

original please
return

first direct

firstdirect.com
03 456 100 100

40 Wakefield Road
Leeds LS98 1FD

Mr W E Adams &
Mrs H J Adams
32 Moss Mead
Chippenham
Wiltshire
SN14 0TN



017582_218 1/ 3 00001 51043 19149 39800

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 3,021.47 |
| Payments In | 62,876.71 |
| Payments Out | 60,560.52 |
| Closing Balance | 5,337.66 |
| Overdraft Limit | 500.00 |

6 July to 5 August 2016

Account Name

Mr Wilfred Edward Adams & Mrs Helen Jacqueline Adams

International Bank Account Number

GB84MIDL40478330252867

Branch Identifier Code

MIDLGB2168F

| | | |
|----------|----------------|--------------|
| Sortcode | Account Number | Sheet Number |
| 40-47-83 | 30252867 | 566 |

Your 1st Account details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--|----------|-----------|-----------|
| 05 Jul 16 | Balance brought forward | | | 3,021.47 |
| 06 Jul 16 | DD SKY DIGITAL | 50.00 | | |
| | DD AGRIA PET INS | 21.95 | | |
| | CR CHQ IN AT FIRST DIRECT LEEDS | | 153.18 | |
| | VIS INT'L 0083885367 ADMIRAL INSURANCE 03332202000 | 342.68 | | 2,760.02 |
| 07 Jul 16 | ATM CASH SAINSBY JUL07 CHIPPENHAM @11:11 | 200.00 | | 2,560.02 |
| 08 Jul 16 | BP MS ER ADAMS EVIE | 100.00 | | 2,460.02 |
| 15 Jul 16 | DD H3G | 11.71 | | 2,448.31 |
| 20 Jul 16 | DD VODAFONE LTD | 57.99 | | |
| | ATM CASH SAINSBY JUL20 CHIPPENHAM @11:41 | 100.00 | | 2,290.32 |
| 22 Jul 16 | ATM CASH RB SCOT JUL22 TESCO FR CHI@09:51 | 200.00 | | 2,090.32 |
| 25 Jul 16 | DD BT GROUP PLC | 40.90 | | |
| | DD SCOTTISHPOWER | 124.00 | | |
| | TFR 404783 24848993 INTERNAL TRANSFER | | 4,000.00 | 5,925.42 |
| 27 Jul 16 | DD ALLIANZ PLC | 9.20 | | |
| | BP MS ER ADAMS EVIE | 20.00 | | |
| | TFR 404783 24848993 INTERNAL TRANSFER | | 56,000.00 | 61,896.22 |
| 28 Jul 16 | CR HL SIPIDPS | | 833.33 | |
| | Balance carried forward | | | 62,729.55 |

About your statement: If you have any questions about your statement or would like a full explanation of any transactions on it, please call us anytime on 03 456 100 100.

Interest: Credit Interest is calculated daily on the cleared credit balance where applicable. Please see individual account Terms and Conditions for details of when interest is paid into the account. We will calculate debit interest daily on the cleared end of day debit balance on your account and deduct it from your account monthly. The letter D after a balance indicates an overdrawn balance.

If you are a Northern Ireland Resident and you have switched your banking to us you will not be charged debit interest on the entire debit balance of your 1st Account for the first three months, unless your 1st Account is linked to your offset Mortgage

Banking Fee

You must pay our £10 Banking Fee for each month or part of a month that you hold a 1st Account unless we agree to waive the fee. If applicable, the fee will debit your account monthly in arrears.

Banking Fee Waivers

You will not have to pay the Banking Fee:

- for the first six months following account opening;
- for any month in which you:
 - pay into your account* (other than by internal transfer from another first direct account) a minimum of £1,500 until 30 April 2013, £1,000 from 1 May 2013 or you maintain an average monthly balance on your account* in excess of £1,000 from 1 May 2013 (month means calendar month and we will work out the average monthly balance by adding together the end of the day balances for each day during the month and dividing the sum by the number of days in the month) or
 - hold a first direct mortgage, credit card, personal loan, savings account (*excludes Regular Saver Account and a Regular Saver ISA held for less than 12 months), first directory, or first direct car or home insurance policy; or
- in relation to any second or subsequent 1st Account held in the same name (if you hold a sole and a joint account, your joint account will not be considered to be in the same name as your sole account. If you hold more joint accounts, those accounts will not be considered to be in the same name unless all joint account holders are the same.); or
- If your account is inactive for more than 90 days and the balance on this account is less than £10.

Where multiple current accounts are held, accounts will be considered individually in respect of balances and credits received and will not be aggregated when assessing whether a fee is payable.

Charges for using your debit card abroad

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-Sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will show as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rate can be obtained by calling us on 03 456 100 100 Text-phone 03 456 100 147. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For First Directory members, overseas ATM withdrawals using your 1st Account Visa Debit Card (linked to the 1st Account the First Directory fee debits) will continue to be free from first direct non-sterling cash fees (ATM transaction fees). For non-First Directory members there is non-sterling cash fee currently 2% (minimum £1.75, maximum £5.00) for cash withdrawals at a self-service machine outside the UK, or in the UK where we carry out the currency conversion.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

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.

Customers with Disabilities: We offer a number of services such as statements in Braille or large print. Please let us know what you need when you contact us.

You can view your account statements online, rather than receiving paper statements through the post. For more information visit our website at firstdirect.com

A copy of the first direct Terms and Conditions can be obtained at any time simply by calling us on 03 456 100 100 or visit our website at firstdirect.com

first direct, a division of HSBC Bank plc which is a public limited company registered in England and Wales, company number 14259, registered office: 8 Canada Square, London E14 5HQ.

Mr W E Adams
Mrs H J Adams
32 Moss Mead
Chippenham
Wiltshire
SN14 0TN



017594_218 1/ 1 00003 3357 1265 00000

**Account Summary**

| | |
|-----------------|-----------|
| Opening Balance | 83,672.27 |
| Payments In | 14.01 |
| Payments Out | 60,000.00 |
| Closing Balance | 23,686.28 |

6 July to 5 August 2016**Account Name**

Mr Wilfred Edward Adams & Mrs Helen Jacqueline Adams

International Bank Account Number

GB95MIDL40478324848993

Branch Identifier Code

MIDLGB2168F

Sortcode

40-47-83

Account Number

24848993

Sheet Number

110

Your Everyday e-Saver details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--|-----------|---------|-----------|
| 05 Jul 16 | Balance brought forward | | | 83,672.27 |
| 25 Jul 16 | TFR 404783 30252867 INTERNAL TRANSFER | 4,000.00 | | 79,672.27 |
| 27 Jul 16 | TFR 404783 30252867 INTERNAL TRANSFER | 56,000.00 | | 23,672.27 |
| 05 Aug 16 | CR GROSS INTEREST TO 04AUG2016 | | 14.01 | 23,686.28 |
| 05 Aug 16 | Balance carried forward | | | 23,686.28 |

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk or give us a call on 03 456 100 100. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.firstdirect.com).

| Credit Interest Rates | balance | AER variable | Debit Interest Rates | balance | EAR variable |
|-----------------------|---------|-----------------|----------------------|---------|-----------------|
| Credit interest | | 0.25 % | Debit interest | | 0.00 % |

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If you are a Northern Ireland Resident and you have switched your banking as you will not be charged debit interest on the entire debit balance of your 1st Account for the first three months, unless your 1st Account is linked to your First Direct Mortgage.

Banking Fee

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- hold a first direct mortgage, credit card, personal loan, savings account (*excludes Regular Saver Account and a Regular Saver ISA held for less than 12 months), first directory, or first direct car or home insurance policy; or

In relation to any second or subsequent 1st Account held in the same name (if you hold a sole and a joint account, your joint account will not be considered to be in the same name as your sole account. If you hold more than one joint account, those accounts will not be considered to be in the same name unless all joint account holders are the same.); or
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