Personal Current Account Statement

Your deposit is classed as an eligible deposit for the purposes of the Financial Services Compensation Scheme (FSCS)



One Southampton Row London WC1B 5HA T: 0345 08 08 500 metrobankonline.co.uk

MR G MEOLA 32 SEARLES CLOSE BATTERSEA LONDON SW11 4RG ACCOUNT SUMMARY
BIC: MYMBGB2L

IBAN: GB79MYMB23058026477476

 Account No:
 26477476

 Sort Code:
 23-05-80

 Statement No:
 2

 Current Statement Period:
 01 JAN 2018 - 31 JAN 2018

 Opening Balance:
 £1,424.35

 Total Money In:
 £3,685.94

 Total Money Out:
 £3,950.29

 Closing Balance:
 £1,160.00

OVERDRAFT INTEREST & CHARGES* Overdraft Limit £0.00 Overdraft Rate of Interest**: 14.06% (per annum) Arranged Overdraft Interest: £0.00 **Unarranged Overdraft Interest:** £0.00 Unarranged Overdraft Charges: £0.00 Total Interest & Charges: £0.00 Unarranged Overdraft Interest Waived: (£0.00) Total Interest & Charges Payable*** £0.00

ACCOUNT NAME: MR G MEOLA

Your transactions						
DATE	TRANSACTION	MONEY OUT	MONEY IN	BALANCE		
	Balance brought forward			1,424.35		
03 JAN 2018	Card Purchase 31 DEC 2017 Amazon UK Marketplace	8.85		1,415.50		
	800-279-6620 LUX LUX					
03 JAN 2018	Card Purchase 31 DEC 2017 AZIMO LTD	15.00		1,400.50		
	WWW.AZIMO LTD GBR GBR					
03 JAN 2018	Card Purchase 31 DEC 2017 Amazon Svcs Europe SAR	17.68		1,382.82		
	AMAZON.CO.UK LUX LUX					
03 JAN 2018	Card Purchase 29 DEC 2017 Udemy	60.00		1,322.82		
	udemy.com IRL IRL					
03 JAN 2018	Card Purchase 30 DEC 2017 WWW.ICELAND.CO.UK	94.34		1,228.48		
	INTERNET GBR GBR					

^{*}Does not include charges for additional account services, please see the "Important Information Summary" for a full list.

^{**}The rate of interest that applies to overdraft balances. The Overdraft Rate of Interest may vary from time to time giving you not less than two months written notice. Please refer to section 10 of "Our Service Relationship with Personal Customers" for more information.

^{***}Interest and charges will normally be deducted from your account on the 28th day of the following month. If the 28th is not a banking weekday, the deduction will occur on the next banking weekday. A 'Banking Weekday' is Monday to Friday, excluding bank or public holidays. The monthly cap on unarranged overdraft charges for your current account is £60. Further details can be found overleaf.

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DATE 03 JAN 2018	TRANSACTION Card Purchase 31 DEC 2017	MONEY OUT 109.97	MONEY IN	BALANCE 1,118.51
03 JAN 2010	AMAZON EU AMAZON.CO.UK	107.77		1,110.51
	AMAZON.CO.UK LUX LUX			
03 JAN 2018	Inward Payment O OLADINNI		986.00	2,104.51
05 JAN 2018	Card Purchase 03 JAN 2018 AZIMO LTD	986.19		1,118.32
	WWW.AZIMO LTD GBR GBR			
08 JAN 2018	Outward Faster Payment Gianluca Meola NA	118.32		1,000.00
08 JAN 2018	Cash Deposit		300.00	1,300.00
09 JAN 2018	Card Purchase Refund 05 JAN 2018 AZIMO LTD		986.19	2,286.19
	WWW.AZIMO LTD GBR GBR			
09 JAN 2018	Outward Faster Payment Oluwabunmi Victoria Oladinni NA	986.19		1,300.00
12 JAN 2018	BACS Payment Received LE PAIN QUOTIDIEN		1,268.75	2,568.75
12 JAN 2018	Outward Faster Payment Gianluca Meola NA	568.75		2,000.00
18 JAN 2018	Inward Payment O OLADINNI		25.00	2,025.00
29 JAN 2018	Outward Faster Payment Gianluca Meola NA	25.00		2,000.00
30 JAN 2018	Cash Deposit		120.00	2,120.00
30 JAN 2018	Outward Faster Payment Gianluca Meola NA	120.00		2,000.00
31 JAN 2018	Card Purchase 29 JAN 2018 GENERAL MEDICAL COUNCI INTERNET GBR GBR	840.00		1,160.00
	Closing Balance			1,160.00

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Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

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

What is a monthly cap on unarranged overdraft charges?

- 1. Each current account will set a monthly maximum charge for:
- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).
- 2. This cap covers any:
- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds

When you don't have enough in your account

If we receive a request for a payment but you don't have the funds in your account to cover it, we will either:

- I Give or extend an unarranged overdraft and make the payment
- Decide not to make the payment

We'll charge a flat fee of £10 for each payment made and for each payment refused. If deducting interest causes you to go overdrawn or increases your overdraft, we'll charge interest on the new balance, but we won't charge the £10 fee for payments made. Interest will accrue daily on the overdraft balance (excluding any default sums) and will be applied to your account monthly.

We may introduce new charges under this agreement on giving you not less than two months' written notice. For more information please see sections 3 and 10 of "Our Service Relationship with Personal Customers".

Queries regarding your statement

Should you have any queries regarding your statement or any transaction on your statement, we will be happy to help. Please call us on 0345 08 08 500 (or +44 20 3402 8312 if you are outside the UK), or visit one of our stores. Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with use first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.