Mr KS Chaudhry
39 KENMORE AVENUE
DEANS
LIVINGSTON
EH54 8NE

Edinburgh
176 Gorgie Road
EH11 2NT

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

Your branch: EDINBURGH, GORGIE
Sort Code: 87-70-10
Account Number: 82531760
BIC: TSBSGB2AXXX
IBAN: GB38TSBS87701082531760

14/10/2021

DV015003A-211015-E-TSBS-000001-133507-IADDV003-D-9126-877010-TSB-DS2

Classic Essentials Account

Statement number: 30
Effective from: 15 September 2021 to 14 October 2021

Your Account

Date of previous statement	**14 September 2021**
Balance on 15 September 2021	**£554.77**
Money in	**£5,355.68**
Money out	**£4,984.34**
Balance on 14 October 2021	**£926.11**

Your Interest Rates

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

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 Classic Essentials 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 (0) 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-support/personal-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-support/open-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

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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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Classic Essentials Account

Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
14 Sep 21		**STATEMENT OPENING BALANCE**			**554.77**
15 Sep 21	DIRECT CREDIT	STICHTING CUSTODIA REFERENCE: 67HVMLC6CVXD		1,842.21	2,396.98
15 Sep 21		ASDA PETROL 4664 CD 6815	48.30		2,348.68
15 Sep 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		2,344.68
15 Sep 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		2,340.68
15 Sep 21		SHELL MAYBURY 121 CD 6815	29.88		2,310.80
15 Sep 21	FASTER PAYMENT	tanya chaudhry	300.00		2,010.80
16 Sep 21	FASTER PAYMENT	m nawaz	300.00		1,710.80
16 Sep 21	FASTER PAYMENT	Chad	500.00		1,210.80
17 Sep 21		BOOTS 2106 CD 6815	38.31		1,172.49
17 Sep 21		POST OFFICE COUNTER CD 6815	1.40		1,171.09
18 Sep 21	FASTER PAYMENT	m nawaz	250.00		921.09
20 Sep 21		ST HILDAS SERVICE CD 6815	48.48		872.61
20 Sep 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		868.61
21 Sep 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		864.61
21 Sep 21		ASDA PETROL 4664 CD 6815	70.46		794.15
21 Sep 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		790.15
21 Sep 21		CLOSE PREMIUM FINANCE CD 6815	282.49		507.66
22 Sep 21	DIRECT CREDIT	STICHTING CUSTODIA REFERENCE: YU1BP4TLZU3R		692.11	1,199.77
22 Sep 21		COSTCO WHOLESALE Ñ107 CD 6815	67.15		1,132.62
22 Sep 21		TESCO PFS 4020 CD 6815	26.20		1,106.42
23 Sep 21	FASTER PAYMENT	tanya chaudhry	300.00		806.42
23 Sep 21	FASTER PAYMENT	Chad	200.00		606.42
24 Sep 21		MANCHESTER CC PNP/ CD 6815	90.00		516.42
28 Sep 21	DIRECT DEBIT	O2 REFERENCE: GED59207512	18.39		498.03
28 Sep 21		WORLD FOOD SUPERMARKET CD 6815	110.90		387.13
28 Sep 21		SQ *DIAMOND HAND CAR W CD 6815	60.00		327.13
29 Sep 21	DIRECT CREDIT	STICHTING CUSTODIA REFERENCE: 0QK6FBUMJ1GI		45.96	373.09

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
01 Oct 21	FASTER PAYMENT	tanya chaudhry	300.00		73.09
05 Oct 21		SAINSBURYS S/MKTS CD 6815	72.62		0.47
05 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		3.53 OD
05 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		7.53 OD
05 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		11.53 OD
05 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		15.53 OD
05 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		19.53 OD
05 Oct 21	FASTER PAYMENT	CHAUDHRY K S OVER DRAWN		50.00	30.47
06 Oct 21	DIRECT CREDIT	STICHTING CUSTODIA REFERENCE: 3HNV3SWT3MHC		966.44	996.91
06 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		992.91
06 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		988.91
06 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		984.91
06 Oct 21	FASTER PAYMENT	m nawaz	500.00		484.91
06 Oct 21	FASTER PAYMENT	tanya chaudhry	300.00		184.91
08 Oct 21		BP HARTHILL NORTH CONN CD 6815	4.95		179.96
08 Oct 21		ASDA PETROL 4664 CD 6815	71.09		108.87
08 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		104.87
08 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		100.87
11 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		96.87
11 Oct 21		ASDA CD 6815	46.75		50.12
12 Oct 21		EDINBURGH SHORT STAY 1 CD 6815	4.00		46.12
12 Oct 21	FASTER PAYMENT	CHAUDHRY K S OVER DRAWN		200.00	246.12
13 Oct 21	DIRECT CREDIT	STICHTING CUSTODIA REFERENCE: 5ILFVC6CVXZT		1,558.96	1,805.08
13 Oct 21	FASTER PAYMENT	tanya chaudhry	300.00		1,505.08
13 Oct 21	FASTER PAYMENT	m nawaz	100.00		1,405.08
13 Oct 21	FASTER PAYMENT	Chad	300.00		1,105.08
14 Oct 21		ZEGO UK CD 6815	178.97		926.11
14 Oct 21		**STATEMENT CLOSING BALANCE**	**4,984.34**	**5,355.68**	**926.11**

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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

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