Miss ALCANJA M DOS SANTOS
2 MAY TERRACE
MAYVILLE ROAD
ILFORD
IG1 2HX

London, Leytonstone
797-799 High Road
Leytonstone, E11 4QS

Call us on: 03459 758758 (from UK)
www.tsb.co.uk

Your branch: LONDON, LEYTONSTONE
Sort Code: 77-91-11
Account Number: 00051987
BIC: TSBSGB2AXXX
IBAN: GB90TSBS77911100051987

18/12/2020

Spend & Save Account

Statement number: 6
Effective from: 17 Dec 2020 to 18 Jan 2021

Your Account

Date of previous statement	16 Dec 2020
Balance on 17 January2020	£1.58
Money in	£8,921.60
Money out	£8,306.40
Balance on 18 April 2021	£616.78

Your Interest Rates

Balances of	AER%	Gross p.a.%	Net p.a.%
£1.00+	0.00	0.00	0.00

Amount of Unarranged Overdraft and Interest Payable	
£0.00+	2.84% per month (39.90% **EAR*** variable)

* EAR is the Equivalent Annual Rate. This is the actual annual interest rate of an Overdraft. It does not take into account other fees and charges.
AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Net is the rate of interest which would be payable after allowing for deduction of income tax at the specified rate.
We will give you at least 14 days notice before we take any Overdraft fees or interest out of your account. Interest rates and fees are detailed as at the date of this statement.

Fees Explained

Returned item fee - The fee we charge when you do not have enough available money to make a payment you requested and we did not agree to give you or extend an Unarranged Overdraft to cover that payment. The fee is £3.00 for each returned item over £10.00 in value.
Other services - These are fees for other services you have asked for. You can find more details in our Banking Charges guide or at **www.tsb.co.uk**
The monthly cap on unarranged overdraft charges for the Spend & Save Account account is £30. Further details can be found online at **tsb.co.uk/overdrafts**
Fees and interest rates may have changed during the period covered by this summary. For details please see your regular statements.

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Useful information

Please keep your contact information up to date

To update your contact information please write to us at: **TSB, PO Box 373, Manston Lane, Leeds. LS14 9GQ** or visit any TSB branch. Some of the information below may not apply to you depending on your account type.

Contact us immediately if you think your Cards, PINS or Cheque books have been lost or stolen

Cards or PINS: please call us on **0800 015 0030 or +44 (O) 2074 812567** if you're outside the UK

Cheque book: please call us on the telephone number on the front of your statement.

We have a range of tools and features to help you manage your money and stay in control

- **Internet Banking: go to tsb.co.uk/registerquick**

Mobile App: download the app on the App store or Google Play and sign up once you've registered for Internet Banking

Telephone Banking: call the number at the top of the statement (available 24/7). For your everyday banking needs you can use our fast automated service any time and when you need to speak to us we have a dedicated team of advisors available between 7am and 11pm. Between 11pm and 7am our advisors are dedicated to helping customers who need to report lost or stolen cards.

Text Alerts: If we have your mobile number, we'll automatically send you text alerts to let you know when you're using an arranged or unarranged overdraft.To find out more or to sign up to our other handy text alerts, visit **tsb.co.uk/help/mobile-banking/text-alerts/**

Get your statements electronically: Once you're registered for Internet Banking you can choose to stop receiving paper statements and get them electronically instead. Simply go to Your Account Tools to manage your preferences.

Fees and charges

There are fees and charges for certain transactions, such as using your debit or ATM card abroad, when we refuse a payment due to lack of funds or when you use an arranged overdraft. For more information, please see the Banking Charges Guide which can be found on our website.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid on **tsb.co.uk** or by asking at any TSB branch or call **03459 758 758** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

Checking your statement

Please read through the entries on your statement. If you think something is wrong, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. For example, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

Important information about compensation arrangements

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at **www.FSCS.org.uk**

Is your current account (and any overdraft) still right for you?

There may be other options that are more suitable for your needs

To find out more about other TSB products visit tsb.co.uk or pop in to one of our branches.

Remember you can find out how much your current account costs you each year by looking at the Statement of Fees which we send you annually

If you're thinking about switching your TSB account to another provider, the Current Account Switch Service is free-to-use and makes it easy to switch your account in just 7 working days. Your switch is also backed by the Current Account Switch Guarantee. Find out more about the Current Account Switch Service at **tsb.co.uk/current-accounts/switching-bank-account/**

Independent service quality survey results

As part of an independent survey, customers of the 16 largest Personal Current Account providers are asked if they would recommend their provider to family and friends. The results are published every six months to enable you to compare TSB's overall quality of service, online and mobile banking services, branch service and overdraft services. Find the latest published results here **tsb.co.uk/help-and-supportlpersonal-service-quality/**

Open Banking

Open Banking is a secure way you can give regulated third parties access to your financial information. If you're an Internet Banking or Mobile App customer you'll be able to securely share your current account, credit card and some savings account data with your chosen third party. Open Banking services could make banking easier for you, for example by helping you budget or finding the best deals on products and services that suit you, as well as offering new ways to pay. Find out more at **tsb.co.uk/help-and-supportlopen-banking/**

Making a complaint

If you have a problem with your account, please let us know and try to resolve it with us first. If you don't, you won't be able to complain to the Financial Ombudsman Service if you're not happy with how we handled your complaint or the result. We can provide details of how to contact the Ombudsman.

FSCS Protected

CURRENT ACCOUNT SWITCH GUARANTEE

Please contact us if you'd like this in Braille or large print.

If you have a hearing or speech impairment and would prefer to use Textphone, please feel free to contact us on 03458 353 843 (or 01179 743664 for offshore customers) or via text relay. Calls 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.

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Your Transactions

Date	Payment type	Details	Money Out (£)	Money In(£)	Balance(£)
16 Dec 20		**STATEMENT OPENING BALANCE**			**1.58**
17 Dec 20	DEPOSIT OF CASH	91267791110001 BENEF DETAIL: **010516509**		**1,644.22**	**1,645.08**
17 Dec 20	FASTER PAYMENT	U AC revolut	**1,490.00**		**155.08**
18 Dec 20	FASTER PAYMENT	EZECHIEL LIMA DOS SANTOS SANTOS		**100.00**	**255.08**
18 Dec 20	FASTER PAYMENT	U AC revolut	**200.00**		**55.08**
19 Dec 20	DEPOSIT OF CASH	**U ACrevolut 010516509**	**55.00**		**00.08**
30 Dec 20	FASTER PAYMENT	JB WINDOW CLEANING LTD		**604.59**	**605.39**
02 Jan 21	FASTER PAYMENT	EZECHIEL LIMA DOS SANTOS SANTOS		**100.00**	**705.39**
02 Jan 21	FASTER PAYMENT	U AC revolut	**100.00**		**605.39**
03 Jan 21	FASTER PAYMENT	Uayndrin Almeida Da Costa Sent from Revolut	**450.50**		**154.89**
05 Jan 21	FASTER PAYMENT	U AC revolut	**54 .00**		**100.89**
11 Jan 21	FASTER PAYMENT	Uayndrin Almeida Da Costa Sent from Revolut		**00.11**	**101.00**
11 Jan 21	FASTER PAYMENT	U AC revolut	**50 .00**		**51.00**
12 Jan 21	FASTER PAYMENT	Uulio Osvaldo		**70.00**	**121.00**
12 Jan 21	FASTER PAYMENT	U AC revolut	**35.00**		**86.00**
12 Jan 21	FASTER PAYMENT	Uayndrin Almeida Da Costa Sent from Revolut		**300.52**	**386.52**
12Jan 21	FASTER PAYMENT	FLAVIO COSTA due		**170.00**	**556.52**
12 Jan 21	FASTER PAYMENT	U AC revolut	**470.00**		**86.52**
13 Jan 21	FASTER PAYMENT	Uayndrin Almeida Da Costa Sent from Revolut		**500.00**	**586.52**
14 Jan 21	FASTER PAYMENT	U AC revolut	**300.58**		**285.94**
14 Jan 21	CASH **WITHDRAWAL**	OLYMPIC SUPERSTORE **UK** GB2021-04-14	**101.60**		**184.34**
14 Jan 21	CASH **WITHDRAWAL**	OLYMPIC SUPERSTORE **UK** GB2021-04-14	**101.60**		**82.74**
15 Jan 21	FASTER PAYMENT	Uayndrin Almeida Da Costa Sent from Revolut		**10.00**	**92.74**
16 Jan 21	CASH **WITHDRAWAL**	OLYMPIC SUPERSTORE **UK** GB2021-04-16	**90.00**		**2.74**
16 Jan 21	FASTER PAYMENT	Uayndrin Almeida Da Costa Sent from Revolut		**200.00**	**202.74**

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
17 Jan 21	DEPOSIT OF CASH	91267791110001 BENEF DETAIL: **010516509**		**1,522.00**	**1,724.74**
17 Jan 21	DEPOSIT OF CASH	91267791110001 BENEF DETAIL: 010516509		**122.22**	**1,846.96**
17 Jan 21	FASTER PAYMENT	U AC revolut	**710.00**		**1,136.96**
18 Jan 21	CASH **WITHDRAWAL**	**KRISHNA NEWS** UK GB2021-04-18	**201.60**		**935.36**
18 Jan 21	**WITHDRAWAL PARTIAL R**	**KRISHNA NEWS UK** GB2021-04-18		11.60	**946.96**
18 Jan 21	FASTER PAYMENT	Uayndrin Almeida Da Costa Sent from Revolut		**300.00**	**1,246.96**
18 Jan 21		**STATEMENT CLOSING BALANCE**	**4,409.88**	**5,655.26**	**1,246.96**

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Monthly Maximum Charge (MMC) for Overdraft Fees and Interest

To make comparing bank accounts easier for you, all banks and building societies are setting a maximum monthly charge. Each bank may charge a different amount, but all banks are explaining this to their customers in the same way with the same wording. This wording is in the box below.

We'll never charge you more than £30 each monthly billing period for all of the following fees added together:

- Returned item fees
- Interest charged on the amount you borrow using an Unarranged Overdraft

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
   a. going overdrawn when you have not arranged an overdraft; or
   b. going over/past your arranged overdraft limit (if you have one)
2. This cap covers:
   a. Interest for going over/past your arranged overdraft limit
   b. Fees for each payment your bank allows despite lack of funds; and
   c. Fees for each payment your bank refuses due to lack of funds

If you'd like this in another format such as large print, Braille or audio please ask in branch.
If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

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