

0746

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

Arranged  
overdraft limit £250.00



## Your FlexAccount transactions

Statement 02 July 2024  
Statement no 196 1 of 2

Sort code 07-01-16  
Account no 04852160  
Start balance £222.51  
End balance £1,387.59  
Average credit balance £1,204.49  
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](https://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](https://nationwide.co.uk/update-details) for more information

Date	Description	£ Out	£ In	£ Balance
2024	Balance from statement 195 dated 02/06/2024			222.51
03 Jun	Contactless Payment WM MORRISONS STORE HINCKLEY Effective Date 02 Jun 2024	2.75		
	Contactless Payment 365 BARGAINS NUNEATON NUNEATON Effective Date 02 Jun 2024	1.29		
	Direct debit SEVERN TRENT WATER	1.23		217.24
06 Jun	Contactless Payment CENTRAL ENG COOP LE10 2RF	1.80		215.44
07 Jun	Bank credit 203D4573D DWP UC		1,099.77	
	ATM Withdrawal TSB	20.00		
	ATM Withdrawal LINK	250.00		
	AMAZON* 204-9279940-50 LONDON	9.89		1,035.32
08 Jun	Contactless Payment TESCO STORES 5902 HINCKLEY	2.70		
	Contactless Payment ICELAND LEICESTER	5.20		
	Contactless Payment ALDI STORES UK LEICESTER	41.57		
	TESCO PAY AT PUMP 5246 LEICESTER	55.76		930.09
10 Jun	Contactless Payment 365 BARGAINS NUNEATON NUNEATON Effective Date 09 Jun 2024	19.07		
	Bank credit WK388564B DWP PIP		593.60	1,504.62
11 Jun	Contactless Payment NYA*Petrogas 01942722333	1.50		
	Contactless Payment 365 BARGAINS NUNEATON NUNEATON	13.99		1,489.13
12 Jun	Contactless Payment brookside fish bar Hinckley	10.00		1,479.13

transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				1,479.13
13 Jun	Nationwide Fairer Share Payment		100.00	
	Nationwide Fairer Share Payment		100.00	
	JADE WOK WWW.JADEWOK.C	16.40		1,662.73
14 Jun	Lebara Mobile Limited London	4.95		1,657.78
17 Jun	Contactless Payment	10.00		
	THE SALVATION ARMY NUNEATON			
	Effective Date 16 Jun 2024			
	Direct debit HINCKLEY & BOSWOR	15.00		
	Direct debit E.ON NEXT LTD	51.01		
	Standing order HBBC	387.00		
	WESTERN UNION 0808 234 9168	20.00		1,174.77
20 Jun	Bank credit 206D24M2C DWP UC		26.09	
	Bank credit 206D25M9D DWP UC		377.13	
	Contactless Payment	5.50		1,572.49
	BULLRING CAR PARK, BIR BIRMINGHAM			
22 Jun	Contactless Payment	80.00		1,492.49
	THE SALVATION ARMY NUNEATON			
24 Jun	Direct debit VIRGIN MEDIA PYMTS	21.76		1,470.73
25 Jun	eBay 0*21-11724-94067 LONDON	6.99		
	eBay 0*21-11724-94068 LONDON	7.85		
	eBay 0*07-11738-66233 LONDON	22.06		1,433.83
26 Jun	Temu.com LONDON	10.01		
	Contactless Payment	35.00		1,388.82
	THE SALVATION ARMY NUNEATON			
01 Jul	Direct debit SEVERN TRENT WATER	1.23		1,387.59

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Statement no	196 2 of 2
Sort code	07-01-16
Account no	04852160

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 <a href="https://visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a>		
	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](https://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](https://nationwide.co.uk/fscs-info)

For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](https://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](https://nationwide.co.uk/contact-us)

