

0746

Mr R Baptie & Miss J G Dolendo
23 Brookside
Burbage
HINCKLEY
LE10 2TG

Arranged
overdraft limit £250.00



Your FlexAccount transactions

Statement 02 June 2024
Statement no 195 1 of 4

Sort code 07-01-16
Account no 04852160
Start balance £700.45
End balance £222.51
Average credit balance £662.10
Average debit balance £0.00

Receiving an International Payment?

BIC NAIAGB21
IBAN GB87 NAIA 0701 1604 8521 60
Swift Intermediary Bank MIDLGB22

Stop and think

We want to do everything we can to alert, educate and protect you from fraud. That's why, when you set up a new payee you'll soon be given some guidance to help you decide whether to make that payment before it goes through.

For more information about fraud and scams, go to nationwide.co.uk/fraudaware

Please help us to keep your details up to date and let us know if your name, telephone numbers or address changes.

- Log in to the Internet Bank
- Visit your local branch
- Visit nationwide.co.uk/update-details for more information

Date	Description	£ Out	£ In	£ Balance
2024	Balance from statement 194 dated 02/05/2024			700.45
03 May	Contactless Payment BP FAMILY FARM CONNECT BICESTER	18.57		
	eBay 0*04-11523-26415 LONDON	11.99		
	eBay 0*08-11519-62825 LONDON	347.72		322.17
06 May	Contactless Payment HEART OF ENGLAND CO OPERA	2.74		319.43
07 May	Contactless Payment SAPCOTE GARDEN CENTRE LT	7.98		
	ASDA PETROL 4138 HINCKLEY	52.91		258.54
09 May	Bank credit DWP UC FASTER PAYM 206C15I3N DWP UC		758.80	
	Contactless Payment BROOKSIDE CONVENIENCE STO Hinckley	19.02		
	Just Eat London	28.10		970.22
10 May	Contactless Payment TESCO STORES 5902 HINCKLEY	21.48		
	Contactless Payment B&M 801 HAWLEY ROAD HINCKLEY	26.18		922.56
11 May	Contactless Payment B&M 471 - HS LEICESTER LEICESTER	12.00		
	Contactless Payment ALDI STORES UK LEICESTER	46.57		863.99
13 May	WWW.LOWERPRECINCT. 01295256296 Effective Date 12 May 2024	2.00		
	Contactless Payment GREGGS PLC COVENTRY Effective Date 12 May 2024	3.45		
	Contactless Payment Saber fruit trader Coventry Effective Date 12 May 2024	5.00		

transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				853.54
13 May	Contactless Payment	6.00		
	THE SALVATION ARMY NUNEATON			
	Effective Date 12 May 2024			
	Contactless Payment	14.73		
	Mum & Dads sup ernet Coventry			
	Effective Date 12 May 2024			
	Contactless Payment	16.99		
	ALDI 56 772 HINCKLEY			
	Effective Date 12 May 2024			
	Contactless Payment	20.87		
	365 BARGAINS NUNEATON NUNEATON			
	Effective Date 12 May 2024			
	Bank credit 206C2615G DWP UC		348.00	
	Bank credit WK388564B DWP PIP		593.60	
	Contactless Payment	13.59		
	BROOKSIDE CONVENIENCE ST0 Hinckley			
	WORLDREMIT LTD. LONDON	42.99		1,679.97
14 May	Just Eat London	19.45		
	Contactless Payment	17.08		1,643.44
	TESCO STORES 5902 HINCKLEY			
15 May	Direct debit HINCKLEY & BOSW0R	15.00		
	Direct debit E.ON NEXT LTD	51.01		
	Lebara Mobile Limited London	4.95		
	Contactless Payment	13.47		1,559.01
	BROOKSIDE CONVENIENCE ST0 Hinckley			
16 May	Contactless Payment	1.40		1,557.61
	TESCO STORES 5495 HINKLEY			
17 May	Standing order HBBC	387.00		
	ATM Withdrawal TSB	40.00		
	Contactless Payment	5.53		1,125.08
	BROOKSIDE CONVENIENCE ST0 Hinckley			
18 May	Contactless Payment	42.58		1,082.50
	ALDI STORES UK LEICESTER			
20 May	Contactless Payment	33.54		
	FOUR WINDS SVC STN EAST HECKINGT			
	AGODA.COM GRANGE LOD INTERNET	44.55		
	Hotel at Booking.com Cambridge	60.59		943.82
21 May	Contactless Payment	6.30		
	CROSS KEYS HOTEL YORK			
	POSTERN GATE YORK	6.40		
	Contactless Payment	7.90		
	SQ *EXHIBITION HOTEL (Y0 City Centre			
	Contactless Payment	10.00		
	YORK GIFTS AND SOUVENIRS YORK			

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				913.22
21 May	Contactless Payment	15.74		
	DONCASTER BK DONCASTER			
	Contactless Payment	22.25		
	BRITISH HEART FOUNDATION LONDON			
	AGODA.COM THE LODGE INTERNET	142.56		732.67
22 May	Contactless Payment	55.10		
	HAPPY VALLEY YORK			
	Contactless Payment	0.50		
	NYA*Windermere Town Co			
	SHELL HIGH HILL	1.25		
	Contactless Payment	4.30		
	THE LODGE IN THE VALE CUMBRIA			
	Contactless Payment	5.15		
	ODDFELLOWS ARMS KESWICK			
	Contactless Payment	6.10		
	Kings Arms Bar Keswick			
	Contactless Payment	6.10		
	Kings Arms Bar Keswick			
	Contactless Payment	6.10		
	Kings Arms Bar Keswick			
	Contactless Payment	6.30		
	8178 LION KESWICK			
	Contactless Payment	6.30		
	8178 LION KESWICK			
	Contactless Payment	9.60		
	Kings Arms Bar Keswick			
	Contactless Payment	9.95		
	Skiddaw Bar Keswick			
	Contactless Payment	15.00		
	SQ *TOMMY BAINES TAXI Keswick			
	Contactless Payment	16.05		
	E H BOOTH & CO KESWICK			
	Contactless Payment	23.04		561.83
	SKIPBRIDGE SERVICE STATIO YORK			
23 May	Direct debit VIRGIN MEDIA PYMTS	21.76		
	Contactless Payment	6.20		
	BANK TAVERN KESWICK			
	Contactless Payment	4.45		
	BRANSTY ARCH WHITEHAVEN			
	Contactless Payment	5.44		
	BRANSTY ARCH WHITEHAVEN			
	Contactless Payment	6.10		
	Inn on the Square Bar Keswick			

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				517.88
23 May	Contactless Payment	6.30		
	DOG & GUN KESWICK KESWICK			
	Contactless Payment	6.30		
	DOG & GUN KESWICK KESWICK			
	Contactless Payment	6.30		
	DOG & GUN KESWICK KESWICK			
	Contactless Payment	8.77		
	E H B00TH & CO KESWICK			
	Contactless Payment	10.47		
	BRANSTY ARCH WHITEHAVEN			
	Contactless Payment	18.00		
	THE SILK ROAD KESWICK			
	AGODA.COM TAMARIND C INTERNET	18.00		443.74
24 May	Contactless Payment	4.57		
	THE VELVET COASTER BLACKPOOL			
	Contactless Payment	6.13		
	THE VELVET COASTER BLACKPOOL			
	J D WETHERSP00N PLC WATFORD	6.49		
	J D WETHERSP00N PLC WATFORD	12.58		
	Contactless Payment	35.45		378.52
	NAMASTEY INDIA BLACKPOOL			
25 May	PAYPAL *WETHERSP00N 01923477901	4.57		
	PAYPAL *WETHERSP00N 01923477901	9.14		
	Contactless Payment	38.49		
	BP HILLS GARAGE AMBLESIDE CUM			
	Contactless Payment	3.00		
	ASDA SUPERSTORE 04169 BLACKPOOL			
	BROOKSIDE CONVENIENCE ST0 Hinckley	11.00		312.32
27 May	PAYPAL *WETHERSP00N 01923477901	8.01		
	Effective Date 26 May 2024			
	Contactless Payment	13.59		290.72
	BROOKSIDE CONVENIENCE ST0 Hinckley			
	Effective Date 26 May 2024			
28 May	Contactless Payment	11.00		
	BROOKSIDE CONVENIENCE ST0 Hinckley			
	Contactless Payment	11.65		268.07
	BROOKSIDE CONVENIENCE ST0 Hinckley			
30 May	ATM Withdrawal NATWEST	20.00		248.07
31 May	Contactless Payment	3.80		
	WM MORRISONS STORE HINCKLEY			
	Contactless Payment	4.94		
	WM MORRISONS STORE LEICESTER			
	Contactless Payment	16.82		222.51
	ALDI STORES UK LEICESTER			

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Please check your statement to make sure everything's correct. If there's anything you're unsure about please get in touch or if you've changed any of your contact details, you need to let us know.

Interest, Rates and Fees

We work out overdraft interest each day and take it from your account each month. FlexAccount doesn't currently pay any credit interest.

Unless stated otherwise, all rates and fees are variable and we can change them at any time.

If we have to give you notice of a fee or interest we'll let you know by including a 'Notice of Charges' page with your next regular statement, and we'll apply the amount to your account 28 days after the statement date.



Summary box for your FlexAccount account

This information doesn't replace your Terms and Conditions

Have you lost your card or cheque book or had them stolen? Let us know straight away, either via the Banking app (if you have it) or by calling us on **08000 55 66 22**. You can report lost or stolen cards and cheque books 24/7.

Credit interest	All balances	AER 0.00%	Gross p.a. 0.00%
Overdraft interest and charges	Arranged overdraft interest	39.9% per year compounded (variable)	
	As an example, if you borrow £500 for an arranged overdraft it will cost you:	£3.26 for 7 days	
	*For the 60 day example, we've applied the charges for the first 30 days, on day 31. This means that the charge in the second month is higher as we charge interest on the interest you've incurred up to that point.	£13.99 for 30 days	
		£28.37 for 60 days*	
	Unarranged overdraft interest	0% per year	
	Monthly maximum charge (unarranged overdraft)	£0 per month	
Charges for specialist services	Sending money within the UK		
	Chaps	£15 transaction fee each time	
	SEPA (euros)	£0 transaction fee	
	SWIFT (foreign currency except euros)	£20 transaction fee each time	
	Sending money outside the UK		
	SEPA (euros within the SEPA region)	£0 transaction fee	
	SWIFT (except euros within the SEPA region)	£20 transaction fee each time	
Foreign usage	For Visa exchange rates, visit visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html		
	Cash withdrawal in foreign currency outside the UK		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	
	Non-Sterling Cash Fee	£0 per withdrawal	
	Cash withdrawal in foreign currency within the UK		
	Non-Sterling Transaction Fee*	2.99% of the transaction amount	
	Non-Sterling Cash Fee*	£0 per withdrawal	
	Debit card payment in foreign currency		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	

*If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so non-sterling fees won't apply.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once a year.

Gross p.a. is the interest rate without tax deducted.

Our **per year compounded** interest rate shows the rate of interest that you'll pay on your overdraft over a year and takes account of the fact we charge interest each month on your balance and this will include any interest which has already been added

Receiving money within the UK

To receive sterling payments into your account, the person making the payment will need to quote your sort code and your 8 digit account number, which you'll find on the front of your statement. Entering account numbers incorrectly can mean payments being misdirected, so please be sure to provide the correct details.

Receiving money from outside the UK and receiving money from within the UK in a currency other than sterling

SWIFT - someone making a payment to you must quote your Bank Identifier Code (BIC) and International Bank Account Number (IBAN). The BIC and IBAN are the international equivalents of your UK sort code and account number.

An international payment will also need to quote the SWIFT Intermediary Bank number as we're using the routing services of an Agent Bank. You'll find this number along with your BIC and IBAN on the front of your statement.

SEPA Credit Transfer - someone making a payment to you must quote your International Bank Account Number (IBAN). Your IBAN is found on the front of your statement.

Banking of cheques - You can pay money into or out of your account by cheque. To find out more information about cheque interest, clearing times, withdrawals and certainty, please visit nationwide.co.uk/cheque

If you have a problem with your account, and wish to complain, please try to settle it with us first. If you're not happy with the way in which we handled your complaint or the outcome you may be able to complain to the Financial Ombudsman Service. We'll give you details of how to contact the Ombudsman.

Important information about compensation arrangements

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS). An **Information Sheet** and **Exclusion List** which provides information about the FSCS and the protection that it provides can be found at nationwide.co.uk/fscs-info

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

Alternatively, please visit your local branch or call **03457 30 20 11** to request a copy or to chat to us about your account. For more information about our opening times, visit: nationwide.co.uk/contact-us

