Current Account Statement

Nationwide Building Society

0572

Mr Confidentialaccess
10 Embankment
London
SW1 9HS

Your FlexAccount transactions

Statementdate: 16 July 2023
Statement no: 22 1 of 4

Sort code	07-04-35
Account no	123456789
Start balance	£603.84
End balance	£1,164.53
Average credit balance	£427.86
Average debit balance	£0.00

Receiving an International Payment

BIC NAIABB
IBAN G611 NAIA 074 1234 1234
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2023	Balance from statement 21 dated 16/06/2023			603.84
16 Jun	PAYPAL *DSGRETAIW EB 3531436900	179.99		
	PAYBYPHONE RE: BARNET BARNET OFF	1.76		
	Contactless Payment	6.81		415.28
	THE ROSE SUPER MARKET			
17 Jun	Contactless Payment	10.06		
	SAINSBURYS S/MKTS FINCHLEY REGE			
	KETOCUSTOMPLAN.COM VANCOUVER	27.00		378.22
18 Jun	Payment to BIANCA ELENA ION	200.00		
	Effective Date 17Jun 2023			
	Transfer from 071660 60408617		100.00	
	Transfer to 070436 45929999	170.00		
	Transfer to 070436 45929999	30.00		
	Contactless Payment	11.79		
	IHE ROSE SUPER MARKET			
	PAYPAL *PEACHQUEENL 35314369001	18.00		48.43
20 Jun	Transfer from 071660 60408617		100.00	148.43
	Effective Date 19 Jun 2023			
22 Jun	Transfer from 071660 60408617		200.00	
	Effective Date 20 Jun 2023 EUROTUNNEL			
	PRESALE FOLKESTONE E/TUNNEL	72.00		
	INTERNET FOLKESTONE TOTAL PL	103.00		
	4650052 67SAVERNE 81.630000EUR at	74.06		
	1.10221			
	Non-Sterling transaction fee	**2.21**		
	Transfer from 070436 45929999		600.00	697.16
23 Jun	SANEF 422100160SENUS	14.60		
	16.100000EUR at 1.10274			
	Non-Sterling transaction fee	**0.44**		**682.12**
24 Jun	Contactless Payment	1.66		
	NSL LTD - BARNET BIRMINGHAM			

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 informat ion about fraud and scams, go to nationwlde.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

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. Head Office Nationwide Building Society, Nationwide House, Pipers Way, Swindon, SN38 lNW

Your FlexAccount transactions (continued)

Nationwide Building Society

Statement date	15 July 2023
Statement no	22 2 of 4
Sort code	07-04-36
Account no	123456789

Date	Description	£ Out	£ In	£ Balance
2023				680.46
24 Jun	VILLA PERGOLA IREBINJE	10.65		
	22.800000BAM at 2.14085			
	Non-Sterling transaction fee	**0.32**		
	NEIFLIX.COM 866-716-0414	11.99		657.50
26 Jun	Direct debit TALKTALK LIMITED	31.00		
	Contactless Payment	2.15		
	PBZTCRODUXNADINS BENKOVAC			
	17.990000HRK at 8.36744			
	Non-Sterling transaction fee	**0.06**		
	Contactless Payment	5.98		
	AUTOCESTA A1 PRGOMET-P PLOCE			
	50.000000HRK at 8.36120			
	Non-Sterling transaction fee	**0.18**		
	Contactless Payment	5.98		
	BEACH BAR MAMBOO SPLIT			
	50.000000HRK at 8.36120			
	Non-Sterling transaction fee	**0.18**		
	Contactless Payment	11.96		
	BEACH BAR MAMBOO SPLIT			
	100.000000HRK at 8.36120			
	Non-Sterling transaction fee	**0.36**		
	Contactless Payment	18.06		
	NP BOSIUEVO 1 BOSILJEVO			
	151.000000HRK at 8.36102			
	Non-Sterling transaction fee	**0.54**		
	E/TUNNEL INTERNET FOLKESTONE	110.00		471.05
27 Jun	Contactless Payment	6.27		
	PBZIINAACZGPLOCE RASCANE GORNJ			
	52.000000HRK at 8.29346			
	Non-Sterling transaction fee	**0.19**		
	Contactless Payment	6.83		
	CP HRUSICA HRUSICA			
	7.500000EUR at 1.09810			
	Non-Sterling transaction fee	**0.20**		
	Contactless Payment	6.87		
	PBZIINA SPLIT			
	56.980000HRK at 8.29403			
	Non-Sterling transaction fee	**0.21**		
	Contactless Payment	11.38		
	MAUTSTELLE ST MICHAEL			
	12.500000EUR at 1.09842			
	Non-Sterling transaction fee	**0.34**		

Your FlexAccount transactions (continued)

Nationwide Building Society

Statement date	15 July 2023
Statement no	22 2 of 4
Sort code	07-04-36
Account no	123456789

Date	Description	£ Out	£ In	£ Balance
2023				**438.75**
27 Jun	Contactless Payment	7.26		
	GB Vaterstetten Ost Feldkirchen			
	7.980000EUR at 1.09917			
	Non-Sterling transaction fee	**0.22**		
	1D AUTOROUIES 4779844 67ECK ATSWI	99.13		
	108.930000EUR at 1.09886			
	Non-Sterling transaction fee	**2.96**		**329.19**
29 Jun	ESSO STATION BADEN BAD BADEN-BAD	10.17		
	11.170000EUR at 1.09833			
	Non-Sterling transaction fee	**0.30**		
	APPLE .COM/BILL APPLE.COM/BIL	0.79		
	Contactless Payment	18.97		
	LOIRETAL SNC ESSIGNY LE GR			
	20.840000EUR at 1.09858			
	Non-Sterling transaction fee	**0.57**		**298.39**
30 Jun	Bank credit ION BE		**200.00**	
	SANEF 422100160SENLIS	4.22		
	4.600000EUR at 1.09005			
	Non-Sterling transaction fee	**0.13**		
	SANEF 4221001 60SENLIS	8.35		
	9.100000EUR at 1.08982			
	Non-Sterling transaction fee	**0.25**		
	SANEF AUTOROUIE SENLIS	14.77		
	16.100000EUR at 1.09005			
	Non-Sterling transaction fee	**0.44**		
	SANEF 422100160SENLIS	21.56		
	23 .500000EUR at 1.08998			
	Non-Sterling transaction fee	**0.64**		
	lELEKOM RO MOBILE BUCURE 11	31.78		
	167.630000RON at 5.27470			
	Non-Sterling transaction fee	**0.95**		
	DVLA VEHICLE TAX 0300 1234321	132.00		
	GOOGLE Google Play Apps London	6.99		276.31
01Jul	Direct debit DVLA-DN09ZTG	28 .87		
	DART-CHARGE GOV.UK/DART-C	10.00		
	Contactless Payment	13.00		224.44
	lESCO STORE 2544 FINCHLEY			
02 Jul	PAYBYPHONE RE: BARNET BARNET ON	0.93		223.51
03 Jul	APPLE.COM/BILL APPLE.COM/BIL	4.99		218.52
04 Jul	C.A.R.S. BASINGSTOKE} BASINGSTOKE	50.00		
	C.A.R .S. BASINGSTOKE} BASINGSTOKE	50.20		118.32
06 Jul	Direct debit H3G	10.46		
	Direct debit H3G	17.36		
	Direct debit 02	20.59		

Your FlexAccount transactions (continued)

Nationwide Building Society

Statement date	15 July 2023
Statement no	22 2 of 4
Sort code	07-04-36
Account no	123456789

Date	Description	£ Out	£ In	£ Balance
2023				**69.91**
06 Jul	Direct debit 02	33.31		
	Returned direct debit		33.31	
	Direct Debit - First Payment 02	33.31		
	Returned direct debit		33.31	
	Direct debit 02	123.69		
	Returned direct debit		123.69	
	PAYPAL *UBER BV 35314369001	10.63		59.28
07 Jul	Transfer from 070436 45929999		200.00	
	Effective Date 06 Jul 2023			
	WWW .GO APE.CO.UK 01603 895500	66.00		
	PAYBYPHONE RE: BARNET BARNET ON	0.93		
	Transfer from 071660 60408617		300.00	492.35
08 Jul	Contactless Payment	4.48		
	MARTIN MCCOLL FINCHLEY			
	AUCKLANDS PHARMACY LONDON	62.10		425.77
09 Jul	02 BALANCE WEB	33.31		
	02 BALANCE WEB	33.31		
	02 ONLINE ORDER 02.CO .UK	50.00		
	02 BALANCE WEB	123.69		185.46
11Jul	Transfer from 070436 45929999		500.00	
	Effective Date 10 Jul 2023 PAYBYPHONE			
	RE: BARNET BARNET OFF DVLA	0.93		
	VEHICLE TAX 0300 1234321	20.00		664.53
15 Jul	Transfer from 071660 60408617		500.00	1,164.53

Your FlexAccount

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 statemen and we'll take the amount from your account 28 days after the statement date.

Summary box for your FlexAccount

This information doesn't replace your Terms and Conditions

Credit interest	All balances	**AER** 0.00%	**Gross p.a.** 0.00%
Overdraft interest and charges	Arranged overdraft interest	39.9% per 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 day31. 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.	£3.26 for 7 days	
		£13.99 for 30 days	
		£28.37 for 60 days*	
	Unarranged overdraft interest	0% per year compounded	
	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 excluding 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 4fyou make a withdrawal in a foreign currency from a LINK ATh1 or over the counter your transaction will normally reach us as a sterling cash transaction so non-sterling fees wont apply.	For Visa exchange rates, visitvisa.co.uk/support/consumer/travel -support/exchange-rate-calculator		
	Cash withdrawal in foreign currency outside the UK		
	Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2023)	
	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 2023)	
	Nori-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 2023)	

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 **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 Our contact centers are open from Sam to 8pm, 7 days a week.