



The team at Virgin Money
The Team At Virgin Money
Sunderland
SR43 4JB

Tel: 0800 1217365
virginmoney.com

04 June 2024

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Your M Account for Business statement

Statement No:18

Date	Description	Debits	Credits	Balance
01 May 2024	Previous statement			10504.05
02 May	Osoba Stephen			
	Cargo			
	07024640404131		210.00	
	Osoba Stephen			
	Cargo			
	07024640404131		315.00	11029.05
03 May	Adejoke Erinle			
	Cargo Food			
	09012977977047		750.00	
	Mb Loxford Trading	500.00		11279.05
07 May	Osoba Stephen			
	Cargo			
	07024640404131		250.00	11529.05
10 May	Osoba Stephen			
	Cargo			
	07024640404131		570.00	12099.05
17 May	C Akinola			
	Cargo Food			
	77131147427068		270.00	
	Mb Tayrex Exchange	1000.00		
	Mb Tayrex Exchange	1000.00		10369.05
23 May	Autbk51 Postdagenham		2000.00	
	Mb Loxford Trading	500.00		11869.05

Current balance
£11484.05 CR

DD = Direct Debit
SO = Standing Order
TB = Telephone Banking
MB = Mobile Banking
TL = Over the Counter Payment
EB = Electronic Banking
OD = Overdraft
CLs = Contactless Debit Card Transaction
WLT = Digital Wallet Payment
FGN = Foreign
CHQ = Cheque
LTE = Less than or equal to
MT = More than
PMT = Payment
ACC = Account
GBP = Pounds Sterling
REV = Reversal
Purch = Purchase
WDL = Withdrawal
CCY = Currency
Unarr = Unarranged

Continued overleaf...

Change of address

If we have your correct address, but not, please contact us or visit your Store. Or if you're registered for telephone banking, you can update your details this way. Please tell us about all the accounts you have with us so we can update them all. Also, if there is more than one account holder, all of them need to update their details to make sure the records are changed.

If you're not happy

At Virgin Money we are committed to providing a service of the very highest standard. Sometimes things can go wrong, and when they do, we want you to tell us so we can put them right as soon as possible. So if you're unhappy with something, then please make sure you let us know by contacting us in any of the usual ways. We aim to resolve any concerns you raise with us internally. However, if you are not satisfied with our final response to your complaint, you may have the right to refer your case to the Financial Ombudsman Service. Further details can be found by visiting www.financial-ombudsman.org.uk.

If you're a Business customer and your complaint is not eligible for the Financial Ombudsman Service, you may be able to have your complaint reviewed by the Business Banking Resolution Service (BBRS). For further information, including details on eligibility, please check out www.thebbbs.org.

Standards of Lending Practice

Virgin Money adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: www.lendingstandardsboard.org.uk

Fees and charges

Details of interest rates and charges on all personal and business accounts are available in all our Stores and at virginmoney.com

IBAN – International Bank Identifier **BIC** – Bank Identifier

These details must be used for receipt of payments from the EU. BIC should also be used for all international payments along with your full account number.

Keeping you up-to-date

We'll keep in touch, sending you communications on our products and services, tips on managing your money, and other offers. If you decide you don't want to receive this information, please write to us or pop into your local Store.

This document is available in large print, Braille and audio. Please speak to a member of staff for details.

Lost and stolen cards

If your debit card is lost or stolen, please tell us in Store or call UK **0800 3457365** Abroad: **+44 141 223 2358** as soon as possible. We're here on the phone 24/7.

If your credit card is lost or stolen, please call: UK **0800 3457365** Abroad: **+44 141 223 2358** as soon as possible. We're here on the phone 24/7. Please have your card details handy when you call.

Important information about compensation arrangements.

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme. Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important interest rate information

The following interest rates were applicable during the statement period.

Arranged Overdraft or, for Business customers, Planned Borrowing interest rates apply to the amount of any borrowing up to your Arranged Overdraft/Planned Borrowing limit.

Unarranged Overdraft or, for Business customers, Unplanned Borrowing interest rates apply to any borrowing which is the result of us agreeing to temporary Unarranged Overdraft/Unplanned Borrowing, or a temporary increase to Arranged Overdraft/Planned Borrowing to cover a payment despite a lack of funds.

Debit Interest Rate(s) effective from	Tier (£)	Per Annum (%)
Rate at start of statement period	0 +	29.25 Unarranged

Current Credit Interest Rate	Tier (£)	Per Annum (%)
	0 +	0.00



Statement No:18 Statement date
03 June 2024

Date	Description	Debits	Credits	Balance
23 May	Balance brought forward from previous page			11869.05
24 May	Israel Adetola			
	Sent From Revolut			
	04290932798679		55.00	
	Mb Tayrex Exchange	1000.00		10924.05
28 May	Alfred A			
	Cargo			
	20767653649202		50.00	10974.05
03 Jun	Osoba Stephen			
	Cargo			
	07024640404131		69.50	
	Osoba Stephen			
	Cargo			
	07024640404131		127.50	
	Osoba Stephen			
	Cargo			
	07024640404131		142.00	
	Osoba Stephen			
	Cargo			
	07024640404131		171.00	11484.05

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