

MRS R A RUTHERFORD
12 BEECH AVENUE
GLASGOW
G41 5BX

SELECT ACCOUNT

Summary	
Statement Date	19 SEP 2023
Period Covered	19 AUG 2023 to 19 SEP 2023
Previous Balance	£5,686.77
Paid In	£1,491.25
Withdrawn	£741.70
New Balance	£6,436.32
BIC	RBOSGB2L
IBAN	GB60RBOS83184300245834

Welcome to your new look Royal Bank of Scotland statement

Why file and store your statements when we can do it for you? Manage your statements online at www.rbs.co.uk
If you have changed your address, telephone number, email address or occupation, please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
19 AUG 2023	BROUGHT FORWARD			5,686.77
29 AUG	Automated Credit PAYPROP CLIENT ACC RENT FOR DURWARD A FP 29/08/23 1740 48174025526115000N RENT FOR DURWARD A	986.00		6,672.77
31 AUG	Automated Credit PAYPROP CLIENT ACC FIRPARK CLOSE 3 FP 31/08/23 1738 61173849449323000N FIRPARK CLOSE 3	505.25		7,178.02
04 SEP	Standing Order DURWARD AV TENANTS FP 04/09/23 30 02013156399706000R		75.00	7,103.02
07 SEP	Direct Debit NEWTON PROPERTY INITIAL PAYMENT		85.00	7,018.02
13 SEP	OnLine Transaction ENDSLEIGH INS 64974757 VIA ONLINE - PYMT FP 13/09/23 10 17125043429182000R		581.70	6,436.32

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

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.

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.rbs.co.uk/mobile

or to register for **Digital Banking**, visit

www.rbs.co.uk/digital

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.rbs.co.uk/paperless

You can change your paperless preferences in **Digital 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.rbs.co.uk/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.rbs.co.uk

24hr Lost/Stolen Cards:

0370 600 0459

Telephone Banking 8am-8pm:

03457 242 424

To register for Telephone Banking:

03457 222 345

24hr Business Telephone Banking:

03456 002 230

To use Relay UK add **18001** in front of the numbers above.

Branch Address: **Edinburgh Bruntsfield (B) Branch, 206 Bruntsfield Place, Edinburgh, EH10 4DF.**

Important information about compensation arrangements

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS).

Your eligible deposits with Royal Bank of Scotland are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of The Royal Bank of Scotland, Drummonds, Child & Co, Holt's and The One Account 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.rbs.co.uk/complaints
- Telephone 03457 242 424 (to use Relay UK add **18001** in front of the number)

**For a Braille, large print or audio versions of your statement
call 03457 242 424 or contact your local branch
(to use Relay UK add 18001 in front of the number).**