

0572

Miss A E Skinner  
Flat 3  
11 Elderburn Road  
MANCHESTER  
M22 9BH

**Your FlexAccount  
transactions**

Statement 18 April 2024  
Statement no 118 1 of 6

Sort code 07-02-46  
Account no 47588424  
Start balance £495.85  
End balance £12.95  
Average credit balance £460.75  
Average debit balance £0.00

**Receiving an  
International Payment?**

BIC NAIAGB21  
IBAN GB73 NAIA 0702 4647 5884 24  
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2024	Balance from statement 117 dated 18/03/2024			495.85
19 Mar	Contactless Payment MARKS&SPENCER PLC MANCHESTER APPLEPAY ****8126	6.40		
	Spotify Limited London	10.99		
	Contactless Payment OLIVER BONAS MANCHESTER APPLEPAY ****8126	12.50		465.96
20 Mar	Contactless Payment ASDA EXPRESS SALFORD SALFORD APPLEPAY ****8126	1.85		
	Contactless Payment SAINSBURYS S/MKTS DEANS GATE APPLEPAY ****8126	3.50		
	Payment to DONNA HUBBARD	5.00		455.61
21 Mar	Contactless Payment ASDA STORES WYTHENSHAW APPLEPAY ****8126	16.65		
	ASOS.COM 02077561000	28.00		410.96
22 Mar	Tu Clothing MILTON KEYNES APPLEPAY ****8126	16.00		
	Contactless Payment SAINSBURYS S/MKTS SALFORD 0873 APPLEPAY ****8126	16.25		378.71
23 Mar	Contactless Payment TESCO STORES 6670 MANCHESTER APPLEPAY ****8126	2.10		
	Tu Clothing MILTON KEYNES APPLEPAY ****8126	16.00		

## 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](https://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](https://nationwide.co.uk/update-details) for more information

transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				360.61
23 Mar	Contactless Payment MARKS&SPENCER PLC MANCHESTER APPLEPAY ****8126	22.15		338.46
25 Mar	SAINSBURYS.CO.UK 0800 328 1700 Effective Date 24 Mar 2024 Contactless Payment SAINSBURYS S/MKTS CHEADLE APPLEPAY ****8126 Effective Date 24 Mar 2024 Amazon Prime*T41WX3V95 amzn.co.uk/ (Recurring VISA Transaction) Effective Date 24 Mar 2024 SAINSBURYS.CO.UK 0800 328 1700 Effective Date 24 Mar 2024 Contactless Payment SAINSBURYS S/MKTS LYMM APPLEPAY ****8126 Contactless Payment Laces & Co Salford APPLEPAY ****8126 Contactless Payment SUMUP *JIKIBODE DENBIGH APPLEPAY ****8126	8.65     8.99   38.35  5.05  6.00  20.00	2.20	253.62
27 Mar	Bank credit JUST TEACHERS Payment to ALEX STUDENT ACC Contactless Payment SAINSBURYS S/MKTS DEANS GATE APPLEPAY ****8126 Contactless Payment ASDA STORES WYTHENSHAW APPLEPAY ****8126	3,200.00 5.00  9.20	4,339.40	1,378.82
28 Mar	Direct debit UNITED UTILITIES W Contactless Payment MARKS&SPENCER PLC MANCHESTER APPLEPAY ****8126 Contactless Payment MCDONALDS 1038 WYTHENSHAW APPLEPAY ****8126 Contactless Payment SAINSBURYS S/MKTS SALFORD 0873 APPLEPAY ****8126 Contactless Payment SAINSBURYS PETROL SALFORD APPLEPAY ****8126	38.38 7.90  9.38  20.00  66.53		

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				1,236.63
28 Mar	Bank credit Leanne Youdell Love u		70.00	1,306.63
29 Mar	Contactless Payment TESCO STORES 6670 MANCHESTER APPLEPAY ****8126	6.35		
	Contactless Payment SAINSBURYS S/MKTS WARRINGTON APPLEPAY ****8126	18.55		1,281.73
30 Mar	EE LIMITED T-MOBILE CO U Contactless Payment TESCO STORES 2050 BAGULEY APPLEPAY ****8126	15.00 21.21		1,245.52
01 Apr	Contactless Payment CHESHIRE WEST LITTLE ROOD CHESTER APPLEPAY ****8126 Effective Date 31 Mar 2024 EE TOPUP VESTA EE.CO.UK Effective Date 31 Mar 2024 Contactless Payment Stile napoletano Chester APPLEPAY ****8126 Effective Date 31 Mar 2024 Contactless Payment SAINSBURYS WARRINGTON APPLEPAY ****8126 Effective Date 31 Mar 2024 HOTEL CHOCOLAT LTD ROYSTON Contactless Payment CO OP GROUP FOOD CHEADLE APPLEPAY ****8126	6.00    15.00   17.00   54.47  13.50 13.70		1,125.85
02 Apr	Direct debit ALLPAY LIMITED SAINSBURYS DPASS SAINSBURYS.CO	659.12 7.50		459.23
03 Apr	Bank credit RIX JA RENT Contactless Payment TESCO STORES 6670 MANCHESTER APPLEPAY ****8126		185.00  5.00	639.23
04 Apr	Direct debit ADMIRAL INSURANCE Bank credit D Skinner NANA Contactless Payment NORTH YORKSHIRE COUNCI APPLEPAY ****8126	142.75   4.00	40.00	

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				532.48
04 Apr	Contactless Payment PJ Ices Knaresborough APPLEPAY ****8126	6.50		
	Contactless Payment SAINSBURYS S/MKTS HARROGATE APPLEPAY ****8126	17.69		
	Contactless Payment THE CROWN INN KNARESBOROUGH APPLEPAY ****8126	18.70		
	Contactless Payment MOTHER SHIPTONS 01423864600 APPLEPAY ****8126	27.00		462.59
05 Apr	Contactless Payment MARKS&SPENCER PLC HANDFORTH APPLEPAY ****8126	8.71		453.88
06 Apr	Tu Clothing MILTON KEYNES		16.00	
	Contactless Payment ASDA EXPRESS SALFORD SALFORD APPLEPAY ****8126	1.90		
	Contactless Payment Zettle_*RWC amusements Little hulton APPLEPAY ****8126	4.50		
	Contactless Payment ANDREW HARNIESS MANCHESTER APPLEPAY ****8126	9.00		
	Contactless Payment ASDA STORES WYTHENSHAW APPLEPAY ****8126	14.12		
	Contactless Payment CITY EVENTS MANCHESTER APPLEPAY ****8126	26.00		
	Payment to ALEX STUDENT ACC	100.00		314.36
08 Apr	Prime Video *HE84K1MS4 353-12477661	0.99		
	Effective Date 07 Apr 2024			
	SAINSBURYS.CO.UK 0800 328 1700	76.81		
	Effective Date 07 Apr 2024			
	Direct debit MONEYBOX	1.00		
	Contactless Payment SAINSBURYS S/MKTS SALE APPLEPAY ****8126	1.10		
	Contactless Payment TESCO STORES 6380 GATLEY APPLEPAY ****8126	4.00		

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				230.46
08 Apr	APPLE.COM/BILL APPLE.COM/BIL APPLEPAY ****8126	2.99		227.47
09 Apr	Contactless Payment ASDA EXPRESS SALFORD SALFORD APPLEPAY ****8126	0.70		226.77
10 Apr	Contactless Payment ASDA STORES WYTHENSHAW APPLEPAY ****8126	4.50		222.27
11 Apr	Contactless Payment Stamford Quarter MSCP Manchester APPLEPAY ****8126	2.00		
	Contactless Payment LS RESERVE WINES MANCHESTER APPLEPAY ****8126	6.50		
	Contactless Payment ASDA STORES WYTHENSHAW APPLEPAY ****8126	8.75		205.02
12 Apr	PAYPAL *APPLE.COM/BILL 3531436900 Contactless Payment TESCO STORES 6670 MANCHESTER APPLEPAY ****8126	10.99 3.40		190.63
13 Apr	Contactless Payment Zettle_*Smores Limited Manchester APPLEPAY ****8126	25.20		
	Contactless Payment SAINSBURYS PETROL SALFORD APPLEPAY ****8126	65.65		99.78
15 Apr	AMAZON* 204-6956710-44 LONDON Effective Date 14 Apr 2024 Contactless Payment LIDL GB MANCHESTER MANCHESTER APPLEPAY ****8126	3.99 3.79		
	Contactless Payment ASDA STORES WYTHENSHAW APPLEPAY ****8126	4.89		
	Contactless Payment Q-PARK WILMSLOW PARK MANCHESTER APPLEPAY ****8126	7.50		
	SAINSBURYS.CO.UK 0800 328 1700	48.21		31.40
16 Apr	Contactless Payment SAINSBURYS S/MKTS SALFORD 0873 APPLEPAY ****8126	3.50		

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2024				27.90
16 Apr	Contactless Payment ASDA STORES WYTHENSHAW APPLEPAY ****8126	9.45		18.45
18 Apr	Contactless Payment MARKS&SPENCER PLC MANCHESTER APPLEPAY ****8126	5.50		12.95

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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. FlexAccount doesn't currently pay any credit interest.

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.



## Summary box for your FlexAccount

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.

Credit interest	All balances	AER 0.00%	Gross p.a. 0.00%
Overdraft interest and charges	Arranged overdraft interest	39.9% <b>per year compounded</b> (variable)	
	As an example, if you borrow £500 for an arranged overdraft it will cost you:	£3.26 for 7 days	
	*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.	£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 <a href="https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a>		
	Cash withdrawal in foreign currency outside the UK		
	Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2020)	
	Non-Sterling Cash Fee	£0 per withdrawal	
	Cash withdrawal in foreign currency within the UK		
	Non-Sterling Transaction Fee*	2.75% of the transaction amount (2.99% from 3 June 2020)	
	Non-Sterling Cash Fee*	£0 per withdrawal	
Debit card payment in foreign currency			
	Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2020)	

\*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 non-sterling fees won't apply.

**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](https://www.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](https://www.nationwide.co.uk/fscs-info)

For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](https://www.fscs.org.uk)

Alternatively, please visit your local branch or call **03457 30 20 11** to request a copy or to chat to us about your account. For more information about our opening times, visit: [nationwide.co.uk/contact-us](https://www.nationwide.co.uk/contact-us)

