Date issued: 01/12/2024 Page 1 of 7



Rahul Rajendra Oza 33 Mount Road Bexleyheath DA6 8JW United Kingdom

Chip Instant Access Account powered by Clearbank

Monthly Statement

01/11/2024 - 30/11/2024

Chip Instant Access Account

Powered by ClearBank

Monthly Statement - November 2024

Account Summary

Balance summary

01/11/2024 - 30/11/2024: **£3,004.73**

FSCS eligible

Interest summary

Rates: Interest paid this month:

01/11/2024 - 07/11/2024: **3.94**% Gross

07/11/2024 - 30/11/2024: **3.69**% Gross 01/11/2024 - 30/11/2024: **£4.72**

FSCS eligible



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01/11/2024 - 30/11/2024

Bonus summary

Cash Bonus 01/11/2024 - 30/11/2024:

£0.00

Cash bonus is paid directly by Chip Financial Not FSCS eligible



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Monthly Statement

01/11/2024 - 30/11/2024

Account Information

Name of account:	Chip Instant Access Account
Interest rate:	4.01% AER (3.94% Gross, paid monthly) from 01/11/2024 to 07/11/2024. 3.75% AER (3.69% Gross, paid monthly) from 07/11/2024 to 30/11/2024. Interest statements are provided on both a monthly and annual basis. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
Cash bonus:	Users may be eligible to receive a bonus payment from Chip ("Bonus") to reward some behaviours. A Bonus is not interest and there is no contractual or statutory right to interest on funds held in your accounts. Your Chip Bonus is not FSCS protected, bonus does not accrue on bonus i.e. it does not compound, and, subject to clause 7.2 of Chip's terms, bonus is only paid to you by Chip when you withdraw your full Chip balance.
Additional information	See our FAQs for more information on account management, eligibility criteria, deposit limits, and withdrawals:
	Link to FAQ



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Monthly Statement

01/11/2024 - 30/11/2024

Date	Description	Amount (GBP)	Balance (GBP)
23/11/2024	Withdraw	-£500.00	£3,004.73
22/11/2024	Manual save	£1,700.00	
15/11/2024	Transfer	-£500.00	
14/11/2024	Withdraw	-£600.00	
11/11/2024	Manual save	£1,000.00	
06/11/2024	Interest	£4.72	



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Monthly Statement

01/11/2024 - 30/11/2024

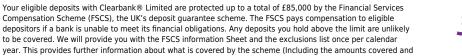
Financial Services Compensation Scheme (FSCS)

Clear.Bank

Basic information about the protection of your eligible deposits

Eligible deposits in ClearBank Limited are protected by:	Financial Services Compensation Scheme ('FSCE')
Limit of protection:	£85,000 per depositor per bank
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
If you have a joint account with other person (s):	The limit of £85,000 applies to each depositor seperately. However, please see the additional information below entitled "limit of protection for joint accounts"
Reimbursement period in case of bank's failure:	20 working days
The currency of reimbursement:	Pound sterling (GBP £)
To contact Chip about enquiries relating to your account powered by Clearbank:	Chip Financial Limited, Sixth Floor, Fora Montacute Yards, 186 Shoreditch High Street, London, E1 6HU
	Contact us by 'Live Chat' in the app or emailing hello@getchip.uk for more information.
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
For more information:	http://www.fscs.org.uk

Your Chip Savings Account is a bank account provided by ClearBank Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 754568. ClearBank Limited is registered in England and Wales under company number 09736376 with registered office: ClearBank, Borough Yards, 13 Dirty Lane, London, SE1 9PA. Chip is authorised by the Financial Conduct Authority under the Payment Service Regulations 2017, firm reference number no. 911255, for the provision of payment services. Chip is a trading name of Chip Financial Limited. Our registered office is Sixth Floor, Fora Montacute Yards, 186 Shoreditch High Street, London, E1 6HU.



eligibility to claim). For further information about the compensation provided by the FSCS, visit fscs.org.uk



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Chip Instant Access Account powered by Clearbank

Monthly Statement

01/11/2024 - 30/11/2024

Scheme responsible for the protection of your eligible deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

General limit of protection

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union 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, building society or credit union operates under different trading names.

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:

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

More information can be obtained under www.fscs.org.uk



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Monthly Statement 01/11/2024 - 30/11/2024

Limit of protection for joint accounts

In 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.

