

Mr W Murray
16 Parade Bank
Moulton
Northampton
Northamptonshire
NN3 7ST



first direct

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

Account Summary

Opening Balance	366.19
Payments In	3,138.14
Payments Out	3,124.42
Closing Balance	379.91

13 June to 12 July 2020

International Bank Account Number

GB29HBUK40476401779966

Branch Identifier Code

HBUKGB41FDP

Account Name

Mr William Murray

Sortcode

40-47-64

Account Number

01779966

Sheet Number

32

Your 1st Account details

Date		Payment type and details	Paid out	Paid in	Balance
12 Jun 20		Balance brought forward			366.19
14 Jun 20	CR	MURRAY WPO			
		WM FIRST DIRECT AC		190.00	
	TFR	404764 42041715			
		INTERNAL TRANSFER	190.00		366.19
15 Jun 20	)))	CENTRAL ENG COOP			
		MOULTON	7.75		358.44
16 Jun 20	DD	COMPASS SERVICES	27.12		
	DD	PAYPAL PAYMENT	28.95		
	BP	NATHAN PELL			
		WILL MURRAY - BIKE	40.00		262.37
17 Jun 20	ATM	CASH HSBC JUN17			
		NEWARK @13:16	30.00		
	VIS	INT'L 0088917685			
		Amazon Prime*3Z543			
		amzn.co.uk/pm	7.99		224.38
18 Jun 20	DD	PAYPAL PAYMENT	9.99		
	VIS	INT'L 0094287925			
		AMAZON.CO.UK*Q59EG			
		AMAZON.CO.UK	44.07		170.32
19 Jun 20	DD	PAYPAL PAYMENT	8.99		
	DD	PAYPAL PAYMENT	15.99		
	)))	WAITROSE 873			
		HAYWARDS HEAT	39.50		105.84
22 Jun 20	)))	FELLOWS LTD.			
		HAYWARDS HEAT	3.90		
	VIS	DART-CHARGE			
		GOV.UK/DART-C	2.50		
		Balance carried forward			99.44

13 June to 12 July 2020

Account Name
Mr William Murray

Sortcode **Account Number** **Sheet Number**
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Your 1st Account details

Date	Payment type and details	Paid out	Paid in	Balance
	))) Balance brought forward			99.44
	CENTRAL ENG COOP			
	MOULTON	9.50		89.94
23 Jun 20	DD PAYPAL PAYMENT	12.99		76.95
24 Jun 20	DD PAYPAL PAYMENT	14.99		61.96
26 Jun 20	))) WAITROSE 227			
	NEWARK	7.14		54.82
29 Jun 20	DD PAYPAL PAYMENT	4.18		
	))) CENTRAL ENG COOP			
	MOULTON	18.43		32.21
30 Jun 20	CR PAY OFFICE PAYMENT		2,328.14	
	TFR 404764 42041715			
	INTERNAL TRANSFER	1,000.00		
	BP MONZO JOINT			
	JOINT	200.00		
	CR William Murray			
	Sent from Monzo		500.00	
	TFR 404764 42041715			
	INTERNAL TRANSFER	500.00		
	CR William Murray			
	Sent from Monzo		120.00	
	TFR 404764 42041715			
	INTERNAL TRANSFER	120.00		1,160.35
01 Jul 20	DD SMC RE RAF SPORTS	21.70		
	DD LOANS TSB	153.49		
	VIS CHIP FINANCIAL LTD			
	LONDON	7.67		
	))) TODDINGTON N/E WCP			
	BEDFORDSHIRE	4.69		972.80
02 Jul 20	DD H3G	31.88		
	VIS AMZNMktplace			
	amazon.co.uk	29.28		911.64
03 Jul 20	DD AMERICAN EXPRESS	20.58		
	DD B/CARD PLAT VISA	223.06		
	DD H3G	17.00		
	VIS SHELL MOULTON			
	NORTHAMPTON	54.64		596.36
06 Jul 20	DD CLOSE-PREMIUMCHOI	77.75		518.61
07 Jul 20	))) MOUNTAIN WAREHOUSE			
	SUSSEX	44.60		474.01
08 Jul 20	))) SAINSBURYS S/MKTS			
	HAYWARDS HEAT	8.10		465.91
10 Jul 20	VIS CREW CLOTHING CO			
	HORSHAM	86.00		379.91
12 Jul 20	Balance carried forward			379.91

13 June to 12 July 2020

Account Name
Mr William Murray**Sortcode** **Account Number** **Sheet Number**
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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	<i>balance</i>	<i>AER variable</i>	Arranged Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			upto	500	0.00%
			over	500	19.90%

<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 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>Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the £20 cap as they'll relate to the previous month's charging period.</p> <p>Charges for using your debit cards outside the UK 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 VISA Payment Scheme Exchange Rate applying on the day the conversion is made.</p> <p>For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will show as a separate line on your statement as a 'Non-Sterling Transaction Fee'.</p>	<p>Details of the current VISA 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>For First Directory members, ATM cash withdrawals outside the UK using your 1st Account Visa Debit Card (linked to the 1st Account the First Directory fee debits) will continue to be free from first direct non-sterling cash fees (ATM cash withdrawal fees). For non-First Directory members there is non-sterling cash fee currently 2% (minimum £1.75, maximum £5.00) for cash withdrawals at a self-service machine outside the UK, or in the UK where we carry out the currency conversion. 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 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>
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