

MR O MAXWELL  
3/R  
46 SCOTT STREET  
DUNDEE  
DD2 2AJ



**Statement No.** 1  
**Branch** DUNDEE FAIRMUIR  
**Sort Code** 80-46-07  
**Account No** 13913767  
**IBAN** GB32 BOFS 8046 0713 9137 67  
**BIC** BOFSGBS1083  
**Banking Helpline** 03457 801801



[www.bankofscotland.co.uk](http://www.bankofscotland.co.uk)

**BASIC ACCOUNT**

03 February 2023 to 03 March 2023

**Your Account**

<b>Balance on 03 Feb 2023</b>	<b>£0.00</b>
<b>Money in</b>	<b>£633.00</b>
<b>Money out</b>	<b>£609.95</b>
<b>Balance on 03 Mar 2023</b>	<b>£23.05</b>

**Fees Explained**

Other fees for special services and details of all other fees and charges for personal customers are detailed in either the Banking Charges guide; the Reward payments, interest and account fees leaflet; or the Price List (Private Banking), depending upon which type of account you have.

# Things you need to know

## Getting in touch



Write to us: Bank of Scotland,  
PO Box 23581, Edinburgh,  
EH1 1WH



Visit us in branch



Go online:  
[bankofscotland.co.uk/contactus](https://bankofscotland.co.uk/contactus)



Call: 0345 721 3141  
8am-8pm, 7 days a week

## Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** - View and manage your accounts online - 24 hours a day, 7 days a week. Register at [bankofscotland.co.uk/internetbanking](https://bankofscotland.co.uk/internetbanking)
- **Mobile Banking** - Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** - Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** - We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you.

Find out more at [bankofscotland.co.uk/mobilealerts](https://bankofscotland.co.uk/mobilealerts).

## Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at [bankofscotland.co.uk/overdrafts](https://bankofscotland.co.uk/overdrafts) tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit [bankofscotland.co.uk/borrow](https://bankofscotland.co.uk/borrow) or call us to talk through your options.

## Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting [bankofscotland.co.uk/bankaccounts](https://bankofscotland.co.uk/bankaccounts) to see our latest current accounts.

## Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit [bankofscotland.co.uk/savings/interest-rates](https://bankofscotland.co.uk/savings/interest-rates). Alternatively ask us in branch.



## Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on 0800 567 4971 or +44 1132 888 408 if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them - please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit [bankofscotland.co.uk/security](https://bankofscotland.co.uk/security) for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on 0800 028 8335 or +44 (0) 131 454 1605 if outside the UK - lines are open 24/7.
- **The freeze card feature** in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at [bankofscotland.co.uk/aboutonline/mobile-banking/card-freezes](https://bankofscotland.co.uk/aboutonline/mobile-banking/card-freezes)

## About the fees we charge if you use your card abroad

If you use your debit card to withdraw cash or make a payment, in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on that day. We will charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion.

If you use your card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person or by internet or phone, we will also charge a £0.50 foreign currency purchase fee. The foreign currency purchase fee does not apply to Platinum or Premier debit cards; or if your payment is made in euro within the EEA or UK.

If you use your debit card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. We won't charge a foreign currency cash fee or a foreign cash fee if you: withdraw euro within the EEA or UK; or withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK. The provider of the foreign currency may make a separate charge for conversion.

## Cashpoint® Card Fee

When you use your Cashpoint® card to make a cash withdrawal (at a cash machine or over the counter), in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on that day. We will charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. We will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for the conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you: withdraw euro within the EEA or UK; or withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates. Cashpoint® is a registered trademark of Lloyds Bank plc and is used under licence by Bank of Scotland plc.

We use the Visa payment scheme exchange rate. You can find out about the Visa payment scheme exchange rate by telephoning 0345 721 3141 (+44 131 337 4218 from abroad), however, if you call before a transaction is added to or taken from your account, the rate we provide will only be indicative.

With Travel Smart you can use your debit card abroad as often as you like with no debit card fees for £7 a week. Add it to your account before you travel and it'll start on the date you tell us.

## Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at [bankofscotland.co.uk/privacy](https://bankofscotland.co.uk/privacy) or call us for a copy on 0345 721 3141.

## We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

## The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit [FSCS.org.uk](https://FSCS.org.uk)



We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

## If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service which is available 24 hours a day, 7 days a week; or via textphone on 0345 600 9644 (lines are open 9am to 5.30pm, 7 days a week).

SignVideo services are also available if you're Deaf and use British Sign Language at [bankofscotland.co.uk/accessibility/signvideo](https://bankofscotland.co.uk/accessibility/signvideo)

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

Fair lending – we adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](https://www.lendingstandardsboard.org.uk)

**Statement No. 1**  
03 March 2023  
Page 3 of 3

**Sort Code** 80-46-07  
**Account Number** 13913767

## BASIC ACCOUNT

### Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
		<b>STATEMENT OPENING BALANCE</b>			<b>0.00</b>
06 Feb 23	FPI	LEONARD LIVINGSTON SENT FROM REVOLUT MODULO00P210FY3PEF 04FEB23		20.00	20.00
06 Feb 23	FPO	OZIEL MAXWELL GIFT 05FEB23 18:56	10.00		10.00
08 Feb 23	FPO	OZIEL MAXWELL GIFT 08FEB23 14:09	10.00		0.00
13 Feb 23	FPI	LEONARD LIVINGSTON LOGISTICS 11FEB23 PYSGKTUAOXPS71L8MC		300.00	300.00
13 Feb 23	FPO	OZIEL MAXWELL GIFT 11FEB23 13:04	150.00		150.00
13 Feb 23	FPO	OZIEL MAXWELL GIFT 11FEB23 13:12	50.00		100.00
13 Feb 23	FPO	OZIEL MAXWELL INCOME 11FEB23 15:18	90.00		10.00
13 Feb 23	FPO	OZIEL MAXWELL INCOME 12FEB23 19:11	10.00		0.00
15 Feb 23	DEP	DUNDEE MURRAYGATE		140.00	140.00
15 Feb 23	CPT	BOS BOS DUNDEE M CD 3410 15FEB23	10.00		130.00
15 Feb 23	FPO	OZIEL MAXWELL PERSONAL 15FEB23 15:31	128.00		2.00
23 Feb 23	DEB	Livecareer.co.uk CD 3410	1.95		0.05
27 Feb 23	DEP	DUNDEE MURRAYGATE		160.00	160.05
27 Feb 23	FPO	OZIEL MAXWELL PERSONAL 27FEB23 14:24	100.00		60.05
27 Feb 23	FPO	OZIEL MAXWELL PERSONAL 27FEB23 19:07	50.00		10.05
03 Mar 23	FPI	OZIEL MAXWELL FOR HEATER REV778478255999891		13.00	23.05
<b>03 Mar 23</b>		<b>STATEMENT CLOSING BALANCE</b>	<b>609.95</b>	<b>633.00</b>	<b>23.05</b>

Payment types:

FPI - Faster Payment  
FPO - Faster Payment

DEP - Deposit

CPT - Cashpoint

DEB - Debit Card

### Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.