15 September 2022

MR W HANIF
22 DUKE STREET
DEWSBURY
WEST YORKSHIRE
WF13 3HS

Statement No.	53
Branch	DEWSBURY
Sort Code	11-03-74
Account No	10808260
IBAN	GB61 HLFX 1103 7410 8082 60
BIC	HLFXGB21K70
Banking Helpline	03457 394959

www.halifax.co.uk

CURRENT ACCOUNT

16 August 2022 to 15 September 2022

Your Account

Arranged Overdraft limit £150

Date of previous statement	**15 August 2022**
Balance on 16 Aug 2022	**£32.18**
Money in	**£11,165.40**
Money out	**£11,152.29**
Balance on 15 Sep 2022	**£45.29**
Arranged overdraft interest	£0.00

Your Interest Rates

Amount of Arranged Overdraft	Arranged Overdraft
£0.00+	0.092% per day (39.9% EAR* variable)

We apply the daily interest rate shown above to your arranged overdraft balance at the end of the day

*EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it - charging interest on interest already charged. This interest rate does not include any other fees and charges.

Fees Explained

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided. If switching to us, different rates and fees may apply.

Turn over for more information on managing overdrafts

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Things you need to know

Getting in touch

Write to us: Halifax, PO Box 548, Leeds, LS1 1WU

Visit us in branch

Go online: **halifax.co.uk/contactus**

Call: **0345 720 3040** 8am-8pm, seven days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Online Banking** - View and manage your accounts online - 24 hours a day, 7 days a week. Register at **halifax.co.uk/onlinebanking**
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** - Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at **halifax.co.uk/mobilealerts**

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at **halifax.co.uk/overdrafts** tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit **halifax.co.uk/borrow** or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting **halifax.co.uk/bankaccounts** to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit **halifax.co.uk/bankaccounts/rates-rewards-fees** or ask us in branch.

Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on **0345 602 2160** or **+44 1132 888 408** if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit **halifax.co.uk/security** for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on **0800 015 1515** or **+44 (0) 113 242 8196** if outside the UK - lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at **halifax.co.uk/aboutonline/download-apps/card-freezes**

About the fees we charge if you use your card abroad

If you're planning to travel overseas, we advise you to take a range of currency options including foreign currency as well as your debit and credit card. To help protect you from fraud we always monitor transactions. In some circumstances this might mean we block your cash machine or card transactions in the UK or a foreign country. If this happens, just call us on **0345 720 3040**. We'll ask you a few security questions and unblock your card for you.

If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling **0345 720 3040** (**+44 113 242 1984** from overseas); if you call before the transaction is processed, the rate provided will be an indication only. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

If you use your savings card to withdraw cash in a currency other than pounds we'll charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. If you use your savings card to withdraw cash in a currency other than pounds (at a cash machine) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

If you use your debit card to withdraw cash or to make a payment in a currency other than pounds we'll charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. When you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person or by internet or phone, we will also charge a £0.50 foreign currency purchase fee. We won't charge a foreign currency purchase fee if you make a payment in euro within the EEA or UK. If you use your debit card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

With Travel Ready you can use your debit card abroad as often as your like with no debit card fees for £7 a week. Add it to your account before you travel and it'll start on the date you tell us.

Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at **halifax.co.uk/privacy** or call us for a copy on **0345 720 3040**.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit **FSCS.org.uk**

FSCS Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service which is available 24 hours a day, 7 days a week; or via textphone on **0345 732 3436** (lines are open 9am - 5.30pm, 7 days a week).

SignVideo services are also available if you're Deaf and use British Sign Language at **halifax.co.uk/accessibility/signvideo**

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Fair lending – we adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: **www.lendingstandardsboard.org.uk**

Sort Code 11-03-74
Account Number 10808260

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
15 Aug 22		**STATEMENT OPENING BALANCE**			**32.18**
16 Aug 22	DEB	NAFEES BAKERS LIMI CD 9550	14.09		18.09
18 Aug 22	DEB	FRANKSTERS CD 9550	2.46		15.63
19 Aug 22	FPI	KOMFILINE KOMFILINE WAGE RP4659980788180700		228.00	243.63
22 Aug 22	DEB	SHELL SAVILE ROAD CD 9550 20AUG22	16.04		227.59
22 Aug 22	FPI	YASIR AYUB FARID 20AUG22 OPK5VEQO6J94LVMZ63		0.10	227.69
22 Aug 22	FPO	HALIFAX MASTERCARD 5253031532300264 21AUG22 11:39	200.00		27.69
22 Aug 22	DEB	SHELL TOTTENHAM CD 9550 21AUG22	0.65		27.04
25 Aug 22	DEP	NIGHT SAFE		20.20	47.24
25 Aug 22	DEB	SHELL HUDDERSFIELD CD 9550	1.49		45.75
25 Aug 22	DEB	DUBAI SHAWARMA CD 9550	15.58		30.17
25 Aug 22	TFR	100204618532-88010		10,000.00	10,030.17
26 Aug 22	FPI	KOMFILINE KOMFILINE WAGE RP4659981594618100		228.00	10,258.17
30 Aug 22	DEB	LLOYDS BANK PERSON CD 9550 27AUG22	10,004.40		253.77
30 Aug 22	FPI	YASIR AYUB FARID 28AUG22 ZOWENZQD67G7MNMDQK		0.10	253.87
31 Aug 22	DEB	SHELL SAVILE ROAD CD 9550	5.05		248.82
01 Sep 22	DD	KIRKLEES ACTIVE LE 12693758 700412WH18951	29.95		218.87
02 Sep 22	FPO	HALIFAX MASTERCARD 5253031532300264 02SEP22 13:17	200.00		18.87
02 Sep 22	DEB	SHELL SAVILE ROAD CD 9550	6.48		12.39
05 Sep 22	FPI	KOMFILINE 03SEP22 KOMFILINE WAGE RP4659982614829800		228.00	240.39
05 Sep 22	FPO	HASSAN S MIR WAQAS 05SEP22 22:39	200.00		40.39
06 Sep 22	DEB	PULSE PHONES CD 9550	4.00		36.39
06 Sep 22	DEB	PPOINT_*BLITZ NEWS CD 9550	8.38		28.01
07 Sep 22	TFR	W HANIF 116434 14580662		5.00	33.01
08 Sep 22	DD	VODAFONE LTD 04414835 7051890924-1001	79.49		46.48 OD
08 Sep 22	FPI	KOMFILINE KOMFILINE WAGE RP4659983166389000		228.00	181.52
08 Sep 22	FPO	HALIFAX MASTERCARD 5253031532300264 08SEP22 15:00	150.00		31.52
08 Sep 22	DEB	SHELL OLD FORD 160 CD 9550	1.60		29.92
08 Sep 22	DEB	MCDONALDS CD 9550	9.48		20.44
09 Sep 22	DEB	SHELL SAVILE ROAD CD 9550	3.15		17.29

(Continued on next page)

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CURRENT ACCOUNT

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
15 Sep 22	FPI	KOMFILINE KOMFILINE WAGE RP4659983894617000		228.00	245.29
15 Sep 22	FPO	HALIFAX MASTERCARD 5253031532300264 15SEP22 17:00	200.00		45.29
15 Sep 22		**STATEMENT CLOSING BALANCE**	**11,152.29**	**11,165.40**	**45.29**

Payment types:

DEB - Debit Card
FPI - Faster Payment
FPO - Faster Payment
DEP - Deposit
TFR - Transfer
DD - Direct Debit

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.

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