

Account Name
MISS RACHAEL H TORDOFF
STUDENT ACCOUNT

Account No 36910112 Sort Code 56-00-63 Page No 1 of 4



NatWest

MISS RACHAEL H TORDOFF
13 NELSON ROAD
EXETER
EX4 1BG

Select Account

Summary	
Statement Date	23 AUG 2023
Period Covered	22 JUL 2023 to 23 AUG 2023
Previous Balance	£4,522.02
Paid In	£10,024.65
Withdrawn	£11,241.61
New Balance	£3,305.06
BIC	NWBKGB2L
IBAN	GB68NWBK56006336910112

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
22 JUL 2023	BROUGHT FORWARD			4,522.02
24 JUL	Automated Credit NASA UMBRELLA LTD EMP-820495 FP 24/07/23 1134 MODULO00P210JEHSQ	1,510.62		6,032.64
	OnLine Transaction To A/C 46792287 TORDOFF RH Via Mobile Xfer		2,000.00	4,032.64
	Direct Debit VWFS UK LIMITED		346.11	3,686.53
25 JUL	Card Transaction 6209 24JUL23 REV CORP PAIGNTON GB		12.92	3,673.61
	Card Transaction 6209 24JUL23 MGP*VINTED 65544418 LONDON GB		42.70	3,630.91
27 JUL	Card Transaction 6209 26JUL23 PELOTON* MEMBERSHIP LONDON GB		39.00	3,591.91
28 JUL	Card Transaction 6209 27JUL23 GOOGLE *GOOGLE STORAGE 650-253-0000 GB		7.99	3,583.92
31 JUL	Automated Credit MISS R TORDOFF MORTGAGE FP 30/07/23 2255 00000000277980879	31.00		3,614.92
	Automated Credit NASA UMBRELLA LTD EMP-820495 FP 31/07/23 1135 MODULO00P210JHEMK0	1,511.02		5,125.94
	Card Transaction 2586 28JUL23 CD CHOPSTIX EXETER EXETER GB		8.25	5,117.69
	Card Transaction 6209 30JUL23 FREEAGENT EDINBURGH GB		34.80	5,082.89
01 AUG	OnLine Transaction From A/C 46792287 TORDOFF RH Via Mobile Xfer	1,000.00		6,082.89
	Automated Credit TV LICENCE DDA	39.75		6,122.64
	OnLine Transaction AMERICAN EXP 3773 0C23D46-3469-4E97- B0A2-3DEF1BF6 TPP AMERICAN EXPRE FP 01/08/23 10 40071031381042000N		3,817.35	2,305.29
	Card Transaction 6209 31JUL23 MGP*VINTED 66066593 LONDON GB		32.99	2,272.30
	Card Transaction 6209 31JUL23 MGP*VINTED 66065989 LONDON GB		19.34	2,252.96
02 AUG	Card Transaction 6209 01AUG23 SAVE THE CHILDREN FUND LONDON GB		10.00	2,242.96
03 AUG	OnLine Transaction From A/C 46792287 TORDOFF RH Via Mobile Xfer	1,400.00		3,642.96
	OnLine Transaction RACJAC LOAN VIA MOBILE - PYMT		1,400.00	2,242.96
	Card Transaction 2586 02AUG23 CD OASIS RESTAURANT EXETER GB		2.65	2,240.31
	Direct Debit SKIPTON B.S.		1,461.46	778.85



Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			778.85
07 AUG	Automated Credit NASA UMBRELLA LTD EMP-820495 FP 07/08/23 1147 MODULO00P210JKX439	1,510.62		2,289.47
	OnLine Transaction JACOB GATHERCOLE FOOD VIA MOBILE - PYMT		11.00	2,278.47
	Card Transaction 2586 06AUG23 CD ARK PET CENTRE EXETER EX4 GB		2.49	2,275.98
	Card Transaction 2586 05AUG23 CD KFC MARSH BARTON GB		9.98	2,266.00
	Card Transaction 6209 05AUG23 MGP*VINTED 66469918 LONDON GB		7.89	2,258.11
	Card Transaction 6209 05AUG23 TRANSPORTAPI.COM CAMBERLEY, SU GB		5.00	2,253.11
	Direct Debit O2		24.78	2,228.33
	Direct Debit LV PET		55.55	2,172.78
08 AUG	Card Transaction 2586 07AUG23 CD CITY VETS HEAVITREE HEAVITREE GB		108.76	2,064.02
	Card Transaction 6209 07AUG23 PEPCHECKER.COM TALLINN EE USD 24.00 VRATE 1.2684 N-S TRN FEE 0.52		19.44	2,044.58
09 AUG	Card Transaction 6209 08AUG23 MUSIC MAGPIE STOCKPORT GB		568.98	1,475.60
10 AUG	Card Transaction 6209 09AUG23 SUMUP *THE BROW BOSS EXMINSTER GB		145.00	1,330.60
	Card Transaction 6209 09AUG23 C TESCO STORES 5865 EXETER GB		19.57	1,311.03
11 AUG	Card Transaction 6209 10AUG23 CHATGPT SUBSCRIPTION SAN FRANCISCO US USD 24.00 VRATE 1.2705 N-S TRN FEE 0.52		19.41	1,291.62
	Card Transaction 6209 10AUG23 123-REG HAYES, MIDDLE GB		14.39	1,277.23
	Cash Withdrawal YOURCASH 10AUG CHARGE 1.50		81.50	1,195.73
14 AUG	Automated Credit NASA UMBRELLA LTD EMP-820495 FP 14/08/23 1149 MODULO00P210JPE2UV	1,510.62		2,706.35
	Card Transaction 6209 11AUG23 C ALDI 12 780 EXETER 2 GB		42.27	2,664.08
	Card Transaction 6209 14AUG23 PRIME VIDEO CHANNELS 353-12477661 GB		4.99	2,659.09
	Card Transaction 6209 13AUG23 C TESCO STORES 5865 EXETER GB		3.40	2,655.69
	Cash Withdrawal ROYAL BANK 14AUG		15.00	2,640.69
15 AUG	Card Transaction 6209 14AUG23 C JIMMYS CAFE EXETER GB		11.50	2,629.19
18 AUG	Card Transaction 6209 17AUG23 C STARBUCKS BIDEFORD GB		3.64	2,625.55
21 AUG	Automated Credit NASA UMBRELLA LTD EMP-820495 FP 21/08/23 1137 MODULO00P210JRV30Y	1,511.02		4,136.57
	Card Transaction 6209 19AUG23 REV CORP PAIGNTON GB		24.97	4,111.60
	Card Transaction 6209 19AUG23 MICROSOFT*XBOX READING GB		12.99	4,098.61
22 AUG	Card Transaction 6209 21AUG23 MOONPIG LONDON GB		8.44	4,090.17
	Direct Debit VWFS UK LIMITED		346.11	3,744.06
23 AUG	Card Transaction 6209 22AUG23 HIPPO WASTE PORTSMOUTH GB		439.00	3,305.06

Interest (variable) you currently pay us on overdrawn balances

When you stay within your arranged overdraft limit

Amount Account overdrawn by:

Over £0	33.75% NAR	39.49% EAR
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When you go over your arranged overdraft limit

Rate that applies on the amount:

Up to your arranged limit	33.75% NAR	39.49% EAR
Above your arranged limit	33.75% NAR	39.49% EAR

When you do not have an arranged overdraft limit

Applicable rate on full amount	33.75% NAR	39.49% EAR
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Interest (variable) we currently pay you on your credit balance

We do not pay credit interest on this account.

Overdraft Arrangements

Any overdraft related charges will be notified to you in your 'Pre Advice of Interest and Charges'. For personal accounts, we will not charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.

NAR - the Nominal Annual Rate is the annual rate of interest you'll pay on your overdraft. It doesn't take into account that you'll pay interest on any interest that has been added to your overdraft balance in the previous month.

EAR - the Effective Annual Rate is the real cost of an overdraft shown as a yearly rate, which takes into account how often we charge interest to the account, if this applies.

AER - the Annual Equivalent Rate is used for accounts where you earn interest, if this applies. It shows what the gross interest rate would be if we paid it to the account every year and you then received interest as part of the account balance.

Take control of your finances Stay on top of your finances with our digital banking services. To apply, visit www.natwest.com/mobile or to register for Online Banking , visit www.natwest.com/online App is available to personal and business customers aged 11+ using compatible iOS and Android devices and a UK or international mobile in specific countries	Switching to paperless statements By switching to paperless statements if applicable, you could cut down on the clutter and reduce paper waste. For more information, visit www.natwest.com/paperless You can change your paperless preferences in Online Banking , by selecting the Paperless Settings option
Need help with your finances Whether you want to set up a savings goal to fund your dreams or make a financial plan for the future, we're here to help with our free financial health check. To find out more visit: www.natwest.com/financial-health-check.html	
Statement Abbreviations N-S TRN FEE = Non Sterling Transaction Fee VRATE = Variable Payment Scheme Exchange Rate OD = Overdrawn	
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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 us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. If you need to contact us about a complaint, you can: <ul style="list-style-type: none">• Message Us via the mobile app• Visit www.natwest.com/complaints• Telephone 03457 888 444 (to use Relay UK add 18001 in front of the number)	
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