

0572

Mrs G Vijayaruban
21 Hawk Road
DEWSBURY
WF12 7AY

Arranged
overdraft limit £2,000.00



Your FlexDirect transactions

Statement 31 March 2024
Statement no 146

Sort code 07-02-46
Account no 24150987
Start balance £10,624.85
End balance £9,414.06
Average credit balance £6,541.14
Average debit balance £0.00

Receiving an International Payment?

BIC NAIAGB21
IBAN GB41 NAIA 0702 4624 1509 87
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 145 dated 29/02/2024			10,624.85
01 Mar	Standing order VELAUTHER VIJAYARU	3,400.00		7,224.85
04 Mar	Bank credit SN330040A DWP CA		76.75	7,301.60
06 Mar	Direct debit MCQUEENS DAIRIES	2.97		7,298.63
08 Mar	Transfer to FLEX REGULAR SAVER	200.00		7,098.63
11 Mar	Bank credit SN330040A DWP CA		76.75	7,175.38
13 Mar	Direct debit MCQUEENS DAIRIES	2.97		7,172.41
15 Mar	Direct debit L&G INSURANCE MI	9.51		7,162.90
18 Mar	Bank credit SN330040A DWP CA		76.75	
	Direct debit NBS PERSONAL LOANS	268.61		
	2SAA043716172 LTR FAMI LIVERPOOL	5,770.00		1,201.04
19 Mar	Bank credit SR190472A DWP DLA		380.00	1,581.04
20 Mar	Direct debit MCQUEENS DAIRIES	2.97		1,578.07
25 Mar	Bank credit SN330040A DWP CA		76.75	
	Bank credit HMRC CHILD BENEFIT		159.60	
	Bank credit PATTONAIR DERBY		7,524.60	9,339.02
27 Mar	Direct debit MCQUEENS DAIRIES	2.97		9,336.05
28 Mar	Bank credit SN330040A DWP CA		76.75	9,412.80
31 Mar	Interest added		1.26	9,414.06
Effective Date 01 Apr 2024				

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. We calculate the total in-credit interest for a month on the last day of each calendar month and apply it to your account on the first day of the next month.

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.

Since 6 April 2016, interest is paid without tax deducted and may count towards your Personal Savings Allowance. For more information please visit HMRC website at hmrc.gov.uk



Summary box for your FlexDirect 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.

	Paying in £1,000 or more per month	AER	Gross p.a.
Credit Interest on balances up to £1,500.	For the first 12 months (introductory rate fixed for 12 months from account opening):	5%	4.89%
	After 12 months (ongoing variable rate):	1%	0.99%
	Paying in less than £1,000 per month	0.00%	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: *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.	£3.26 for 7 days £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	£20 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	

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 to your account previously.

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 **03456 077 357** to request a copy or to chat to us about your account. For more information out our opening times, visit: nationwide.co.uk/contact-us

Nationwide Building Society
Nationwide House
Pipers Way
Swindon
SN38 1NW
www.nationwide.co.uk

Mrs G Vijayaruban
21 Hawk Road
DEWSBURY
WF12 7AY

Statement of fees

Account	FlexDirect
Account identification	Account number 24150987 Sort code 07-02-46 IBAN GB41 NAIA 0702 4624 1509 87 BIC NAIAGB21
Period	From 1 April 2023 to 31 March 2024
Date	31 March 2024

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

Summary of fees and interest

Total fees paid (total package of services fees and total fees paid)	£0.00
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Total interest paid	£0.00
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Total interest earned	£112.20
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Detailed statement of fees paid on the account

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
Total fees paid				£0.00

Details of interest paid on the account

	Interest rate	Interest
Total interest paid		£0.00

Details of interest earned on the account

	Interest rate	Interest
FlexDirect	0.25% AER	£0.94
	1% AER	£111.26
Total interest earned		£112.20

Additional information

- This Statement of fees includes credit interest and overdraft charges. These are generally added to your account on the last day of the month in which they occurred. This means that a service will be shown as used if it was used within a month that ended within the stated period of this Statement of fees (whether or not the day on which the service was used fell within the stated period).
- This Statement of fees does not include:
 - Any refunds of charges which may have been made to your account during the stated period. All fees and refunds are shown in your monthly account statements; or
 - Any adjustments we may make to interest or charges. We make these adjustments if we need to re-calculate the charges or interest for a month at a later date. Adjustments are included in the transactions within your monthly account statements and (where appropriate) in the notice of charges.
- The total interest earned shown in this Statement of fees isn't the total to put on your tax return. You can view interest for the last complete tax year and request an Interest Certificate in the Internet Bank, or you can ask us for one. Since 6 April 2016, interest is paid without tax deducted and may count towards your Personal Savings Allowance. For more information please visit HMRC website at hmrc.gov.uk
- If you have switched from another Nationwide account in the last 12 months this Statement of fees may show fees, interest incurred and/or interest earned from your old account that have been applied after the date you switched.

You can receive this document and others like it in Braille, large print or on audio CD. Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you. If you have any hearing or speech difficulties and use a **textphone**, you can call us via BT Text Relay. Dial **18001**, followed by the phone number you want to ring.

