



Folajimi Odukamaiya
20a Colonsay
Hemel Hempstead
HP3 8TZ
United Kingdom

Chip Account

Annual Statement

06/04/2024 - 05/04/2025

Chip Cash ISA

Chip is an FSCS-eligible easy-access savings account, powered by ClearBank

Annual Statement - April 2024 to April 2025

Account Summary

Balance summary

06/04/2024 - 05/04/2025: **£11,136.57**

FSCS eligible

Interest summary

06/04/2024 - 05/04/2025: **£300.96**

Rates:

Interest paid:

06/05/2024 - 01/08/2024:	4.99% Gross	£52.83
01/08/2024 - 07/11/2024:	4.74% Gross	£115.99
07/11/2024 - 06/02/2025:	4.49% Gross	£81.91
06/02/2025 - 05/04/2025:	4.24% Gross	£50.23

FSCS eligible

Your Chip Savings Account is a bank account provided by ClearBank Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 754568. ClearBank Limited is registered in England and Wales under company number 09736376 with registered office: ClearBank, Borough Yards, 13 Dirty Lane, London, SE1 9PA. Chip is authorised by the Financial Conduct Authority under the Payment Service Regulations 2017, firm reference number no. 911255, for the provision of payment services. Chip is a trading name of Chip Financial Limited. Our registered office is Sixth Floor, Fora Montacute Yards, 186 Shoreditch High Street, London, E1 6HU.

Your eligible deposits with Clearbank® Limited are protected up to a total of £85,000 by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Any deposits you hold above the limit are unlikely to be covered. We will provide you with the FSCS information Sheet and the exclusions list once per calendar year. This provides further information about what is covered by the scheme (Including the amounts covered and eligibility to claim). For further information about the compensation provided by the FSCS, visit [fscs.org.uk](https://www.fscs.org.uk)





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Account Information

Name of account:	Chip Cash ISA
Interest rate:	<p>5.1% AER (4.99% Gross, paid monthly) from 06/05/2024 to 01/08/2024. 4.84% AER (4.74% Gross, paid monthly) from 01/08/2024 to 07/11/2024. 4.58% AER (4.49% Gross, paid monthly) from 07/11/2024 to 06/02/2025. 4.32% AER (4.24% Gross, paid monthly) from 06/02/2025 to 05/04/2025.</p> <p>Interest statements are provided on both a monthly and annual basis. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p>
Additional information	<p>See our FAQs for more information on account management, eligibility criteria, deposit limits, and withdrawals:</p> <p>Link to FAQ</p>

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The logo for the Financial Services Compensation Scheme (FSCS), consisting of the letters 'fscs' in a stylized, lowercase font, followed by the text 'Financial Services Compensation Scheme' in a smaller, sans-serif font.



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April 2024

Date	Description	Amount (GBP)	Balance (GBP)
No transactions between 01/04/2024 - 30/04/2024			

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06/04/2024 - 05/04/2025

May 2024

Date	Description	Amount (GBP)	Balance (GBP)
06/05/2024	Transfer	£3,000.00	£7,035.61
06/05/2024	Manual save	£4,035.61	

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06/04/2024 - 05/04/2025

June 2024

Date	Description	Amount (GBP)	Balance (GBP)
06/06/2024	Interest	£23.98	£7,059.59

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Chip Account**Annual Statement**

06/04/2024 - 05/04/2025

July 2024

Date	Description	Amount (GBP)	Balance (GBP)
04/07/2024	Interest	£28.85	£7,088.44

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Annual Statement
06/04/2024 - 05/04/2025

August 2024

Date	Description	Amount (GBP)	Balance (GBP)
06/08/2024	Interest	£29.94	£7,118.38

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06/04/2024 - 05/04/2025

September 2024

Date	Description	Amount (GBP)	Balance (GBP)
05/09/2024	Interest	£28.60	£7,146.98

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06/04/2024 - 05/04/2025

October 2024

Date	Description	Amount (GBP)	Balance (GBP)
04/10/2024	Interest	£27.74	£7,174.72

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06/04/2024 - 05/04/2025

November 2024

Date	Description	Amount (GBP)	Balance (GBP)
06/11/2024	Interest	£29.71	£7,204.43

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06/04/2024 - 05/04/2025

December 2024

Date	Description	Amount (GBP)	Balance (GBP)
05/12/2024	Interest	£26.78	£7,231.21

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06/04/2024 - 05/04/2025

January 2025

Date	Description	Amount (GBP)	Balance (GBP)
07/01/2025	Interest	£27.48	£7,258.69

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Annual Statement
06/04/2024 - 05/04/2025

February 2025

Date	Description	Amount (GBP)	Balance (GBP)
06/02/2025	Interest	£27.65	£7,286.34

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March 2025

Date	Description	Amount (GBP)	Balance (GBP)
06/03/2025	Interest	£23.93	£7,310.27

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April 2025

Date	Description	Amount (GBP)	Balance (GBP)
05/04/2025	Transfer	£1,000.00	£11,136.57
05/04/2025	Manual save	£2,800.00	
04/04/2025	Interest	£26.30	

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Financial Services Compensation Scheme (FSCS)



Information about the protection of your money

Note that Chip is not a bank. We provide access to saving accounts with UK authorised partner banks and an e-money wallet with a UK authorised e-money provider. The FSCS can pay compensation to depositors if a provider is unable to meet its financial obligations. Only money held in our Interest accounts and Chip +1 account is eligible for compensation under the scheme. Please note, any returns categorised as bonus or funds held in your e-money wallet and are not covered by FSCS. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Basic information

Eligible deposits in Chip are protected by:	Financial Services Compensation Scheme ('FSCS')
Limit of protection:	£85,000 per depositor per bank
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000
Reimbursement period in case of bank failure:	20 working days
The currency of reimbursement:	Pound sterling (GBP £)
To contact Chip for enquiries relating to your account:	Chip Financial Limited, Sixth Floor, Fora Montacute Yards, 186 Shoreditch High Street, London, E1 6HU Contact us by 'Live Chat' in the app or emailing hello@getchip.uk for more information.
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
For more information:	http://www.fscs.org.uk

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