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co-operativebank.co.uk

M1/J1028842000

Mr **OTT**  
 Road th  
 London  
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## Cashminder Account

Summary	Date	Description	Money out	Money in	Balance
Account name <b>MR OTT</b>	<b>13 June</b>	<b>BROUGHT FORWARD</b>			<b>122.08</b>
Sort code	16 June	PAYPAL *7DIGITAL	1.49		
Account number <b>00</b>	16 June	PAYPAL *7DIGITAL	1.99		
Statement date <b>18 June 25</b>	16 June	COSTA COFFEE	2.80		
Statement number <b>401</b>	16 June	Express Chicken Pi	5.00		
Page number <b>1 of 1</b>	16 June	AMAAR COFFEE	5.50		
	16 June	COSTA COFFEE	6.25		
	16 June	VICTORIA CAFE	6.60		
	16 June	CAFE KAM 46 LTD	8.70		
	16 June	Netflix.com	12.99		
	16 June	BEST GRILL EDMONTO	13.00		
	16 June	LIDL GB EDMONTON	48.79		
	16 June	LINK 16 JUN 14:50	40.00		
	16 June	MR OTT		150.00	118.97
	17 June	CCC GBP 14.80	0.40		
	17 June	MCDONALDS	2.88		
	17 June	VICTORIA CAFE	11.60		
	17 June	Chiya Restaurant	14.00		
	17 June	CURSOR, AI POWERED	14.80		
	17 June	BRITISH GAS	114.26		
	17 June	RATESETTER	299.95		
	17 June	SCOTTISH WIDOWS	19.49		
	17 June	MR OTT		600.00	241.59
	18 June	PAYPAL *7DIGITAL	1.49		
	18 June	PPOINT_*VICTORIA F	3.17		
	18 June	Coco Di Mama	3.55		233.38 S
		<b>Statement closing balance</b>			<b>233.38 S</b>

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **OD/S** Overdrawn Intermediate Balance **CCC** Currency Conversion Charge. Details of overdraft interest rates are shown overleaf. Details of calculations of interest charged are available on request.

Deposits into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.

Telephone Banking  
opening hours are 8am -  
6pm Monday to Friday and  
9am - 5pm Saturday and  
Sunday.

Calls to 0800 and 0808 numbers are free  
from landlines and mobiles. Calls to 03  
numbers cost the same as calls to  
numbers starting with 01 and 02.

Calls may be monitored or recorded for  
security and training purposes.

Please use Secure Message via Online  
Banking or phone 03457 212 212\* for:

- Details of current rates and charges
- If your name and address has  
changed
- If you would like to receive this  
information in any other format

#### **Debit card transactions in any currency other than sterling**

A Currency Conversion Charge of 2.75%  
of the value of the transaction is applied  
when you make a purchase using your  
debit card in a foreign currency, or if you  
make a cash withdrawal in a foreign  
currency outside the UK using your debit  
card. The currency conversion charge will  
be shown on your statement as 'CCC'.  
Transactions are also converted into  
sterling using the Visa Scheme Exchange  
Rate which can be found at  
[co-operativebank.co.uk/travel](http://co-operativebank.co.uk/travel).

#### **Cash withdrawal in a foreign currency outside the UK**

We don't apply a charge for making a  
cash withdrawal on your debit card (but if  
you're making a cash withdrawal in a  
foreign currency outside the UK, a  
Currency Conversion Charge will apply -  
see above).

If you use your debit card to purchase  
foreign currency or travellers' cheques in  
the UK, the way the merchant processes  
the transaction may result in a fee being  
applied to your account. If this happens,  
please contact us.

## **Useful Contacts**

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Lost and Stolen **+44 (0)345 600 6000\***

Mortgage Services **0800 0288 288**

#### **Online and Mobile Banking**

At the Co-operative Bank, we want to help you manage  
your money in a way that suits you, at any time, day or  
night, simply and safely, wherever you are with our  
Online Banking and our Mobile Banking App.

You can select to receive your statements online; this  
helps reduce your impact on the environment, and  
means you can easily and securely access your  
statements online.

To register for online banking and download our Mobile  
Banking App to your smartphone, please visit our  
website. Here you will also find an online demo, along  
with further information.

#### **Important Information**

For further information about the compensation  
provided by the FSCS (including the amounts  
covered and eligibility to claim) please refer to  
the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

Alternatively, please refer to the Information  
Sheet and Exclusions List. These are available  
online:

For Co-operative Bank  
[http://www.co-operativebank.co.uk/assets/pdf/bank/global/  
dgsd.pdf](http://www.co-operativebank.co.uk/assets/pdf/bank/global/dgsd.pdf)

For smile  
[https://www.smile.co.uk/assets/pdf/bank/global/  
dgsd.pdf](https://www.smile.co.uk/assets/pdf/bank/global/dgsd.pdf)

Please note only compensation related queries  
should be directed to the FSCS.

#### **Switching**

If all your money is in one place, it makes it easier to  
manage. We offer the Current Account Switch Service which  
makes switching hassle-free. This allows you to transfer your  
regular payments from another bank, on a switch date that  
suits you. It is backed by the Current Account Switch  
Guarantee. You can find out more information on how to  
switch by visiting [www.co-operativebank.co.uk/switch](http://www.co-operativebank.co.uk/switch)



#### **PVC-free credit and debit cards**

We issue our customers with PVC-free credit and  
debit cards and have been doing so since 2007.  
In its place we use the plastic glycol-modified  
polyethylene terephthalate (PETG), which does  
not contain or use Chlorine in its production.

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The Bank reserves the right to decline any application for an account or credit  
facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending  
Practice which are monitored by the Lending Standards Board.