

Mrs G Vijayaruban
21 Hawk Road
Dewsbury
West Yorkshire
WF12 7AY



first direct

firstdirect.com
03 456 100 100
40 Wakefield Road
Leeds LS98 1FD

Account Summary	
Opening Balance	£5,325.14
Payments In	£1,050.00
Payments Out	£2,099.59
Closing Balance	£4,275.55
Arranged Overdraft Limit	£250.00

28 March to 27 April 2024

International Bank Account Number
GB79HBUK40476512545306
Bank Identifier Code
HBUKGB41FDQ

Account Name	Sortcode	Account Number	Sheet Number
Mrs Gowsiya Vijayaruban	40-47-65	12545306	31

Your 1st Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
27 Mar 24		Balance brought forward			5,325.14
05 Apr 24	DD	B/CARD PLAT VISA	141.67		
	CR	VELAUTHER VIJAYARU			
		Monthly		1,000.00	6,183.47
09 Apr 24	DD	TESCO BANK	69.00		6,114.47
13 Apr 24	CR	JANUSIKA PRABAKARA			
		temple		50.00	6,164.47
15 Apr 24	DD	CAPITAL ONE	88.92		6,075.55
23 Apr 24	SO	VIJAYARUBAN GFRS			
		REG SAVER	1,800.00		4,275.55
27 Apr 24		Balance carried forward			4,275.55

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk or give us a call on 03 456 100 100. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.firstdirect.com).

Credit Interest Rates		AER	Overdraft Interest Rates		EAR
	balance	variable		balance	variable
Credit interest is not paid			upto	250	0.00%
			over	250	39.90%

<p>About your statement: If you have any questions about your statement or would like a full explanation of any transactions on it, please call us anytime on 03 456 100 100.</p> <p>Interest: Credit Interest is calculated daily on the cleared credit balance where applicable. Please see individual account Terms and Conditions for details of when interest is paid into the account. We will calculate debit interest daily on the cleared end of day debit balance on your account and deduct it from your account monthly. We will charge interest on your whole overdraft balance above any interest free amount. The letter D after a balance indicates an overdrawn balance.</p> <p>From 14 March 2020</p> <p>Monthly cap on unarranged overdraft charges</p> <ol style="list-style-type: none"> Each current account sets a monthly maximum charge for: <ol style="list-style-type: none"> going overdrawn when you have not arranged an overdraft; or going over/past your arranged overdraft limit (if you have one). This cap covers any: <ol style="list-style-type: none"> interest and fees for going over/past your arranged overdraft limit; fees for each payment your bank allows despite lack of funds; and fees for each payment your bank refuses due to lack of funds. <p>The monthly cap on unarranged overdraft charges for the 1st Account is £20.</p> <p>For 1st Accounts linked to Offset Mortgage accounts, interest on debit balances up to the arranged limit is calculated daily and charged monthly at the same rate as your Offset Mortgage.</p> <p>Using your debit cards outside the UK</p> <p>When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.</p> <p>Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any debit card payments in a foreign currency (including cash withdrawals) is the Mastercard payment scheme exchange rate applying on the day the conversion is made.</p>	<p>Details of the current Mastercard payment scheme exchange rate can be obtained by calling us on 03 456 100 100 Text-phone 03 456 100 147. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.</p> <p>Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.</p> <p>Recurring Transaction</p> <p>A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.</p> <p>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.</p> <p>If you'd like this statement in another format e.g. large print, Braille or audio, please give us a call. For more information about how we make communicating with us accessible visit firstdirect.com/accessibility</p> <p>You can view your account statements online, rather than receiving paper statements through the post. For more information visit our website at firstdirect.com</p> <p>A copy of the first direct Terms and Conditions can be obtained at any time simply by calling us on 03 456 100 100 or visit our website at firstdirect.com</p>
--	---