

0572

Your FlexPlus
transactions

Date	Description	£ Out	£ In	£ Balance
2025	Balance from statement 25 dated 29/01/2025			114.78
30 Jan	Contactless Payment LIDL GB DAGENHAM DAGENHAM	3.97		110.81
31 Jan	Monthly Account Fee Effective Date 01 Feb 2025	18.00		92.81
03 Feb	Contactless Payment LIDL GB DAGENHAM DAGENHAM Effective Date 02 Feb 2025	5.18		
	Contactless Payment TGC SERVICES SHADWELL Effective Date 02 Feb 2025	25.00		
	ATM Withdrawal LINK Effective Date 02 Feb 2025	20.00		
	Direct debit DVLA-KD15EAM	15.75		
	Cash credit		750.00	776.88
05 Feb	TapTap Send LONDON	200.00		576.88
10 Feb	Bank credit CIS SECURITY LTD		2,009.65	
	Transfer to 071310 52670419	550.00		2,036.53
11 Feb	Payment to ADERONKE SOEWU	300.00		
	Payment to ADERONKE SOEWU	114.00		
	Transfer from 071310 52670419		325.00	
	Transfer to 071310 52670419	650.00		
	Contactless Payment UNIVERSITY OF GREENWIC LONDON	6.20		
	Payment to Y O SOEWU	200.00		1,091.33
12 Feb	Transfer to GEZIM MUJA	43.50		
	Transfer to 071310 52670419	202.50		
	Contactless Payment SAVERS HEALTH & BEAUTY BARKING	2.18		
	Contactless Payment	5.00		
	Home Essential Barking			

International Payment?

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
2025				838.15
12 Feb	Contactless Payment	9.60		
	TASTY AFRICAN Barking Barking			
	Contactless Payment	12.98		
	FRIENDS BUTCHERS BARKING			
	Transfer to Vanquis Bank Ltd	90.00		
	Transfer to GEZIM MUJA	200.00		
	Transfer from 071310 52670419		200.00	725.57
14 Feb	Payment to ADERONKE SOEWU	25.00		
	Contactless Payment	5.18		
	LIDL GB DAGENHAM DAGENHAM			
	Contactless Payment	10.00		685.39
	BARKING SUPERMARKET BARKING			
15 Feb	Contactless Payment	1.45		683.94
	ZETTLE_*ELIOR UK PLC MACCLESFIELD			
18 Feb	Bank credit C 250		250.00	933.94
19 Feb	Transfer to 071310 52670419	750.00		183.94
20 Feb	Payment to ADERONKE SOEWU	24.60		
	Effective Date 19 Feb 2025			
	Direct Debit - First Payment	17.00		
	HSBC M F			
	Contactless Payment	2.25		140.09
	ZETTLE_*ELIOR UK PLC MACCLESFIELD			
21 Feb	ZETTLE_*ELIOR UK PLC MACCLESFIELD	1.45		138.64
22 Feb	Contactless Payment	2.00		
	SAM99P (BARKING) ESSEX			
	Contactless Payment	13.00		123.64
	Its A Knockout Dunstable			
25 Feb	Transfer to 071310 52670419	25.00		98.64
28 Feb	Transfer to 071310 52670419	25.00		
	Monthly Account Fee	18.00		55.64
	Effective Date 01 Mar 2025			

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.

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 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:	£2.94 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.	£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'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 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'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.

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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