NatWest

MR ANDREW C SCHOFIELD
14
SOUTH DRIVE
FLAT 5
L15 8JL

Reward Silver

Summary	
Statement Date	24 NOV 2023
Period Covered	26 OCT 2023 to 24 NOV 2023
Previous Balance	£135.70
Paid In	£3,898.52
Withdrawn	£2,977.45
New Balance	£1,056.77
BIC	NWBKGB2L
IBAN	GB49NWBK53704478440912

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
26 OCT 2023	BROUGHT FORWARD			135.70
	Card Transaction 5832 25OCT23 C DOMINO NEWS LIVERPOOL GB		12.99	122.71
	Card Transaction 5832 24OCT23 C MCDONALDS LIVERPOOL GB		16.77	105.94
27 OCT	Credit 600111 27OCT 1607	630.00		735.94
	Card Transaction 5832 25OCT23 C MCDONALDS LIVERPOOL GB		9.08	726.86
	Card Transaction 5832 26OCT23 WHITE . GB		50.00	676.86
	Card Transaction 5832 26OCT23 GOOGLE *GOOGLE PLAY AP G.CO/HELPPAY# GB		19.99	656.87
	Card Transaction 5832 26OCT23 GOOGLE *GOOGLE PLAY AP G.CO/HELPPAY# GB		9.99	646.88
30 OCT	OnLine Transaction MELISSA UNS GF VIA MOBILE - LVP FP 29/10/23 10 14193724619435000N		10.00	636.88
	Card Transaction 5832 29OCT23 GOOGLE *GOOGLE PLAY AP G.CO/HELPPAY# GB		19.99	616.89
	Card Transaction 5832 28OCT23 C MCDONALDS LIVERPOOL GB		14.57	602.32
	Card Transaction 5832 27OCT23 C PPOINT_*HIGH ST MIN MA LIVERPOOL GB		7.47	594.85
	Card Transaction 5832 28OCT23 C ASDA STORE 4736 WAVERTREE GB		34.49	560.36
	Card Transaction 5832 27OCT23 C ASDA STORE 4736 WAVERTREE GB		7.00	553.36
	Card Transaction 5832 28OCT23 C PPOINT_*HIGH ST MIN MA LIVERPOOL GB		16.34	537.02
	Card Transaction 5832 27OCT23 WWW.TAKEAWAY.JE 01534876163 GB		13.96	523.06
	Card Transaction 5832 29OCT23 LIGHTINTHEBOX.COM INTERNET NL		28.29	494.77
	Card Transaction 5832 29OCT23 C BRIAN RAYMOND CLARKE L LIVERPOOL GB		9.72	485.05
	Card Transaction 5832 29OCT23 GOOGLE *GOOGLE PLAY AP G.CO/HELPPAY# GB		4.99	480.06
	Card Transaction 5832 29OCT23 WWW.TAKEAWAY.JE 01534876163 GB		22.97	457.09
	Cash Withdrawal NOTEMACHINE 29OCT		30.00	427.09

National Westminster Bank Plc. Registered in England & Wales No.929027.
Registered Office: 250 Bishopsgate, London, EC2M 4AA.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			427.09
	Direct Debit ADMIRAL INSURANCE		101.02	326.07
31 OCT	Card Transaction 5832 30OCT23 RATHBONE NEWS LIVERPOOL GB		14.30	311.77
01 NOV	Automated Credit JOHN BARTON 11 FP 01/11/23 0827 231101082730089642	130.00		441.77
	Card Transaction 5832 31OCT23 C THE WINE LODGE LIVERPOOL GB		12.95	428.82
	Card Transaction 5832 31OCT23 C THE CLOCK CLOCK CAFE LIVERPOOL GB		2.50	426.32
	Card Transaction 5832 31OCT23 GOOGLE *GOOGLE PLAY AP G.CO/HELPPAY# GB		19.99	406.33
	Direct Debit LIVERPOOL CC INITIAL PAYMENT		20.99	385.34
	Direct Debit DVLA-FH08UWX		17.50	367.84
	Direct Debit NATWEST LOAN		309.41	58.43
02 NOV	Card Transaction 5832 01NOV23 MILITARY1ST MANCHESTER GB REFUND	96.01		154.44
	Card Transaction 5832 01NOV23 MYDELIVERY LONDON GB		40.00	114.44
03 NOV	Card Transaction 5832 02NOV23 GOOGLE *GOOGLE PLAY AP G.CO/HELPPAY# GB		0.99	113.45
06 NOV	Automated Credit JE685416A DWP PIP	380.00		493.45
	Card Transaction 5832 04NOV23 OVERSART-A INTERNET HK USD 53.07 VRATE 1.2166		43.62	449.83
	Card Transaction 5832 04NOV23 OVERSART-A INTERNET HK USD 39.34 VRATE 1.2168		32.33	417.50
07 NOV	Automated Credit JE685416A DWP COL	300.00		717.50
	Card Transaction 5832 06NOV23 SCOUSERSFOR PALESTINE LIVERPOOL GB		20.00	697.50
08 NOV	Card Transaction 5832 07NOV23 C RATHBONE NEWS LIVERPOOL GB		4.14	693.36
	Card Transaction 5832 07NOV23 PPOINT_*HIGH ST MIN MA LIVERPOOL GB		22.99	670.37
	Card Transaction 5832 07NOV23 C ASDA STORE 4736 WAVERTREE GB		25.25	645.12
	Card Transaction 5832 07NOV23 C HOME BARGAINS LIVERPOOL GB		5.29	639.83
	Card Transaction 5832 07NOV23 C HOME BARGAINS LIVERPOOL GB		9.61	630.22
	Card Transaction 5832 07NOV23 C HOME BARGAINS LIVERPOOL GB		30.71	599.51
09 NOV	Cash Withdrawal ROYAL BANK 09NOV		50.00	549.51
10 NOV	Automated Credit 205704C3F DWP UC	750.28		1,299.79
	OnLine Transaction MELISSA UNS GF VIA MOBILE - LVP FP 10/11/23 10 51082355163854000N		40.00	1,259.79
	OnLine Transaction MELISSA UNS GF VIA MOBILE - LVP FP 10/11/23 10 37080819452886000N		160.00	1,099.79
	Card Transaction 5832 09NOV23 EBAY O*04-1 0770-34417 LONDON GB		481.99	617.80
	Card Transaction 5832 09NOV23 C THE CLOCK CLOCK CAFE LIVERPOOL GB		13.00	604.80
	Card Transaction 5832 09NOV23 C TESCO STORES 5622 LIVERPOOL GB		13.03	591.77
	Card Transaction 5832 08NOV23 C MCDONALDS LIVERPOOL GB		19.55	572.22
13 NOV	Card Transaction 5832 11NOV23 C ASDA STORE 4736 WAVERTREE GB		39.84	532.38
	Card Transaction 5832 11NOV23 C NEXT RETAIL LTD LONDON GB		44.00	488.38

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			488.38
	Card Transaction 5832 10NOV23 GAYNORSPORT 35314369001 GB		85.15	403.23
	Card Transaction 5832 11NOV23 TOTALADBLOCK WATERLOOVILLE GB		1.99	401.24
	Card Transaction 5832 11NOV23 JD SPORTS FASHION BR 1180 JD GB		103.00	298.24
	Card Transaction 5832 10NOV23 C PREMIER NEWS LIVERPOOL GB		15.88	282.36
	Card Transaction 5832 11NOV23 FOOTASYLUM EDGE LANE LIVERPOOL GB		155.96	126.40
	Card Transaction 5832 11NOV23 C ASDA STORES SEFTON GB		13.45	112.95
	Card Transaction 5832 10NOV23 C THE CLOCK CLOCK CAFE LIVERPOOL GB		6.00	106.95
	Card Transaction 5832 10NOV23 C THE CLOCK CLOCK CAFE LIVERPOOL GB		14.20	92.75
	Card Transaction 5832 11NOV23 C HOME BARGAINS LIVERPOOL GB		15.25	77.50
	Direct Debit H3G		51.48	26.02
14 NOV	Card Transaction 5832 13NOV23 SP MYCARCHECK STOCKPORT GB		9.99	16.03
	Card Transaction 5832 13NOV23 C B & Q MERSEYSIDE GB		12.23	3.80
15 NOV	Charges 25OCT A/C 78440912		10.00	6.20 OD
16 NOV	Automated Credit MYREWARDS	16.28		10.08
20 NOV	Cash & Dep Machine 600111 18NOV 1020	500.00		510.08
	Card Transaction 5832 18NOV23 C HOME BARGAINS LIVERPOOL GB		29.28	480.80
	Card Transaction 5832 18NOV23 C ASDA STORE 4736 WAVERTREE GB		59.33	421.47
	Card Transaction 5832 18NOV23 ICELAND LIVERPOOL GB		45.70	375.77
21 NOV	Transfer FRAUD REFUND	32.33		408.10
	Transfer FRAUD REFUND	43.62		451.72
22 NOV	Automated Credit BENNETT JN FRIEND FP 22/11/23 1155 47115556077140000R BENNETT JN FRIEND VIA MOBILE - PYMT	20.00		471.72
	OnLine Transaction MELISSA UNS GF VIA MOBILE - LVP FP 22/11/23 10 56170059840469000N		25.00	446.72
	Card Transaction 8750 21NOV23 NETFLIX LONDON GB		10.99	435.73
23 NOV	Card Transaction 8750 23NOV23 DOTASCANNER LONDON GB EUR 45.87 VRATE 1.1458		40.03	395.70
	Card Transaction 8750 23NOV23 MYDELIVERY LONDON GB		50.00	345.70
24 NOV	Post Office Counter Post Office 24NOV	1,000.00		1,345.70
	Card Transaction 8750 23NOV23 B&M 555 - EDGE LANE LIVERPOOL GB		38.99	1,306.71
	Card Transaction 8750 23NOV23 TOOLSTATION LIMITED LIVERPOOL GB		249.94	1,056.77

Debit interest details

Overdraft Limit		£0
Overdraft Rate	UNARRANGED	33.75%

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Interest (variable) you currently pay us on overdrawn balances

When you stay within your arranged overdraft limit		
Amount Account overdrawn by:		
Over £0	33.75% NAR	39.49% EAR
When you go over your arranged overdraft limit		
Rate that applies on the amount:		
Up to your arranged limit	33.75% NAR	39.49% EAR
Above your arranged limit	33.75% NAR	39.49% EAR
When you do not have an arranged overdraft limit		
Applicable rate on full amount	33.75% NAR	39.49% EAR

Interest (variable) we currently pay you on your credit balance

We do not pay credit interest on this account.

Overdraft Arrangements

For charging periods starting on or after 18th October 2023, we reduced unpaid transaction fees from £2.15 to £1.55 for personal accounts. For more information please go to natwest.com/current-accounts/rates-and-charges.html.
Any overdraft related charges will be notified to you in your 'Pre Advice of Interest and Charges'. For personal accounts, we will not charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions. For charging periods starting on or after 18th October 2023, this will be reduced to £18.80 in a monthly charging period.
NAR - the Nominal Annual Rate is the annual rate of interest you'll pay on your overdraft. It doesn't take into account that you'll pay interest on any interest that has been added to your overdraft balance in the previous month.
EAR - the Effective Annual Rate is the real cost of an overdraft shown as a yearly rate, which takes into account how often we charge interest to the account, if this applies.
AER - the Annual Equivalent Rate is used for accounts where you earn interest, if this applies. It shows what the gross interest rate would be if we paid it to the account every year and you then received interest as part of the account balance.

Take control of your finances
Stay on top of your finances with our digital banking services.
To apply, visit
www.natwest.com/mobile
or to register for **Online Banking**, visit
www.natwest.com/online
App is available to personal and business customers aged 11+ using compatible iOS and Android devices and a UK or international mobile in specific countries

Switching to paperless statements
By switching to paperless statements if applicable, you could cut down on the clutter and reduce paper waste.
For more information, visit
www.natwest.com/paperless
You can change your paperless preferences in **Online Banking**, by selecting the **Paperless Settings** option

Need help with your finances
Whether you want to set up a savings goal to fund your dreams or make a financial plan for the future, we're here to help with our free financial health check.
To find out more visit:
www.natwest.com/financial-health-check.html

Statement Abbreviations
N-S TRN FEE = Non Sterling Transaction Fee
VRATE = Variable Payment Scheme Exchange Rate
OD = Overdrawn

How to contact us
Message Us via the mobile app
Ask Cora, our digital assistant at: **www.natwest.com**
24hr Lost/Stolen Cards: **0370 600 0459**
Telephone Banking 8am-8pm: **03457 888 444**
To register for Telephone Banking: **03458 351 251**
24hr Business Telephone Banking: **03457 114 477**
To use Relay UK add **18001** in front of the numbers above.
Branch Address: **Liverpool, City Office (A) Branch, 2-8 Church Street, Liverpool, L1 3BG.**

Important information about compensation arrangements
Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS).
Your eligible deposits with Natwest are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of National Westminster Bank Plc, NatWest Premier, Ulster Bank and Mettle are covered under the same FSCS limit. An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the website:
www.FSCS.org.uk

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.
If you need to contact us about a complaint, you can:

- Message Us via the mobile app
- Visit **www.natwest.com/complaints**
- Telephone 03457 888 444 (to use Relay UK add **18001** in front of the number)

For a Braille, large print or audio versions of your statement call 03457 888 444 or contact your local branch (to use Relay UK add 18001 in front of the number).

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