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Mr F Simon
Wolfson College
Linton Road
OXFORD
OX2 6UD



Your FlexAccount transactions

Statement	11 May 2024
Statement no	3 1 of 4

Sort code	07-08-06
Account no	39255941
Start balance	£61.00
End balance	£88.07
Average credit balance	£904.13
Average debit balance	£0.00

Receiving an International Payment?

BIC	NAIAGB21
IBAN	GB69 NAI4 0708 0639 2559 41
Swift Intermediary Bank	MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2024	Balance from statement 2 dated 11/04/2024			61.00
17 Apr	Contactless Payment PANCRA SQUARE LEON LONDON	4.05		
	Contactless Payment PANCRA SQUARE LEON LONDON	6.74		
	Contactless Payment BOOTS 1126 LONDON	10.72		
	DOBAR London	21.00		18.49
18 Apr	Contactless Payment PRET A MANGER LONDON BRIDGE	3.70		14.79
22 Apr	Contactless Payment GARIPS LOCAL EXPRESS L LONDON	1.30		13.49
24 Apr	Bank credit HUAWEI TECHNOLOGIE		3,423.37	3,436.86
26 Apr	Contactless Payment GARIPS LOCAL EXPRESS L LONDON	4.08		
	Contactless Payment MOMENTUM SERVICES LTD London	8.50		
	Contactless Payment Gurmani London	26.40		
	EUROSTAR INTERNATIONAL LI LONDON	85.00		3,312.88
27 Apr	Contactless Payment PANCRA SQUARE LEON LONDON	4.05		
	GARIPS LOCAL EXPRESS L LONDON	2.29		
	Contactless Payment WAITROSE 619 KINGS CROSS	4.10		
	Contactless Payment BOOTS 1126 LONDON	7.68		
	Contactless Payment SUSHIMO LONDON N22	15.23		
	LUL TICKET MACHINE BARBICAN	20.00		

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
2024				3,259.53
27 Apr	Contactless Payment Spagnoletti London	25.31		3,234.22
29 Apr	Contactless Payment PANCRAS SQUARE LEON LONDON Effective Date 28 Apr 2024	3.75		
	Contactless Payment PANCRAS SQUARE LEON LONDON Effective Date 28 Apr 2024	4.05		
	Contactless Payment PRET A MANGER LONDON BRIDGE Effective Date 28 Apr 2024	11.25		
	Contactless Payment Gurmani London Effective Date 28 Apr 2024	3.59		
	GARIPS LOCAL EXPRESS L LONDON Effective Date 28 Apr 2024			
	Contactless Payment Gurmani London Effective Date 28 Apr 2024	11.00		
	Contactless Payment Gurmani London Effective Date 28 Apr 2024	22.44		
	ATM Withdrawal LINK	50.00		
	Contactless Payment GARIPS LOCAL EXPRESS L LONDON	1.30		
	Contactless Payment GETIN MINIMARKET LONDON	6.87		
	Contactless Payment Gurmani London	11.00		
	Contactless Payment Gurmani London	30.80		3,078.17
30 Apr	Cash withdrawal	700.00		
	Contactless Payment GARIPS LOCAL EXPRESS L LONDON	1.30		
	Contactless Payment GARIPS LOCAL EXPRESS L LONDON	1.30		
	COSTA COFFEE 43010841 LONDON	3.80		
	Contactless Payment PETEK PATISSERIE London	4.00		
	Contactless Payment BELMONT LOCAL LONDON	4.81		
	Contactless Payment EZRAS KITCHEN LONDON	12.00		2,350.96
01 May	Contactless Payment PRIMARK STORES LTD LONDON N22	22.00		

Statement date	11 May 2024
Statement no	3 2 of 4
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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				2,328.96
01 May	Contactless Payment	1.30		
	GARIPS LOCAL EXPRESS L LONDON			
	Contactless Payment	3.00		
	SumUp *PREGIO london			
	Contactless Payment	6.00		
	Gurmani London			
	Contactless Payment	9.22		
	GETIN MINIMARKET LONDON			
	LUL TICKET MACHINE TURNPIKE LANE	20.00		2,289.44
02 May	Contactless Payment	11.70		
	PRET A MANGER LONDON BRIDGE			
	Contactless Payment	3.18		
	Green Market London			
	Contactless Payment	4.00		
	NEW BAKERS LTD LONDON			
	Contactless Payment	10.08		2,260.48
	BOOTS 1126 LONDON			
03 May	Cash withdrawal	2,000.00		
	Contactless Payment	10.24		
	PANCRAS SQUARE LEON LONDON			
	Contactless Payment	15.20		
	PRET A MANGER LONDON BRIDGE			
	Contactless Payment	1.79		
	GARIPS LOCAL EXPRESS L LONDON			
	Contactless Payment	3.19		
	GETIN MINIMARKET LONDON			
	Contactless Payment	6.00		
	Gurmani London			
	LUL TICKET MACHINE TURNPIKE LANE	10.00		214.06
04 May	Contactless Payment	5.58		
	THANK YOU LONDON N22			
	Contactless Payment	8.18		
	PANCRAS SQUARE LEON LONDON			
	D & M AT KINGS CROSS LONDON N1C	18.95		
	Contactless Payment	1.30		
	GARIPS LOCAL EXPRESS L LONDON			
	Contactless Payment	3.80		
	COSTA COFFEE 43010841 LONDON			
	Contactless Payment	5.18		
	GETIN MINIMARKET LONDON			
	Contactless Payment	10.45		
	Gurmani London			
	Contactless Payment	13.20		147.42
	EZRAS KITCHEN LONDON			

Statement date 11 May 2024

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Sort code 07-08-06

Account no 39255941

transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				147.42
06 May	Contactless Payment	13.45		
	PRET A MANGER WOOD GREEN			
	Effective Date 05 May 2024			
	GARIPS LOCAL EXPRESS L LONDON	1.30		
	Effective Date 05 May 2024			
	Contactless Payment	1.30		
	GARIPS LOCAL EXPRESS L LONDON			
	Effective Date 05 May 2024			
	Contactless Payment	2.29		
	GETIN MINIMARKET LONDON			
	Effective Date 05 May 2024			
	Contactless Payment	8.56		
	BELMONT LOCAL LONDON			
	Effective Date 05 May 2024			
	Contactless Payment	13.00		
	Gurmani London			
	Effective Date 05 May 2024			
	Contactless Payment	18.15		
	Gurmani London			
	Effective Date 05 May 2024			
	Contactless Payment	1.30		88.07
	GARIPS LOCAL EXPRESS L LONDON			

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Statement no 3 4 of 4

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Account no 39255941

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. FlexAccount doesn't currently pay any credit interest.

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 apply the amount to your account 28 days after the statement date.



Summary box for your FlexAccount 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	All balances	AER 0.00%	Gross p.a. 0.00%
Overdraft interest and charges	Arranged overdraft interest	39.9% per year compounded (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	Sending money within the UK		
	Chaps	£15 transaction fee each time	
	SEPA (euros)	£0 transaction fee	
	SWIFT (foreign currency except euros)	£20 transaction fee each time	
	Sending money outside the UK		
	SEPA (euros within the SEPA region)	£0 transaction fee	
	SWIFT (except euros within the SEPA region)	£20 transaction fee each time	
Foreign usage	For Visa exchange rates, visit visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html		
	Cash withdrawal in foreign currency outside the UK		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	
	Non-Sterling Cash Fee	£0 per withdrawal	
	Cash withdrawal in foreign currency within the UK		
	Non-Sterling Transaction Fee*	2.99% of the transaction amount	
	Non-Sterling Cash Fee*	£0 per withdrawal	
	Debit card payment in foreign currency		
	Non-Sterling Transaction Fee	2.99% 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.

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

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

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

For further information about the compensation provided by the FSCS, refer to the FSCS website at 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

