

MR A WALTERS
37 QUEENS SQUARE
PONTEFRAC T
WEST YORKSHIRE
WF8 4ET

Date: 14th September 2017

Branch: ABERYSTWYTH
Account number: 69660638
Arranged overdraft limit: £1,600.00

Dear MR WALTERS

Were you aware that we couldn't make some of your payments because there were not enough available funds in your account?

What items have not been paid?

These may include any Direct Debits (D/D), cheques (CHQ) and standing orders (S/O)

Item	Payee	Amount
S/O	CYNGOR SIR CEREDIG	£100.00

For current accounts we may charge a fee of £8 for returning a payment unpaid. We will not charge this more than once in a monthly charging period. **Please note**, this fee does not apply to:

- youth accounts;
- basic accounts (for example, Foundation);
- accounts with Overdraft Control; and
- savings accounts.

It is important for you to check your balance regularly, especially when you know payments are due to be made.

We may cancel any standing order or Direct Debit on your account if it is returned unpaid more than once. If you think this may happen on any regular payments please contact us.

What should you do next?

- **Check your balance and pay money in to your account if you can** to cover any future payments
- **Contact the payee(s)** to let them know that the above item(s) have not been paid and reset the standing order or Direct Debit if needed

When will we take fees from your account?

At the end of your "charging period" we will send you a notification of the fees due and we will then take them from your account 21 days later.

What is your "charging period"?

This runs month to month, usually from the date you opened your account. For example, if you opened your account on the 15th of the month, your charging period will be from the 15th - 14th of each month. For charging periods starting on or after the 24th July 2017, we will not charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.

Don't forget we have some free services that can help you minimise or avoid charges in the future

- **Act Now Alerts** - We'll text or email you if you're about to go into an unarranged overdraft or have a payment returned unpaid.
- **Balance & Limit Alerts** - A text to inform you when your account goes above or below a certain limit.
- **Online Banking & our Mobile App** - Keep track and manage your money 24/7.
- **Overdraft Control** - Where possible, we'll reject payments that would take your account into an unarranged overdraft. This service is only available on our Select Account. For more information visit www.natwest.com/overdraftcontrol.

To find out more or register for any of the above services please visit www.natwest.com, contact us, or pop into your local branch.

Yours sincerely

Customer Services Team