

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

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 Shopping Contactless Payment TESCO STORES 3045 PRINCES R'BOR GOOGLE ****6914		28.16	3,719.00
01 Aug	Contactless Payment PPOINT_*SOUTH COAST CONV Contactless Payment WM MORRISONS STORE AYLESBURY GOOGLE ****6914 CHILTERN RAILWAYS LONDON QD-AYLESBURY AYLESBURY Bank credit GRACIE DUDGEON wifi Transfer to GRACIE DUDGEON Bank credit M Chilenga Bank credit HUGHES M G Wifi Bank credit CUNDEN A Wifi - Anupam	2.19 3.77  4.10 6.99 10.00 6.27 10.00 10.00 10.00 10.00		3,735.68
02 Aug	Contactless Payment WH Smith Princes Risbo Princes Risbo GOOGLE ****6914 Contactless Payment RENNIE GROVE PEACE HOS PRINCES GOOGLE ****6914 MARKS&SPENCER PLC SF PRINCES RBO	2.00  2.00  5.90		3,725.78
04 Aug	Payment to LESLIE RIPLEY Effective Date 02 Aug 2025	998.00		2,727.78

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 NAIA 0704 3634 6564 27  
Swift Intermediary Bank MIDLGB22

## 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](http://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](http://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 SAINSBURY'S S/MKT AYLESBURY GOOGLE ****6914	1.99		
	Contactless Payment Redline Buses Ltd Aylesbury	3.00		
	Contactless Payment WM MORRISONS STORE AYLESBURY	3.10		
	GOOGLE ****6914			
	CHILTERN RAILWAYS LONDON	3.15		
	Contactless Payment MARKS&SPENCER PLC SACA	5.00		2,696.39
	GOOGLE ****6914			
07 Aug	Transfer to ALEX HUMBLE	14.25		2,682.14
08 Aug	Contactless Payment OXFAM F3410 LEIGHTON BUZZ	2.00		
	Contactless Payment Redline Buses Ltd Aylesbury	3.00		
	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 VIRGIN MEDIA PYMTS	51.98		2,614.61
19 Aug	Contactless Payment Chinnor Bakery and Cafe Chinnor GOOGLE ****6914	1.20		
	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

<b>Credit interest</b>	On all balances	AER 0.00%	Gross p.a. 0.00%
<b>Other account fees</b> (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	
<b>Sending money within the UK</b>			
<b>Charges for specialist services</b>	Chaps	£0 transaction fee	
	SEPA (euros)	£0 transaction fee	
	SWIFT (foreign currency except euros)	£0 transaction fee	
<b>Sending money outside the UK</b>			
<b>Foreign usage</b>	SEPA (euros within the SEPA region)	£0 transaction fee	
	SWIFT (except euros within the SEPA region)	£0 transaction fee	
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>Cash withdrawal in foreign currency outside the UK</b>			
Foreign currency transaction Fee		0% of the transaction amount	
<b>Cash withdrawal in foreign currency within the UK</b>			
Foreign currency transaction Fee*		0% of the transaction amount	
<b>Debit card payment in foreign currency</b>			
Foreign currency transaction Fee		0% of the transaction amount	

**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.

**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.

\*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.

**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://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://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://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://nationwide.co.uk/contact-us)

