

Current Account Statement



0608

Mr P Fabian & Mrs K L Fabian
Maesbrook Lodge
Church Road
Meole Brace
SHREWSBURY
SY3 9HQ

Arranged overdraft limit £3,000.00



Your FlexDirect
transactions

Statement date: 04 August 2022
Statement no: 298 1 of 9

Sort code 07-01-16
Account no 30861993
Start balance £410.50
End balance £4,808.30
Average credit balance £766.20
Average debit balance £0.00
Receiving an International Payment?
BIC NAIAGB21
IBAN GB46 NAIA 0701 1630 8619 93
Swift Intermediary Bank MDLGB22

Date	Description	£ Out	£ In	£ Balance
2022	Balance from statement 297 dated 04/07/2022			410.50
05 Jul	Payment to KATIE GRIFFITHS	230.00		
	Contactless Payment	2.50		
	MARKS&SPENCER PLC SF SHROPSHIRE			
	APPLEPAY ****9386			
	Contactless Payment	2.75		
	CROFT DESIGN MUCH WENLOCK			
	APPLEPAY ****1358			
	Contactless Payment	8.15		
	ZTL *Penny Farthing Much Much			
	APPLEPAY ****1358			
	Contactless Payment	10.90		
	IZ *LINDEN TREE AR MUCH WENLOCK			
	APPLEPAY ****9386			
	Contactless Payment	15.24		
	SAINSBURYS S/MKTS SHREWSBURY 07			
	APPLEPAY ****9386			
	WWW.AMERICANEXPRESBRIGHTON	50.00		
	Contactless Payment	78.00		12.96
	WENLOCK WARDROBE MUCH			
	APPLEPAY ****1358			
06 Jul	Transfer from 071040 63101014		78.00	
	Contactless Payment	12.00		
	SUMUP *GUVNORS BARBER SH			
	APPLEPAY ****9386			
	Contactless Payment	17.16		
	SAINSBURYS S/MKTS SHREWSBURY 07			
	APPLEPAY ****9386			
	Contactless Payment	17.49		
	MARKS&SPENCER PLC SF SHROPSHIRE			
	APPLEPAY ****9386			

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 information about fraud and scams, go to nationwide.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



Your FlexDirect transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				44.31
06 Jul	THE GREEN CARAVANPARK BISHOPS C	25.00		
	Payment to EMMA FABIAN	10.00		9.31
07 Jul	Payment to EMMA FABIAN	5.00		
	Transfer from 0608/349945813		45.00	
	Transfer from 0608/349945813		250.00	
	Payment to SARAH TINKLED	250.00		
	Contactless Payment	5.82		
	SAINSBURYS S/MKTS SHREWSBURY 07			
	APPLEPAY ****9386			
	Contactless Payment	6.80		
	INN ON THE GREEN BISHOPS CASTL			
	APPLEPAY ****9386			
	Contactless Payment	32.00		4.69
	INN ON THE GREEN BISHOPS CASTL			
	APPLEPAY ****9386			
08 Jul	Transfer from KIM FABIAN		465.00	
	Direct debit AMERICAN EXPRESS	250.00		
	Bank credit FABIAN HOLDINGS LI		500.00	
	Transfer to 0608/349945813	250.00		
	WENLOCK WARDROBE MUCH WENLOC		40.00	509.69
09 Jul	Contactless Payment	6.75		
	THE MILL AT LEIGHTON SHREWSBURY			
	APPLEPAY ****9386			
	Contactless Payment	8.00		
	DOBBIES SHREWSBURY			
	APPLEPAY ****9386			
	Contactless Payment	8.40		486.54
	MARKS&SPENCER PLC SF SHROPSHIRE			
	APPLEPAY ****9386			
11 Jul	Contactless Payment	4.00		
	THE WROXETER HOTEL SHREWSBURY			
	Contactless Payment	4.15		
	THE WROXETER HOTEL SHREWSBURY			
	Contactless Payment	5.00		
	THE WROXETER HOTEL SHREWSBURY			
	Contactless Payment	11.90		
	THE WROXETER HOTEL SHREWSBURY			
	Contactless Payment	24.20		
	THE WROXETER HOTEL SHREWSBURY			
	Contactless Payment	37.30		
	THE WROXETER HOTEL SHREWSBURY			
	Contactless Payment	12.44		387.55
	SAINSBURYS S/MKTS SHREWSBURY 07			
	APPLEPAY ****9386			

Statement date	4 August 2022
Statement no	298 2 of 9
Sort code	07-01-16
Account no	30861993



Your FlexDirect
transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				387.55
12 Jul	Bank credit CHRISTOPHER O'HARE		388.00	
	Contactless Payment	0.70		774.85
	SAINSBURYS S/MKTS WANDSWORTH			
	APPLEPAY ****1358			
13 Jul	Contactless Payment	2.19		
	WH SMITH EUSTON			
	APPLEPAY ****1358			
	Contactless Payment	9.00		
	MARKS&SPENCER PLC SF SHROPSHIRE			
	APPLEPAY ****9386			
	Contactless Payment	12.54		
	SAINSBURYS S/MKTS SHREWSBURY 07			
	APPLEPAY ****9386			
	Contactless Payment	13.86		737.26
	SAINSBURYS S/MKTS SHREWSBURY 07			
	APPLEPAY ****9386			
14 Jul	Payment to KATIE FABIAN	50.00		
	Payment to KATIE FABIAN	34.00		
	Payment to EMMA FABIAN	99.00		
	Contactless Payment	3.60		
	THE THREE HORSESHOES A			
	APPLEPAY ****9386			
	Contactless Payment	4.40		
	THE THREE HORSESHOES A			
	APPLEPAY ****9386			
	Contactless Payment	7.30		
	THE THREE HORSESHOES A			
	APPLEPAY ****9386			
	Contactless Payment	7.55		
	THE THREE HORSESHOES A			
	APPLEPAY ****9386			
	Contactless Payment	7.60		
	THE THREE HORSESHOES A			
	APPLEPAY ****9386			
	Contactless Payment	8.80		515.01
	THE THREE HORSESHOES A			
	APPLEPAY ****9386			
15 Jul	Bank credit PGO TAX0000005.60		903.61	
	Transfer to CONTINGENCY	480.00		
	Transfer from KIM FABIAN		465.00	
	PAYBYPHONE PARKING	2.25		
	APPLEPAY ****9386			

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Your FlexDirect transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				1,401.37
15 Jul	Contactless Payment ProperGander Tywyn APPLEPAY ****9386	106.95		1,294.42
16 Jul	To mortgage a/c MRS KIM L FABI	518.63		
	Payment to KATIE FABIAN	35.00		
	Bank credit R Clift		60.75	
	Bank credit D Blunt		60.75	
	Contactless Payment SAINSBURYS S/MKTS SHREWSBURY 07 APPLEPAY ****9386	20.04		
	Contactless Payment MARKS&SPENCER PLC SF SHROPSHIRE APPLEPAY ****9386	28.49		
	Contactless Payment DOLGELLAU SSTN DOLGELLAU APPLEPAY ****9386	30.05		783.71
18 Jul	Bank credit DOWNESC J		120.00	
	Effective Date 17 Jul 2022			
	Contactless Payment MAC BIRMINGHAM B12 9QH B12 APPLEPAY ****9386	8.15		
	Effective Date 17 Jul 2022			
	Contactless Payment EDGBASTON CRICKET CLUB APPLEPAY ****9386	13.20		
	Effective Date 17 Jul 2022			
	Bank credit A Dimmack		35.00	
	Effective Date 17 Jul 2022			
	Contactless Payment ZTL *SEVEN BROTHERS POP UP Salford APPLEPAY ****9386	18.30		899.06
19 Jul	Payment to ALISON SINCLAIR	40.00		
	Contactless Payment ALCHEMIST MEDIA CITYMEDIACITY APPLEPAY ****9386	41.30		
	Contactless Payment ALCHEMIST MEDIA CITYMEDIACITY APPLEPAY ****9386	83.00		
	Contactless Payment SAINSBURYS S/MKTS SHREWSBURY 07 APPLEPAY ****9386	15.79		718.97
20 Jul	Contactless Payment CO-OP GROUP FOOD SHREWSBURY APPLEPAY ****9386	10.00		

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Your FlexDirect transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				708.97
20 Jul	Contactless Payment MARKS&SPENCER PLC SF SHROPSHIRE APPLEPAY ****9386	14.05		
	Contactless Payment SAINSBURYS PETROL SHREWSBURY APPLEPAY ****9386	86.94		607.98
21 Jul	Direct debit AMERICAN EXPRESS	383.99		
	Contactless Payment THE WINKING FROG SHIFNAL APPLEPAY ****9386	4.60		
	Contactless Payment THE WINKING FROG SHIFNAL APPLEPAY ****9386	7.60		211.79
22 Jul	Transfer from KIM FABIAN		465.00	
	Contactless Payment THIRD PLACE INDIAN REST APPLEPAY ****9386	30.35		
	Contactless Payment SAINSBURYS S/MKTS SHREWSBURY 07 APPLEPAY ****9386	16.22		630.22
23 Jul	Contactless Payment THE LOOPY SHREW SHREWSBURY APPLEPAY ****9386	3.00		
	Contactless Payment THE LIBERTINE SHREWSBURY APPLEPAY ****9386	4.50		
	Contactless Payment THE LOOPY SHREW SHREWSBURY APPLEPAY ****9386	5.45		
	A2BGOCARZVEEZU APPLEPAY ****9386	6.70		
	Contactless Payment SAINSBURYS S/MKTS SHREWSBURY 07 APPLEPAY ****9386	24.67		
	Contactless Payment THE LIBERTINE SHREWSBURY APPLEPAY ****9386	30.00		
	Contactless Payment Number Four Shrewsbury APPLEPAY ****9386	70.40		485.50
25 Jul	Contactless Payment 43035605 COSTA COFFEE TELFORD APPLEPAY ****9386	4.05		
	Effective Date 24 Jul 2022			

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Your FlexDirect
transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				481.45
25 Jul	Contactless Payment MCDONALDS TELFORD APPLEPAY ****9386 Effective Date 24 Jul 2022	4.19		
	Contactless Payment THE SHIRE FRYER SHREWSBURY APPLEPAY ****9386 Effective Date 24 Jul 2022	13.45		
	Netflix.com Los Gatos Effective Date 24 Jul 2022	10.99		
	Transfer to CONTINGENCY	180.12		272.70
26 Jul	Bank credit NHS TAX0000000.00		180.12	
	SMOL LIMITED FARNHAM	5.80		
	Contactless Payment DEEPDALE STORES BURNHAM DEEPD APPLEPAY ****9386	7.67		439.35
27 Jul	Transfer from 074456 39836126		364.00	
	Payment to M PATTNI	364.00		
	Payment to IAN MYERS	107.00		
	Contactless Payment DEEPDALE STORES BURNHAM DEEPD APPLEPAY ****9386	1.04		
	Contactless Payment DEEPDALE STORES BURNHAM DEEPD APPLEPAY ****9386	5.88		
	Contactless Payment DEEPDALE STORES BURNHAM DEEPD APPLEPAY ****1358	6.67		
	Contactless Payment DEEPDALE STORES BURNHAM DEEPD APPLEPAY ****9386	11.42		
	Contactless Payment THE WHITE HORSE KING'S LYNN APPLEPAY ****9386	17.50		
	Contactless Payment DEEPDALE CAMOING 01485210256 APPLEPAY ****9386	36.00		253.84
28 Jul	Contactless Payment The Three Conies Banbury APPLEPAY ****9386	3.90		
	Contactless Payment The Three Conies Banbury APPLEPAY ****9386	4.90		

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Your FlexDirect
transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				245.04
28 Jul	Contactless Payment DEEPDALE CAFE BURNHAM DEEPD APPLEPAY ****9386	11.00		
	Contactless Payment ALDI STORES PETERBOROUGH APPLEPAY ****1358	15.63		
	Contactless Payment SHELL KINGS LYNN KINGS LYNN APPLEPAY ****9386	30.00		
	Contactless Payment The Three Conies Banbury APPLEPAY ****9386	46.00		142.41
29 Jul	Transfer from 074456 39836126		465.00	
	Contactless Payment 43032510 COSTA COFFEE BANBURY APPLEPAY ****9386	6.20		
	Contactless Payment ALDI 10 775 BANBURY APPLEPAY ****1358	18.16		
	Contactless Payment FROMEBRIDGE MILL WHITMINSTER APPLEPAY ****9386	20.28		562.77
30 Jul	Contactless Payment SQ *KETTLESMITH BARS LIMI Corsham APPLEPAY ****1358	8.65		
	Contactless Payment SQ *KETTLESMITH BARS LIMI Corsham APPLEPAY ****9386	9.20		
	Contactless Payment THE GREAT WESTERN CORSHAM SN13 APPLEPAY ****9386	31.60		
	Contactless Payment MOONLIGHT CORSHAM APPLEPAY ****9386	50.00		
	Bank credit Mathew Hale & Kati		100.00	563.32
01 Aug	Contactless Payment QUARRYMANS ARMS CORSHAM APPLEPAY ****9386	16.15		
	Effective Date 31 Jul 2022			
	Contactless Payment SQ *KETTLESMITH BARS LIMI Corsham APPLEPAY ****9386	12.30		
	Effective Date 31 Jul 2022			

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Your FlexDirect
transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				534.87
01 Aug	Contactless Payment THE ROYAL OAK CORSHAM APPLEPAY ****9386 Effective Date 31 Jul 2022	17.25		
	Contactless Payment Faresaver Buses Chippenham APPLEPAY ****1358 Effective Date 31 Jul 2022	22.00		
	Contactless Payment Toby Haynes Family Butche Corsham APPLEPAY ****9386 Effective Date 31 Jul 2022	27.69		467.93
31 Jul	Interest added Effective Date 01 Aug 2022		0.11	468.04
01 Aug	Contactless Payment SPAR SHAWBIRCH TELFORD APPLEPAY ****9386	4.00		
	Payment to A J MORGAN	6.51		457.53
02 Aug	Contactless Payment SAINSBURYS S/MKTS SHREWSBURY 07 APPLEPAY ****9386	22.52		
	Contactless Payment TESCO PFS 3927 TELFORD APPLEPAY ****1358	30.05		
	Payment to LUCY FABIAN	49.00		
	Payment to LAURA BRINDLEY	16.00		339.96
03 Aug	Bank credit EKL CONSULTANCY LI		823.00	
	Bank credit EKL CONSULTANCY LI		823.00	
	Bank credit EKL CONSULTANCY LI		823.00	
	Bank credit EKL CONSULTANCY LI		691.80	
	Bank credit EKL CONSULTANCY LI		691.80	
	Bank credit EKL CONSULTANCY LI		691.80	
	Bank credit MAGGIE ALBRECHT		50.00	
	Contactless Payment TELFORD SHOPPING CENTRE TELFORD APPLEPAY ****1358	1.10		
	Contactless Payment WM MORRISONS STORE TELFORD APPLEPAY ****1358	3.10		
	Contactless Payment T K MAXXSHREWSBURY APPLEPAY ****9386	9.99		

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Your FlexDirect
transactions (continued)



Nationwide

Building Society

Date	Description	£ Out	£ In	£ Balance
2022				4,920.17
03 Aug	Contactless Payment	16.55		
	SAINSBURYS S/MKTS SHREWSBURY 07			
	APPLEPAY ****9386			
	Contactless Payment	30.02		4,873.60
	SAINSBURYS PETROL SHREWSBURY			
	APPLEPAY ****9386			
04 Aug	Contactless Payment	5.95		
	THE SHIRE FRYER SHREWSBURY			
	APPLEPAY ****9386			
	Contactless Payment	9.35		
	BOOTS 2035 MANCHESTER			
	APPLEPAY ****1358			
	Spotify UK London	9.99		
	ARGOS LTD INTERNET	20.00		
	Contactless Payment	20.01		4,808.30
	SAINSBURYS PETROL SHREWSBURY			
	APPLEPAY ****9386			

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Your FlexDirect account

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. We calculate the total in-credit interest for a month on the last day of each calendar month and apply it to your account on the first day of the next month.

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

Since 6 April 2016, interest is paid without tax deducted and may count towards your Personal Savings Allowance. For more information please visit HMRC website hmrc.gov.uk



Summary box for your FlexDirect account

This information doesn't replace your Terms and Conditions

Have you lost your card or cheque book or had them stolen? Let us know straight away, either via the Banking app (if you have it) or by calling us on **08000 55 66 22**. You can report lost or stolen cards and cheque books 24/7.

Credit Interest on balances up to £1,500.	Paying in £1,000 or more per month	AER	Gross p.a.
	For applications started before 21 June 2022: For first 12 months (introductory rate fixed for 12 months from account opening):	2%	1.98%
	For applications started on or after 21 June 2022: For the first 12 months (introductory rate fixed for 12 months from account opening):	5%	4.89%
	After 12 months (ongoing variable rate):	0.25%	0.24%
	Paying in less than £1,000 per month	0.00%	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:	£3.26 for 7 days	
	*For the 60 day example, we've applied the charges for the first 30 days, on day 31. 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.	£13.99 for 30 days	
		£28.37 for 60 days*	
	Unarranged overdraft interest	0% per year	
	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 except 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 * If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so non-sterling fees won't apply.	For Visa exchange rates, visit visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html		
	Cash withdrawal in foreign currency outside the UK		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	
	Non-Sterling Cash Fee	£0 per withdrawal	
	Cash withdrawal in foreign currency within the UK		
	Non-Sterling Transaction Fee*	2.99% of the transaction amount	
	Non-Sterling Cash Fee*	£0 per withdrawal	
	Debit card payment in foreign currency		
	Non-Sterling Transaction Fee	2.99% of the transaction amount	

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 **0800 357 357** to request a copy. Our contact centres are open from 8am to 8pm, 7 days a week.