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co-operativebank.co.uk

M1/J1094319000

Doctor N G Riches
1 Gordon Terrace
Whitley Bay
Tyne And Wear
NE26 2NH

O/D Limit

£1000

Privilege Premier Account

Summary	Date	Description	Money out	Money in	Balance
Account name	25 May	BROUGHT FORWARD			529.62
DR N G RICHES	26 May	PRET A MANGER	3.65		525.97
Sort code 08-93-00	30 May	F.E. MAUGHAN LIMIT	1.85		
Account number 22189679 00	30 May	Tom Owens Fruit &	1.89		
Statement date 6 June 22	30 May	SAINSBURYS SUPERMA	2.15		
Statement number 319	30 May	ICELAND	3.75		
Page number 1 of 1	30 May	FOX & FINCH	4.80		
	30 May	AL BEAR	17.80		
	30 May	B&M 224 - WHITLEY	33.29		
	30 May	CO-OP GROUP 010091	36.50		
Opening balance	30 May	SP UP & RUNNING	87.50		336.44
529.62	31 May	GOOGLE YouTube Vi	2.49		
Money out	31 May	UCU B ACCOUNT	29.27		
595.34	31 May	PLAN INTERNATIONAL	18.00		
Money in	31 May	NEWCASTLE UNIVERSI		3,164.38	3,451.06
3,164.38	01 June	giffgaff	8.00		
	01 June	NWL & ESW WATER	21.00		
	01 June	TOYOTA FINANCIAL S	281.61		
Statement closing balance	01 June	MACMILLAN CANCER S	8.67		
3,098.66 S	01 June	SUBSCRIPTION	15.50		3,116.28
	06 June	CCC GBP 4.01	0.11		
International Bank Account Number	06 June	NYA*Danfo UK	0.30		
(IBAN) GB74 CPBK 0893 0022 1896 79	06 June	NYA*Motor Fuel Ltd	1.00		
Bank Identification Code	06 June	OPEN SOURCE COLLEC	4.01		
(BIC/SWIFT)CPBK GB22	06 June	COCKLES IN CARTMEL	4.70		
	06 June	GILLIAM'S TEAROOM	7.50		3,098.66 S
		Statement closing balance			3,098.66 S

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **OD/S** Overdrawn Intermediate Balance **CCC** Currency Conversion Charge. Details of overdraft interest rates are shown overleaf. Details of calculations of interest charged are available on request.

Deposits into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.

Telephone Banking
opening hours are 8am -
8pm, 7 days a week.

Calls to 0800 and 0808 numbers are free
from landlines and mobiles. Calls to 03
numbers cost the same as calls to
numbers starting with 01 and 02.

Calls may be monitored or recorded for
security and training purposes.

Please use Secure Message via Online
Banking or phone 03457 212 212* for:

- Details of current rates and charges
- If your name and address has
changed
- If you would like to receive this
information in any other format

* If contacting us on the number above and
calling from outside the UK, please replace the
'0' with '+44'. Charges for calls made outside
the UK will be determined by your local
provider.

Debit interest rate:

No interest on overdrafts up to £300.
Debit interest will be charged at an Annual
Interest Rate of 35.9% on an overdraft
above £300.

Monthly cap on unarranged overdraft charges

The monthly cap on unarranged overdraft
charges for your current account is £60.

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.

Debit card transactions in any currency other than sterling

A Currency Conversion Charge of 2.75%
of the value of the transaction is applied
when you make a purchase using your
debit card in a foreign currency, or if you
make a cash withdrawal in a foreign
currency outside the UK using your debit
card. The currency conversion charge will
be shown on your statement as 'CCC'.
Transactions are also converted into
sterling using the Visa Scheme Exchange
Rate which can be found at
co-operativebank.co.uk/travel.

Cash withdrawal in a foreign currency outside the UK

We don't apply a charge for making a
cash withdrawal on your debit card (but if
you're making a cash withdrawal in a
foreign currency outside the UK, a
Currency Conversion Charge will apply -
see above).

If you use your debit card to purchase
foreign currency or travellers' cheques in
the UK, the way the merchant processes
the transaction may result in a fee being
applied to your account. If this happens,
please contact us.

Useful Contacts

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Online Banking and our Mobile Banking App.

You can select to receive your statements online; this
helps reduce your impact on the environment, and
means you can easily and securely access your
statements online.

To register for online banking and download our Mobile
Banking App to your smartphone, please visit our
website. Here you will also find an online demo, along
with further information.

Important Information

For further information about the compensation
provided by the FSCS (including the amounts
covered and eligibility to claim) please refer to
the FSCS website at www.FSCS.org.uk

Alternatively, please refer to the Information
Sheet and Exclusions List. These are available
online:

For Co-operative Bank
<http://www.co-operativebank.co.uk/assets/pdf/bank/global/dgsd.pdf>

For smile
<https://www.smile.co.uk/assets/pdf/bank/global/dgsd.pdf>

Please note only compensation related queries
should be directed to the FSCS.

Switching

If all your money is in one place, it makes it easier to
manage. We offer the Current Account Switch Service which
makes switching hassle-free. This allows you to transfer your
regular payments from another bank, on a switch date that
suits you. It is backed by the Current Account Switch
Guarantee. You can find out more information on how to
switch by visiting www.co-operativebank.co.uk/switch



PVC-free credit and debit cards

We issue our customers with PVC-free credit and
debit cards and have been doing so since 2007.
In its place we use the plastic glycol-modified
polyethylene terephthalate (PETG), which does
not contain or use Chlorine in its production.

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Board.