



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

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##### Balance summary

01/11/2024 - 30/11/2024:

**£3,004.73**

*FSCS eligible*

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##### Interest summary

###### Rates:

01/11/2024 - 07/11/2024:

**3.94% Gross**

07/11/2024 - 30/11/2024:

**3.69% Gross**

###### Interest paid this month:

01/11/2024 - 30/11/2024: **£4.72**

*FSCS eligible*

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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.

Your eligible deposits with Clearbank® Limited are protected up to a total of £85,000 by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Any deposits you hold above the limit are unlikely to be covered. We will provide you with the FSCS information Sheet and the exclusions list once per calendar year. This provides further information about what is covered by the scheme (Including the amounts covered and eligibility to claim). For further information about the compensation provided by the FSCS, visit [fscs.org.uk](https://www.fscs.org.uk)





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**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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**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:  <a href="#">Link to FAQ</a>

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Date	Description	Amount (GBP)	Balance (GBP)
23/11/2024	Withdraw	-£500.00	<b>£3,004.73</b>
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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**Financial Services Compensation Scheme (FSCS)**



**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 separately. 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 <a href="mailto:hello@getchip.uk">hello@getchip.uk</a> 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: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
For more information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

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### **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](http://www.fscs.org.uk)

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### **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.

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