# 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: 5

Current Statement Period:01 APR 2018 - 30 APR 2018Opening Balance:£453.28Total Money In:£4,344.25Total Money Out:£4,450.88Closing Balance:£346.65

**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			453.28	
03 APR 2018	Card Purchase 01 APR 2018 TFL.GOV.UK CP	3.00		450.28	
	TFL TRAVEL CH GBR				
03 APR 2018	Card Purchase 30 MAR 2018 TFL.GOV.UK CP	4.30		445.98	
	TFL TRAVEL CH GBR				
06 APR 2018	BACS Payment Received LE PAIN QUOTIDIEN		1,019.42	1,465.40	
09 APR 2018	Inward Payment GIANLUCA MEOLA		1,849.65	3,315.05	
10 APR 2018	Card Purchase 06 APR 2018 CODEMENTOR	14.41		3,300.64	
	8778877815 CA USA USD 20.15 @1.39833449				

<sup>\*</sup>Does not include charges for additional account services, please see the "Important Information Summary" for a full list.

<sup>\*\*</sup>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.

<sup>\*\*\*</sup>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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Closing Balance

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DATE	TRANSACTION	MONEY OUT	MONEY IN	BALANCE
10 APR 2018	Non-Sterling Transaction Fee 09 APR 2018 NON-STERLING TRANSACTION	0.40		3,300.24
	FEE			
12 APR 2018	Account to Account Transfer OLUWABUNMI VICTORIA OLADINNI Victoria Oladinni	1,110.00		2,190.24
18 APR 2018	Inward Payment GIANLUCA MEOLA		1,100.00	3,290.24
20 APR 2018	Card Purchase 18 APR 2018 TFL.GOV.UK CP TFL TRAVEL CH GBR	2.40		3,287.84
23 APR 2018	Card Purchase 19 APR 2018	3,248.00		39.84
23 APR 2016	JUST I T TRAINING LIMI	3,240.00		39.04
	TOWER HILL GBR GBR			
24 APR 2018	Card Purchase 21 APR 2018 WWW.TFL.GOV.UK	34.10		5.74
	0343 2221234 GBR			
24 APR 2018	Inward Payment GIANLUCA MEOLA		10.00	15.74
27 APR 2018	Card Purchase 25 APR 2018 CO-OP GROUP FOOD	1.69		14.05
	BATTERSEA GBR			
27 APR 2018	Card Purchase 25 APR 2018 TFL.GOV.UK CP	4.50		9.55
	TFL TRAVEL CH GBR			
27 APR 2018	Cash Deposit		350.00	359.55
27 APR 2018	Magic Money Machine Deposit		15.18	374.73
27 APR 2018	Account to Account Transfer OLUWABUNMI VICTORIA OLADINNI O. Oladinni	28.08		346.65

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346.65

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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.