

0347

Mr L P Bus
Flat 2 18a
West Street
DORKING
RH4 1BL

Arranged overdraft limit £3,000.00



Your FlexDirect transactions

Statement 28 May 2025
Statement no 126 1 of 3

Sort code 07-04-36
Account no 00094365
Start balance £-850.77
End balance £-1,604.79
Average credit balance £0.00
Average debit balance £-2,198.09

Receiving an International Payment?

BIC NAIAGB2I
IBAN GB72 NAI4 0704 3600 0943 65
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2025	Balance from statement 125 dated 28/04/2025			-850.77
29 Apr	Revolut**4480* London APPLEPAY ****7073 NEXT WWW2.NEXT.CO. APPLEPAY ****7073	15.00 15.00		 -880.77
30 Apr	Interest added Effective Date 01 May 2025		0.01	-880.76
01 May	Direct debit MALLARD LEASING Contactless Payment River Gyorsetterem Budapest 2690.000000HUF at 472.75923 APPLEPAY ****7073 Non-Sterling transaction fee Revolut**4480* London APPLEPAY ****7073 Revolut**4480* London APPLEPAY ****7073	500.00 5.69 0.17 15.00 20.00		 -1,421.62
03 May	Contactless Payment Hilda Langosa Kovskal 5150.000000HUF at 471.61172 APPLEPAY ****7073 Non-Sterling transaction fee	10.92 0.33		 -1,432.87
05 May	Revolut**4480* London APPLEPAY ****7073 Effective Date 04 May 2025 APPLE.COM/BILL 08001076285 Effective Date 04 May 2025 PAYPAL *SHOPIFY 35314369001 Revolut**4480* London APPLEPAY ****7073	50.00 2.99 1.00 35.00		 -1,521.86
06 May	Direct debit NATIONWIDE C/CARD	628.29		

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

transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				-1,534.20
27 May	Revolut**4480* London APPLEPAY ****7073	40.00		-1,574.20
28 May	APPLE.COM/BILL APPLE.COM/BIL APPLEPAY ****7073 SQSP* INV182386073 SQUARESPACE.C	1.79 28.80		 -1,604.79

Statement date	28 May 2025
Statement no	126 3 of 3
Sort code	07-04-36
Account no	00094365

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	0% on first £50, then 39.9% a 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. This example includes any interest free amount.	£2.94 for 7 days	
		£12.59 for 30 days	
		£25.54 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	£15 transaction fee each time	
	SEPA (euros)	£0 transaction fee	
	SWIFT (Foreign currency except euros)	£15 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)	£15 transaction fee each time		
Foreign usage <small>*If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so Foreign currency transaction fees won't apply.</small>	For Visa exchange rates, visit visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html		
	Cash withdrawal in foreign currency outside the UK		
	Foreign currency transaction fee	2.99% of the transaction amount	
	Cash withdrawal in foreign currency within the UK		
	Foreign currency transaction fee*	2.99% of the transaction amount	
	Debit card payment in foreign currency		
Foreign currency 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

Your Notice of Charges shows you the fees and interest which you've incurred throughout this statement period. Please check them carefully and get in touch if there's anything you're unsure about. These will be applied to your account 28 days after the date of this statement. It's important to budget for when any fees and interest are taken and your balance reduces.

Taking control of your money

- Manage your money 24/7 on the Banking app and Internet Bank. Visit nationwide.co.uk/managing-your-money for more information.
- Stay up to date with helpful text alerts. Unless you've opted out in the past and as long as we have your up-to-date mobile number, we automatically send you texts that keep you in the loop about your borrowing. Plus, there are additional alerts you can choose to sign up for, too. If you'd like to see all the alert options available to you, how to opt out of the ones we automatically send, and how to opt in for others, please visit nationwide.co.uk/textalerts
- Work out your borrowing with our online calculator. It allows you to figure out how much it's costing you per month to borrow using your arranged overdraft in the way you do. Just visit nationwide.co.uk/online-calculator
- It's always a good idea to stop and think about whether borrowing with an arranged overdraft is still the best option for you. Visit nationwide.co.uk/borrowing-options for more info, or pop into branch. Plus, it's worth considering if the account you have is still right for you, too. We're a member of CASS (Current Account Switch Service), which makes switching a straightforward process. You can find out all you need to know about switching accounts at currentaccountswitch.co.uk
- Our arranged overdrafts are there to help members meet their short term borrowing needs only. You need to consider how you'll pay the money back if you're asking to increase yours, or when setting one up. We lend responsibly, which means we regularly review how our members use their arranged overdrafts so we can help prevent any financial difficulty - and offer help if we feel it's needed.



Statement Date	28 May 2025
Statement no	126
Sort code	07-04-36
Account no	00094365

What next?
 £63.78 will be debited from your account 28 days from the date of this statement

Arranged overdraft interest rate
 0% on first £50 then 34.049% per year uncompounded (variable)
 (please see terms and conditions on the reverse of your statement)

Date	Charge Description	£ Refund	£ Charge
2025			
30 Apr	Arranged Overdraft Interest		63.78
	Total		63.78

Act now
 We're here to help you if you feel concerned about managing your account or getting into debt. Please get in touch or visit www.nationwide.co.uk/help/managing-your-money to find out more. We'll always be sympathetic and positive in times of difficulty.
 If you'd like to speak to a free independent money advice agency, we've listed two below which should be able to help.


0800 138 1111

0808 808 4000
 (not available in Northern Ireland)

We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call **03457 30 20 11**.

