



MR V K R JANAGAM
12 ST. MICHAELS ROAD
COVENTRY
WEST MIDLANDS
CV2 4EJ



Statement number 14
16 April 2018
Issue date
Write to us at
Box 1, BX4 7SB
03459 758758 (from UK)
Visit us online
www.tsb.co.uk
Your Branch
WALSGRAVE RD COV
Sort Code
77-07-05
Account Number
35628268
IBAN
GB73 LOYD 7707 0535 6282 68
BIC
LOYDGB21P71

J3184H0DARCMAA0000023139001004343000

CLASSIC

20 March 2018 to 16 April 2018

Your Account

Date of previous statement 19 March 2018
Balance on 20 Mar 2018 £700.46
Money in £997.00
Money out £1,477.00
Balance on 16 Apr 2018 £220.46
Planned debit interest £0.00
Unplanned debit interest £0.00

Your Interest Rates

Amount of Planned Overdraft	Planned Overdraft
£0.00+	0.00% per month (0.00% EAR variable)
£26.00+	1.52% per month (19.84% EAR variable)
Amount of Unplanned Overdraft	Unplanned Overdraft
£0.00+	1.52% per month (19.84% EAR variable)

*EAR is the Equivalent Annual Rate. This is the actual annual interest rate of an Overdraft. It does not take into account other fees and charges.
We will give you at least 14 days notice before we take any Overdraft fees or interest out of your account. Interest rates and fees are detailed as at the date of this statement.

Fees Explained

We can vary overdraft interest rates and charges at any time in the way set out in the Personal Banking Terms and Conditions.

Monthly Overdraft usage fee - This £6.00 fee is charged in any monthly billing period that you go overdrawn beyond a buffer or any interest and fee free Planned Overdraft limit that applies to your account. You are only ever charged one fee in any billing period no matter how many times you use a Planned or Unplanned Overdraft within that monthly billing period.

Unplanned Overdraft daily fee - The daily fee we charge you for using an Unplanned Overdraft (limited to a maximum of 8 daily fees in a monthly billing period). The amount of the fee will be worked out at the end of each day (including weekends and bank holidays) on the balance of your Unplanned Overdraft over any interest and fee free buffer. The fee is: £5.00 a day if your Unplanned Overdraft balance is £24.99 or less; £10.00 a day if your Unplanned Overdraft balance is £25.00 or more.

Returned item fee - The fee we charge when you do not have enough available money to make a payment you requested and we did not agree to give you or extend an Unplanned Overdraft to cover that payment. The fee is £10.00 for each returned item over £10.00 in value (maximum of 3 fees a day).

Other services - These are fees for other services you have asked for. You can find more details in our Banking Charges guide or at www.tsb.co.uk

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