

# Current Account Statement



0574

Miss O K F Bada  
13 Cherry Crescent  
BRENTFORD  
TW8 8NN

**We pay you interest**  
on balances in credit up to £2,500  
see reverse for details



**Your FlexDirect**  
transactions

Statement date: 29 December 2021  
Statement no: 116 1 of 3

Sort code 07-02-46  
Account no 25512815  
Start balance £417.84  
End balance £1,986.85  
Average credit balance £693.31  
Average debit balance £0.00  
**Receiving an International Payment?**  
BIC NAIAGB21  
IBAN GB87 NAIA 0702 4625 5128 15  
Swift  
Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2021	Balance from statement 115 dated 29/11/2021			417.84
30 Nov	Interest added		0.44	
	Effective Date 01 Dec 2021			
	Direct debit STARTLINE MOTOR FI	151.87		
	BOLT.EU /O/2111292055 Tallinn	0.91		
	500.000000NGN at 549.45055			
	APPLEPAY ****3006			
	<b>Non-Sterling transaction fee</b>	<b>0.03</b>		
	Correction of interest added	0.03		265.44
	Effective Date 01 Nov 2021			
01 Dec	Transfer to 071040 60450182	250.00		
	Transfer from 071040 60450182		180.00	
	Payment to OMOTARA BADA	180.00		
	Transfer from 071040 60450182		6.00	
	BOLT.EU /O/2111301513 Tallinn	1.82		
	1000.000000NGN at 549.45055			
	APPLEPAY ****3006			
	<b>Non-Sterling transaction fee</b>	<b>0.05</b>		
	BOLT.EU /O/2111301204 Tallinn	2.20		
	1200.000000NGN at 545.45455			
	<b>Non-Sterling transaction fee</b>	<b>0.07</b>		
	LAYBUY UK* LOOKFANTAST LONDON	8.92		8.38
02 Dec	CANVA* I03256-20729965 HTTPSCANV	5.49		2.89
03 Dec	Transfer from 071040 60450182		7.00	
	Direct debit LOWELL PORTFOLIO 1	20.00		
	Returned direct debit		20.00	
	APPLE.COM/BILL CORK	0.89		9.00
	APPLEPAY ****3006			
04 Dec	BOLT.EU /C/2112031335 Tallinn	3.28		
	1800.000000NGN at 548.78049			
	APPLEPAY ****3006			

## Stop and think

We want to do everything we can to alert, educate and protect you from fraud. That's why, when you set up a new payee you'll soon be given some guidance to help you decide whether to make that payment before it goes through.

For more information about fraud and scams, go to [nationwide.co.uk/fraudaware](https://nationwide.co.uk/fraudaware)

**Please help us to keep your details up to date and let us know if your name, telephone numbers or address changes.**

- Log in to the Internet Bank
- Visit your local branch
- Visit [nationwide.co.uk/update-details](https://nationwide.co.uk/update-details) for more information



## Your FlexDirect transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2021				5.72
04 Dec	<b>Non-Sterling transaction fee</b>	<b>0.10</b>		<b>5.62</b>
06 Dec	BOLT.EU /C/2112041625 Tallinn 1300.000000NGN at 546.21849 APPLEPAY ****3006 <b>Non-Sterling transaction fee</b> BOLT.EU /C/2112041255 Tallinn 1800.000000NGN at 545.45455 <b>Non-Sterling transaction fee</b> Direct debit BARCLAYS PRTNR FIN Returned direct debit BOLT.EU /C/2112051032 Tallinn 1200.000000NGN at 545.45455 <b>Non-Sterling transaction fee</b> BOLT.EU /C/2112051205 Tallinn 1300.000000NGN at 546.21849 APPLEPAY ****3006 <b>Non-Sterling transaction fee</b> Transfer from 071040 60450182	2.38   <b>0.07</b> 3.30  <b>0.10</b> 49.91  49.91 2.20  <b>0.07</b> 2.38  <b>0.07</b>		
07 Dec	AMZNMktplace amazon.co.uk	21.84		3.21
09 Dec	Transfer from 071040 60450182		27.00	30.21
10 Dec	Klama London	13.67		16.54
11 Dec	CLEARPAY MANCHESTER	4.65		11.89
13 Dec	Direct debit TFL CONGESTN CHRG Returned direct debit Direct debit BARCLAYS PRTNR FIN Returned direct debit	30.00  49.91	 30.00  49.91	   11.89
15 Dec	LAYBUY UK* LOOKFANTAST LONDON	8.92		2.97
16 Dec	Bank credit Omotara Bada Direct debit CLOSE-ATLANTA Returned direct debit	 75.84	 50.00 75.84	  52.97
17 Dec	Direct debit LOWELL PORTFOLIO 1	20.00		32.97
18 Dec	Clearpay clearpay.co.u Clearpay clearpay.co.u	13.50 18.74		 0.73
21 Dec	Bank credit PAY LTD CLNT ACC		3,051.55	3,052.28
22 Dec	CLEARPAY MANCHESTER LAYBUY UK* LOOKFANTAST LONDON CLEARPAY HTTPSWWW.CLEA	7.50 8.92 20.50		  3,015.36
23 Dec	CLEARPAY MANCHESTER LANTERN STANNINGLEY	4.65 50.00		 2,960.71
24 Dec	Payment to OMOTARA BADA	580.00		2,380.71
25 Dec	Klama London	20.10		2,360.61
27 Dec	Payment to OMOTARA BADA Effective Date 26 Dec 2021 PAVE FORMERLY PORTIFY LONDON	250.00  9.00		  2,101.61

Statement date	29 December 2021
Statement no	116 2 of 3
Sort code	07-02-46
Account no	25512815



**Your FlexDirect**  
transactions (continued)



**Nationwide**

**Building Society**

Date	Description	£ Out	£ In	£ Balance
2021				2,101.61
28 Dec	LAYBUY UK* LOOKFANTAST LONDON	8.92		2,092.69
29 Dec	Direct debit CLOSE-ATLANTA	105.84		1,986.85

Statement date	29 December 2021
Statement no	116 3 of 3
Sort code	07-02-46
Account no	25512815

## Your FlexDirect account

Please check your statement to make sure everything's correct. If there's anything you're unsure about please get in touch or if you've changed any of your contact details, you need to let us know.



### Interest, Rates and Fees

We work out overdraft interest each day and take it from your account each month. We calculate the total in-credit interest for a month on the last day of each calendar month and apply it to your account on the first day of the next month.

Unless stated otherwise, all rates and fees are variable and we can change them at any time.

If we have to give you notice of a fee or interest we'll let you know by including a 'Notice of Charges' page with your next regular statement, and we'll take the amount from your account 28 days after the statement date.

Since 6 April 2016, interest is paid without tax deducted and may count towards your Personal Savings Allowance. For more information please visit HMRC website [hmrc.gov.uk](http://hmrc.gov.uk)



## Summary box for your FlexDirect account

This information doesn't replace your Terms and Conditions

**Have you lost your card or cheque book or had them stolen?** Let us know straight away, either via the Banking app (if you have it) or by calling us on **08000 55 66 22**. You can report lost or stolen cards and cheque books 24/7.

Credit Interest	Paying in £1,000 or more per month	AER	Gross p.a.
Applications started before 1 May 2020: <b>Credit interest on balances up to £2,500 for 12 months, and £1,500 after that.</b>	For first 12 months (introductory rate fixed for 12 months from account opening): Applications before 1 May 2020 Applications on or after 1 May 2020	5.00% 2.00%	4.89% 1.98%
Applications started from 1 May 2020: <b>Credit interest on balances up to £1,500.</b>	After 12 months (ongoing variable rate): Up to 1 July 2020 on balances up to £2,500 From 1 July 2020 on balances up to £1,500	1.00% 0.25%	0.99% 0.24%
	<b>Paying in less than £1,000 per month</b>	0.00%	0.00%
Overdraft interest and charges	Arranged overdraft interest	39.9% <b>per year compounded</b> (variable)	
	As an example, if you borrow £500 for an arranged overdraft it will cost you:	£3.26 for 7 days	
	*For the 60 day example, we've applied the charges for the first 30 days, on day 31. This means that the charge in the second month is higher as we charge interest on the interest you've incurred up to that point.	£13.99 for 30 days	
		£28.37 for 60 days*	
	Unarranged overdraft interest	0% per year	
	Monthly maximum charge (unarranged overdraft)	£0 per month	
Charges for specialist services	<b>Sending money within the UK</b>		
	Chaps	£20 transaction fee each time	
	SEPA (euros)	£0 transaction fee	
	SWIFT (foreign currency except euros)	£20 transaction fee each time	
	<b>Sending money outside the UK</b>		
	SEPA (euros within the SEPA region)	£0 transaction fee	
	SWIFT (except euros within the SEPA region)	£20 transaction fee each time	
Foreign usage	<b>For Visa exchange rates, visit <a href="https://visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a></b>		
	<b>Cash withdrawal in foreign currency outside the UK</b>		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	
	Non-Sterling Cash Fee	£0 per withdrawal	
	<b>Cash withdrawal in foreign currency within the UK</b>		
	Non-Sterling Transaction Fee*	2.99% of the transaction amount	
	Non-Sterling Cash Fee*	£0 per withdrawal	
	<b>Debit card payment in foreign currency</b>		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	

\* If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so non-sterling fees won't apply.

**AER** stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once a year.

**Gross p.a.** is the interest rate without tax deducted.

Our **per year compounded** interest rate shows the rate of interest that you'll pay on your overdraft over a year and takes account of the fact we charge interest each month on your balance and this will include any interest which has already been added to your account previously.

### Receiving money within the UK

To receive sterling payments into your account, the person making the payment will need to quote your sort code and your 8 digit account number, which you'll find on the front of your statement. Entering account numbers incorrectly can mean payments being misdirected, so please be sure to provide the correct details.

### Receiving money from outside the UK and receiving money from within the UK in a currency other than sterling

**SWIFT** - someone making a payment to you must quote your Bank Identifier Code (BIC) and International Bank Account Number (IBAN). The BIC and IBAN are the international equivalents of your UK sort code and account number. An international payment will also need to quote the SWIFT Intermediary Bank number as we're using the routing services of an Agent Bank. You'll find this number along with your BIC and IBAN on the front of your statement.

**SEPA Credit Transfer** - someone making a payment to you must quote your International Bank Account Number (IBAN). Your IBAN is found on the front of your statement.

**Banking of cheques** - You can pay money into or out of your account by cheque. To find out more information about cheque interest, clearing times, withdrawals and certainty, please visit [nationwide.co.uk/cheque](http://nationwide.co.uk/cheque)

If you have a problem with your account, and wish to complain, please try to settle it with us first. If you're not happy with the way in which we handled your complaint or the outcome you may be able to complain to the Financial Ombudsman Service. We'll give you details of how to contact the Ombudsman.

### Important information about compensation arrangements

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS). An **Information Sheet** and **Exclusion List** which provides information about the FSCS and the protection that it provides can be found at [nationwide.co.uk/fscs-info](http://nationwide.co.uk/fscs-info)

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

Alternatively, please visit your local branch or call **0800 357 357** to request a copy. Our contact centres are open from 8am to 8pm, 7 days a week.