2.31		1,418.53 OD
17 Mar 20	DEB	MORRISON PETROL CD 0234	1.55		1,420.08 OD
17 Mar 20	DEB	MCDONALDS CD 0234	1.98		1,422.06 OD
17 Mar 20	CHG	DAILY OD FEE	2.32		1,424.38 OD
18 Mar 20	DD	V12 RETAIL FINANCE 00912742 008541277	24.30		1,448.68 OD
18 Mar 20	DEB	THE PROUDFOOT GROU CD 0234	1.35		1,450.03 OD
18 Mar 20	DEB	SAINSBURYS S/MKTS CD 0234	4.00		1,454.03 OD
18 Mar 20	DEB	SAINSBURYS S/MKTS CD 0234	5.00		1,459.03 OD
18 Mar 20	FPI	TOMAINO LD SHOPPING RP4659984867407100		50.00	1,409.03 OD
18 Mar 20	CHG	DAILY OD FEE	2.30		1,411.33 OD
19 Mar 20	DD	O2 00114895 GED47684924	22.66		1,433.99 OD
19 Mar 20	DD	O2 00120627 GED42393848	29.72		1,463.71 OD
19 Mar 20	DEB	NETFLIX.COM CD 0234	8.99		1,472.70 OD
19 Mar 20	DEB	LIDL GB SCARBOROUGH CD 0234	10.75		1,483.45 OD
19 Mar 20	DEB	THE PROUDFOOT GROU CD 0234	11.79		1,495.24 OD

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19 Mar 20	CHG	DAILY OD FEE	2.43		1,497.67 OD
20 Mar 20	DD	ELEPHANT 03145563 P65634016010000009	65.90		1,563.57 OD
20 Mar 20		RETURNED DD		65.90	1,497.67 OD
20 Mar 20	DEB	MORRISON PETROL CD 0234	3.10		1,500.77 OD
20 Mar 20	CHG	DAILY OD FEE	2.43		1,503.20 OD
23 Mar 20	CHG	DAILY OD FEE 21/03	2.43		1,505.63 OD
23 Mar 20	CHG	DAILY OD FEE 22/03	2.43		1,508.06 OD
23 Mar 20	CHG	DAILY OD FEE	2.43		1,510.49 OD
24 Mar 20	CHG	DAILY OD FEE	2.43		1,512.92 OD
25 Mar 20	CHG	DAILY OD FEE	2.43		1,515.35 OD
26 Mar 20	BGC	MERIDIAN MOTOR GRP		1,080.61	434.74 OD
26 Mar 20	FPI	A COLMAN PS4 100000000579659534		300.00	134.74 OD
26 Mar 20	CHG	DAILY OD FEE	0.22		134.96 OD
27 Mar 20	CHG	DAILY OD FEE	0.22		135.18 OD
30 Mar 20	DEB	SAINSBURYS S/MKTS CD 0234 28MAR20	7.40		142.58 OD
30 Mar 20	CHG	DAILY OD FEE 28/03	0.23		142.81 OD
30 Mar 20	CHG	DAILY OD FEE 29/03	0.23		143.04 OD
30 Mar 20	DD	YORKSHIRE WATER 07317895 521521800010000X	75.00		218.04 OD
30 Mar 20	DEB	SAINSBURYS S/MKTS CD 0234	5.30		223.34 OD
30 Mar 20	DEB	SAMY LIMITED CD 0234	8.97		232.31 OD
30 Mar 20	CHG	DAILY OD FEE	0.38		232.69 OD
31 Mar 20	DD	TOYOTA FINANCIAL S 05218242 000030606733/16	190.31		423.00 OD
31 Mar 20	DEB	WM MORRISONS STORE CD 0234	4.10		427.10 OD
31 Mar 20	DEB	MORRISON PETROL CD 0234	12.99		440.09 OD
31 Mar 20	CHG	DAILY OD FEE	0.73		440.82 OD
01 Apr 20	SO	WALKER LANDRAY 0017	90.00		530.82 OD
01 Apr 20	DD	DVLA-YJ17JUZ 02986930 000000000030201103	12.68		543.50 OD
01 Apr 20	DD	TV LICENCE MBP 10182941 3855656030	13.20		556.70 OD
01 Apr 20	DD	NPOWER 17412859 000207223447	83.00		639.70 OD
01 Apr 20	DD	SCARBOROUGH BC CT 14596701 504798954	106.45		746.15 OD
01 Apr 20	DEB	WM MORRISONS STORE CD 0234	5.31		751.46 OD
01 Apr 20	CHG	DAILY OD FEE	1.25		752.71 OD
02 Apr 20	DEB	VICTORIA CONVENIEN CD 0234	4.00		756.71 OD
02 Apr 20	CHG	DAILY OD FEE	1.26		757.97 OD
03 Apr 20	DD	ELEPHANT 02382970 P65634016010000010	65.90		823.87 OD
03 Apr 20	DEB	SAMY LIMITED CD 0234	3.35		827.22 OD
03 Apr 20	DEB	SPAR STORE CD 0234	7.00		834.22 OD
03 Apr 20	CHG	DAILY OD FEE	1.39		835.61 OD
06 Apr 20	CHG	DAILY OD FEE 04/04	1.39		837.00 OD

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06 Apr 20	CHG	DAILY OD FEE 05/04	1.39		838.39 OD
06 Apr 20	DEB	VICTORIA CONVENIEN CD 0234	13.55		851.94 OD
06 Apr 20	DEB	VICTORIA CONVENIEN CD 0234	3.50		855.44 OD
06 Apr 20	DEB	SHELL SEAMER ROAD CD 0234	15.59		871.03 OD
06 Apr 20	CHG	DAILY OD INT	0.63		871.66 OD
07 Apr 20	DEB	SAINSBURYS S/MKTS CD 0234	10.05		881.71 OD
07 Apr 20	CHG	DAILY OD INT	0.64		882.35 OD
08 Apr 20	DEB	VICTORIA CONVENIEN CD 0234	11.30		893.65 OD
08 Apr 20	CHG	DAILY OD INT	0.65		894.30 OD
09 Apr 20	DEB	SAINSBURYS S/MKTS CD 0234	7.70		902.00 OD
09 Apr 20	CHG	DAILY OD INT	0.44		902.44 OD
14 Apr 20	FPI	ALEX COLMAN SENT FROM MONZO PUHECY0PYLQ5AME0I8 10APR20		4.00	898.44 OD
14 Apr 20	DEB	SHELL SEAMER ROAD CD 0234 10APR20	13.97		912.41 OD
14 Apr 20	DEB	SHELL SEAMER ROAD CD 0234 10APR20	16.94		929.35 OD
14 Apr 20	CHG	DAILY OD INT 10/04	0.47		929.82 OD
14 Apr 20	DEB	SAINSBURYS SMKT CD 0234 11APR20	9.54		939.36 OD
14 Apr 20	CHG	DAILY OD INT 11/04	0.48		939.84 OD
14 Apr 20	CPT	LNK SAINSBURYS BAN CD 0234 12APR20	250.00		1,189.84 OD
14 Apr 20	CHG	DAILY OD INT 12/04	0.76		1,190.60 OD
14 Apr 20	DEB	COHENS CHEMIST CD 0234 13APR20	9.15		1,199.75 OD
14 Apr 20	DEB	SHELL SEAMER ROAD CD 0234 13APR20	4.98		1,204.73 OD
14 Apr 20	DEB	SPAR 10939 CD 0234 13APR20	11.55		1,216.28 OD
14 Apr 20	CHG	DAILY OD INT 13/04	0.79		1,217.07 OD
14 Apr 20	DD	V12 RETAIL FINANCE 07250414 007456298	50.07		1,267.14 OD
14 Apr 20	DD	CREATION.CO.UK 07582731 YQ087950/Z581085	56.66		1,323.80 OD
14 Apr 20	DD	M&S BANK 05607937 M&S BANK0804533539	166.69		1,490.49 OD
14 Apr 20	CHG	DAILY OD INT	1.09		1,491.58 OD
15 Apr 20	CHG	DAILY OD INT	1.09		1,492.67 OD
16 Apr 20	DEB	TESCO STORE 3166 CD 0234	7.22		1,499.89 OD
16 Apr 20	CHG	DAILY OD INT	1.10		1,500.99 OD
17 Apr 20	FPI	ALEX COLMAN SENT FROM MONZO PLUEL4Q6JK5OV7L7RU		3.00	1,497.99 OD
17 Apr 20	CHG	DAILY OD INT	1.10		1,499.09 OD
20 Apr 20	CHG	DAILY OD INT 18/04	1.10		1,500.19 OD
20 Apr 20	CHG	DAILY OD INT 19/04	1.10		1,501.29 OD
20 Apr 20	DD	O2 03263374 GED47684924	22.66		1,523.95 OD
20 Apr 20	DD	V12 RETAIL FINANCE 04031960 008541277	24.30		1,548.25 OD
20 Apr 20	DD	O2 03706087 GED42393848	35.73		1,583.98 OD
20 Apr 20	DD	ELEPHANT 04376361 P65634016010000011	65.90		1,649.88 OD

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Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
20 Apr 20		RETURNED DD		65.90	1,583.98 OD
20 Apr 20		RETURNED DD		35.73	1,548.25 OD
20 Apr 20		RETURNED DD		24.30	1,523.95 OD
20 Apr 20		RETURNED DD		22.66	1,501.29 OD
20 Apr 20	CHG	DAILY OD INT	1.10		1,502.39 OD
21 Apr 20	CHG	DAILY OD INT	1.10		1,503.49 OD
22 Apr 20	CHG	DAILY OD INT	1.10		1,504.59 OD
23 Apr 20	CHG	DAILY OD INT	1.10		1,505.69 OD
24 Apr 20	CHG	DAILY OD INT	1.10		1,506.79 OD
27 Apr 20	CHG	DAILY OD INT 25/04	1.10		1,507.89 OD
27 Apr 20	CHG	DAILY OD INT 26/04	1.10		1,508.99 OD
27 Apr 20	BGC	MERIDIAN MOTOR GRP		1,483.62	25.37 OD
28 Apr 20	DD	V12 RETAIL FINANCE 05637318 008541277	24.30		49.67 OD
28 Apr 20	DD	YORKSHIRE WATER 05096027 521521800010000X	75.00		124.67 OD
28 Apr 20	FPO	ARRAN SCOTT 100000000591406953 28APR20 12:55	150.00		274.67 OD
28 Apr 20	DEB	VICTORIA CONVENIEN CD 0234	3.35		278.02 OD
28 Apr 20	DEB	TESCO STORE 3166 CD 0234	13.87		291.89 OD
28 Apr 20	DEB	SHELL SEAMER ROAD CD 0234	14.54		306.43 OD
29 Apr 20	DEB	VICTORIA CONVENIEN CD 0234	4.39		310.82 OD
29 Apr 20	DEB	VICTORIA CONVENIEN CD 0234	15.44		326.26 OD
30 Apr 20	DEB	VICTORIA CONVENIEN CD 0234	5.64		331.90 OD
01 May 20	SO	WALKER LANDRAY 0017	90.00		421.90 OD
01 May 20	DD	DVLA-YJ17JUZ 15119624 000000000030201103	12.68		434.58 OD
01 May 20	DD	TV LICENCE MBP 22200223 3855656030	13.26		447.84 OD
01 May 20	DD	NPOWER 23882499 000207223447	83.00		530.84 OD
01 May 20	DD	SCARBOROUGH BC CT 23082638 504798954	108.00		638.84 OD
01 May 20	DD	TOYOTA FINANCIAL S 23761294 000030606733/17	190.31		829.15 OD
01 May 20	DEB	VICTORIA CONVENIEN CD 0234	3.60		832.75 OD
01 May 20	DEB	VICTORIA CONVENIEN CD 0234	12.65		845.40 OD
01 May 20	CHG	DAILY OD INT	0.38		845.78 OD
04 May 20	DEB	LIDL GB SCARBOROUGH CD 0234 02MAY20	5.65		851.43 OD
04 May 20	DEB	VICTORIA CONVENIEN CD 0234 02MAY20	13.65		865.08 OD
04 May 20	CHG	DAILY OD INT 02/05	0.40		865.48 OD
04 May 20	DEB	DOMINOS PIZZA UK & CD 0234 03MAY20	15.34		880.82 OD
04 May 20	FPO	KELSEY MEALOR 200000000593498900 03MAY20 21:17	10.00		890.82 OD
04 May 20	CHG	DAILY OD INT 03/05	0.43		891.25 OD
04 May 20	DD	ELEPHANT 08471171 P65634016010000012	65.90		957.15 OD

(Continued on next page)

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Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
04 May 20	DEB	VICTORIA CONVENIEN CD 0234	3.64		960.79 OD
04 May 20	DEB	VICTORIA CONVENIEN CD 0234	12.94		973.73 OD
04 May 20	DEB	VICTORIA CONVENIEN CD 0234	4.14		977.87 OD
04 May 20	DEB	SAMY LIMITED CD 0234	4.75		982.62 OD
04 May 20	CHG	DAILY OD INT	0.53		983.15 OD
05 May 20	DEB	TESCO STORE 3166 CD 0234	5.63		988.78 OD
05 May 20	DEB	VICTORIA CONVENIEN CD 0234	10.30		999.08 OD
05 May 20	CHG	DAILY OD INT	0.55		999.63 OD
06 May 20	DEB	VICTORIA CONVENIEN CD 0234	5.17		1,004.80 OD
06 May 20	DEB	SHELL SEAMER ROAD CD 0234	9.76		1,014.56 OD
06 May 20	CHG	DAILY OD INT	0.56		1,015.12 OD
07 May 20	DEB	VICTORIA CONVENIEN CD 0234	3.39		1,018.51 OD
07 May 20	DEB	VICTORIA CONVENIEN CD 0234	12.98		1,031.49 OD
07 May 20	DEB	Just Eat CD 0234	20.80		1,052.29 OD
07 May 20	FPO	KELSEY MEALOR 100000000595571414 07MAY20 21:15	10.00		1,062.29 OD
07 May 20	CHG	DAILY OD INT	0.62		1,062.91 OD
11 May 20	DEB	VICTORIA CONVENIEN CD 0234 08MAY20	4.04		1,066.95 OD
11 May 20	DEB	VICTORIA CONVENIEN CD 0234 08MAY20	11.69		1,078.64 OD
11 May 20	FPO	KELSEY MEALOR 100000000595852754 08MAY20 21:33	10.00		1,088.64 OD
11 May 20	CHG	DAILY OD INT 08/05	0.65		1,089.29 OD
11 May 20	DEB	VICTORIA CONVENIEN CD 0234 09MAY20	5.68		1,094.97 OD
11 May 20	DEB	Just Eat CD 0234 09MAY20	16.00		1,110.97 OD
11 May 20	FPO	KELSEY MEALOR 200000000595635805 09MAY20 20:18	10.00		1,120.97 OD
11 May 20	CHG	DAILY OD INT 09/05	0.68		1,121.65 OD
11 May 20	FPO	KELSEY MEALOR 100000000596238152 10MAY20 18:08	10.00		1,131.65 OD
11 May 20	DEB	SHELL SEAMER ROAD CD 0234 10MAY20	3.98		1,135.63 OD
11 May 20	CHG	DAILY OD INT 10/05	0.70		1,136.33 OD
11 May 20	BGC	BTPYMT		291.00	845.33 OD
11 May 20	DD	V12 RETAIL FINANCE 09758237 007456298	50.07		895.40 OD
11 May 20	DD	M&S BANK 07603589 M&S BANK0804533539	166.69		1,062.09 OD
11 May 20	DEB	VICTORIA CONVENIEN CD 0234	11.29		1,073.38 OD
11 May 20	DEB	SHELL SEAMER ROAD CD 0234	3.98		1,077.36 OD
11 May 20	DEB	Just Eat CD 0234	14.50		1,091.86 OD
11 May 20	CPT	LNK SAMYS LTD, 1 E CD 0234 11MAY20	10.00		1,101.86 OD
11 May 20	CHG	DAILY OD INT	0.66		1,102.52 OD
11 May 20		STATEMENT CLOSING BALANCE	9,185.87	9,313.24	1,102.52 OD

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CURRENT ACCOUNT**Payment types:**

DEB - Debit Card

FPI - Faster Payment

FPO - Faster Payment

CPT - Cashpoint

CHG - Charge

BGC - Bank Giro Credit

DEP - Deposit

CSH - Cash

DD - Direct Debit

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 03457 394959. 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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CURRENT ACCOUNT

Historical Information

We have applied the following fees or interest rates (or both) to your account during the statement period.

Effective from - 06 April 2020 to 08 April 2020

The interest rates that applied to your account changed.

Your Interest Rates**Amount of Arranged Overdraft****Arranged Overdraft**

£0.00+	0.000% per day (0.0% EAR* variable)
£301.00+	0.111% per day (49.9% EAR* variable)

We apply the daily interest rate shown above to your arranged overdraft balance at the end of the day

*EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it - charging interest on interest already charged. This interest rate does not include any other fees and charges.

Effective from - 17 December 2019 to 05 April 2020

The interest rates and fees that applied to your account changed.

Fees Explained

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.