

0572

Your FlexPlus
transactions

| Date | Description | £ Out | £ In | £ Balance |
|--------|--|----------|----------|-----------|
| 2024 | Balance from statement 23 dated 29/11/2024 | | | 102.74 |
| 30 Nov | BOLT.EU/0/2411292128 London | 6.80 | | |
| | Payment to ADERONKE SOEWU | 5.00 | | |
| | Monthly Account Fee | 13.00 | | 77.94 |
| | Effective Date 01 Dec 2024 | | | |
| 02 Dec | Direct debit DVLA-KD15EAM | 15.75 | | |
| | VIRGIN MEDIA PYMTS READING | 27.58 | | 34.61 |
| 05 Dec | Cash credit | | 750.00 | |
| | Transfer to 071310 52670419 | 15.00 | | 769.61 |
| 06 Dec | Contactless Payment | 2.36 | | 767.25 |
| | ASDA STORES 4766 BARKING | | | |
| 07 Dec | Payment to ADERONKE SOEWU | 8.00 | | 759.25 |
| 10 Dec | Bank credit CIS SECURITY LTD | | 1,650.77 | |
| | Payment to ADERONKE SOEWU | 1.26 | | 2,408.76 |
| 11 Dec | Payment to ADERONKE SOEWU | 300.00 | | |
| | Payment to ADERONKE SOEWU | 114.00 | | |
| | Transfer to 071310 52670419 | 1,133.00 | | |
| | Transfer to Marbles | 45.99 | | |
| | Payment to Y O SOEWU | 297.00 | | |
| | Contactless Payment | 5.00 | | |
| | SUYA HUT DAGENHAM | | | |
| | Contactless Payment | 13.50 | | 500.27 |
| | 97p Knockout Barking | | | |
| 12 Dec | Payment to ADERONKE SOEWU | 9.50 | | |
| | Transfer to 071310 52670419 | 100.00 | | |
| | Transfer from 071310 52670419 | | 500.00 | 890.77 |
| 13 Dec | TapTap Send LONDON | 500.00 | | 390.77 |
| 14 Dec | Transfer to 071310 52670419 | 88.00 | | 302.77 |
| 16 Dec | Transfer to 071310 52670419 | 50.00 | | 252.77 |
| 17 Dec | Transfer to 071310 52670419 | 25.00 | | 227.77 |
| | Effective Date 16 Dec 2024 | | | |

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

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transactions (continued)

| Date | Description | £ Out | £ In | £ Balance |
|--------|-----------------------------|-------|------|-----------|
| 2024 | | | | 227.77 |
| 20 Dec | Payment to ADERONKE SOEWU | 20.66 | | |
| | Transfer to 071310 52670419 | 15.00 | | |
| | Payment to ADERONKE SOEWU | 8.00 | | 184.11 |
| 23 Dec | Contactless Payment | 5.10 | | |
| | TFL TRAVEL CH TFL.GOV.UK/CP | | | |
| | Effective Date 22 Dec 2024 | | | |
| | Transfer to 071310 52670419 | 20.00 | | 159.01 |
| 24 Dec | Contactless Payment | 2.58 | | |
| | Da Food 4 Living Barking | | | |
| | B&M 576 - BARKING BARKING | 3.00 | | |
| | Contactless Payment | 4.00 | | 149.43 |
| | Amazing Grace Dagenham | | | |
| 27 Dec | Payment to ADERONKE SOEWU | 26.66 | | 122.77 |
| | Effective Date 26 Dec 2024 | | | |
| 28 Dec | Contactless Payment | 3.50 | | 119.27 |
| | TFL TRAVEL CH TFL.GOV.UK/CP | | | |

Please check your statement to make sure everything is correct. If there is anything you are unsure about please get in touch or if you have 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.

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 will let you know by including a Notice of Charges page with your next regular statement, and we will apply the amount to your account 28 days after the statement date.



Summary box for your FlexPlus 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% |
|--------------------------------------|--|--|-------|------------|-------|
| Fees, overdraft interest and charges | Fee for maintaining the account | £18 per month | | | |
| | Arranged overdraft interest | 0% interest on the first £50 of any arranged overdraft, then 39.9% a year compounded (variable) for anything over £50. | | | |
| | As an example, if you borrow £500 for an arranged overdraft it will cost you: *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. | £2.94 for 7 days | | | |
| | | £12.59 for 30 days | | | |
| | | £25.54 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 | 0% of the transaction amount | | | |
| | Non-Sterling Cash Fee | £0 per withdrawal | | | |
| | Cash withdrawal in foreign currency within the UK | | | | |
| | Non-Sterling Transaction Fee* | 0% of the transaction amount | | | |
| | Non-Sterling Cash Fee* | £0 per withdrawal | | | |
| | Debit card payment in foreign currency | | | | |
| | Non-Sterling Transaction Fee | 0% 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 will 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 to your account previously.

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 will 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 are using the routing services of an Agent Bank. You will 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 are 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 will 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

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 0800 11 88 55 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

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