

0356

Miss A G Lynch
St. Crispin
Mill Lane
Monks Risborough
PRINCES RISBOROUGH
HP27 9LG



Your FlexStudent transactions

| | |
|--------------|----------------|
| Statement | 28 August 2025 |
| Statement no | 89 1 of 2 |

| | |
|------------------------|-----------|
| Sort code | 07-04-36 |
| Account no | 34656427 |
| Start balance | £3,701.45 |
| End balance | £2,602.46 |
| Average credit balance | £2,808.07 |
| Average debit balance | £0.00 |

Receiving an International Payment?

| | |
|-------------------------|------------------------------|
| BIC | NAIAGB21 |
| IBAN | GB94 NAI A 0704 3634 6564 27 |
| Swift Intermediary Bank | MIDLGB22 |

| Date | Description | £ Out | £ In | £ Balance |
|--------|--|--------|-------|-----------|
| 2025 | Balance from statement 88 dated 28/07/2025 | | | 3,701.45 |
| 30 Jul | Bank credit LNER LTD | | 17.55 | 3,719.00 |
| 31 Jul | Bank credit S Croxford | | 28.16 | |
| | Shopping | | | |
| | Contactless Payment | 28.16 | | 3,719.00 |
| | TESCO STORES 3045 PRINCES R'BOR | | | |
| | GOOGLE ****6914 | | | |
| 01 Aug | Contactless Payment | 2.19 | | |
| | PPOINT_*SOUTH COAST CONV | | | |
| | Contactless Payment | 3.77 | | |
| | WM MORRISONS STORE AYLESBURY | | | |
| | GOOGLE ****6914 | | | |
| | CHILTERN RAILWAYS LONDON | 4.10 | | |
| | QD-AYLESBURY AYLESBURY | 6.99 | | |
| | Bank credit GRACIE DUDGEON | | 10.00 | |
| | wifi | | | |
| | Transfer to GRACIE DUDGEON | 6.27 | | |
| | Bank credit M Chilenga | | 10.00 | |
| | Bank credit HUGHES M G | | 10.00 | |
| | Wifi | | | |
| | Bank credit CUNDEN A | | 10.00 | 3,735.68 |
| | Wifi - Anupam | | | |
| 02 Aug | Contactless Payment | 2.00 | | |
| | WH Smith Princes Risbo Princes Risbo | | | |
| | GOOGLE ****6914 | | | |
| | Contactless Payment | 2.00 | | |
| | RENNIE GROVE PEACE HOS PRINCES | | | |
| | GOOGLE ****6914 | | | |
| | MARKS&SPENCER PLC SF PRINCES RBO | 5.90 | | 3,725.78 |
| 04 Aug | Payment to LESLIE RIPLEY | 998.00 | | 2,727.78 |
| | Effective Date 02 Aug 2025 | | | |

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

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 for more information

transactions (continued)

| Date | Description | £ Out | £ In | £ Balance |
|--------|---------------------------------|-------|-------|-----------|
| 2025 | | | | 2,727.78 |
| 05 Aug | LNER ONLINE 03457225333 | 15.15 | | 2,712.63 |
| 06 Aug | Contactless Payment | 1.99 | | |
| | SAINSBURY'S S/MKT AYLESBURY | | | |
| | GOOGLE ****6914 | | | |
| | Contactless Payment | 3.00 | | |
| | Redline Buses Ltd Aylesbury | | | |
| | Contactless Payment | 3.10 | | |
| | WM MORRISONS STORE AYLESBURY | | | |
| | GOOGLE ****6914 | | | |
| | CHILTERN RAILWAYS LONDON | 3.15 | | |
| | Contactless Payment | 5.00 | | 2,696.39 |
| | MARKS&SPENCER PLC SACA | | | |
| | GOOGLE ****6914 | | | |
| 07 Aug | Transfer to ALEX HUMBLE | 14.25 | | 2,682.14 |
| 08 Aug | Contactless Payment | 2.00 | | |
| | OXFAM F3410 LEIGHTON BUZZ | | | |
| | Contactless Payment | 3.00 | | |
| | Redline Buses Ltd Aylesbury | | | |
| | CHILTERN RAILWAYS LONDON | 3.15 | | 2,673.99 |
| 11 Aug | LNER ONLINE 03457225333 | 87.40 | | 2,586.59 |
| 15 Aug | Transfer from 070436 34841429 | | 80.00 | 2,666.59 |
| 18 Aug | Direct Debit - First Payment | 51.98 | | 2,614.61 |
| | VIRGIN MEDIA PYMTS | | | |
| 19 Aug | Contactless Payment | 1.20 | | |
| | Chinnor Bakery and Cafe Chinnor | | | |
| | GOOGLE ****6914 | | | |
| | SAINSBURYS S/MKTS THAME 2096 | 10.95 | | 2,602.46 |

Statement date 28 August 2025

Statement no 89 2 of 2

Sort code 07-04-36

Account no 34656427

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

There are no Nationwide fees for having this account.



Summary box for your FlexStudent account

This information doesn't replace your Terms and Conditions

Have you lost your card or had it stolen? Let us know straight away, either via the Banking app (if you have it) or by calling us on **0800 055 66 22**. You can report lost or stolen cards 24/7.

| | | | |
|---|--|------------------------------|---------------------|
| Credit interest | On all balances | AER 0.00% | Gross p.a. 0.00% |
| Other account fees (Arranged overdrafts are only available for over 18s) | Arranged overdraft interest | 0% per year | |
| | Unarranged overdraft interest | 0% per year | |
| | Refusing a payment due to lack of funds | £0 | |
| Charges for specialist services | Sending money within the UK | | |
| | Chaps | £0 transaction fee | |
| | SEPA (euros) | £0 transaction fee | |
| | SWIFT (foreign currency except euros) | £0 transaction fee | |
| | Sending money outside the UK | | |
| | SEPA (euros within the SEPA region) | £0 transaction fee | |
| | SWIFT (except euros within the SEPA region) | £0 transaction fee | |
| Foreign usage *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 Foreign currency transaction fees won't apply. | For Visa exchange rates, visit visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html | | |
| | Cash withdrawal in foreign currency outside the UK | | |
| | Foreign currency transaction Fee | 0% of the transaction amount | |
| | Cash withdrawal in foreign currency within the UK | | |
| | Foreign currency transaction Fee* | 0% of the transaction amount | |
| | Debit card payment in foreign currency | | |
| | Foreign currency transaction Fee | 0% of the transaction amount | |

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.

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](https://www.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.

We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call **03457 30 20 11**.

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](https://www.nationwide.co.uk/fscs-info)

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

Alternatively, please visit your local branch or call **03457 30 20 11** to request a copy or to chat to us about your account. For more information about our opening times, visit: [nationwide.co.uk/contact-us](https://www.nationwide.co.uk/contact-us)

