

first direct

firstdirect.com
03 456 100 100
40 Wakefield Road
Leeds LS98 1FD

Mrs H M Cowper
22 Henleaze Avenue
Bristol
BS9 4ET



Account Summary

Opening Balance	16,724.26
Payments In	510.14
Payments Out	410.00
Closing Balance	16,824.40

Interest Rate - Valid as at end date of the statement period
0.01% AER

21 April to 20 May 2021

International Bank Account Number

GB44HBUK40478401693395

Branch Identifier Code

HBUKGB41FDD

Account Name

Mrs Heather Mary Cowper

Sortcode

40-47-84

Account Number

01693395

Sheet Number

167

Your Everyday Savings Account details

Date	Payment type and details	Paid out	Paid in	Balance
20 Apr 21	Balance brought forward			16,724.26
23 Apr 21	TFR 404784 30285684 INTERNAL TRANSFER	210.00		16,514.26
30 Apr 21	TFR 404784 30285684 INTERNAL TRANSFER	200.00		
	CR Elisabeth Sanchez May 2021		510.00	16,824.26
20 May 21	CR GROSS INTEREST TO 19MAY2021		0.14	16,824.40
20 May 21	Balance carried forward			16,824.40

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).

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. We will charge interest on your whole overdraft balance above any interest free amount. The letter D after a balance indicates an overdrawn balance.

From 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account sets 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 any:
 - (a) interest and fees 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.

The monthly cap on unarranged overdraft charges for the 1st Account is £20.

For 1st Accounts linked to Offset Mortgage accounts, interest on debit balances up to the arranged limit is calculated daily and charged monthly at the same rate as your Offset Mortgage.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the £20 cap as they'll relate to the previous month's charging period.

Charges for using your debit cards outside the UK

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign 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 debit card payments in a foreign currency (including cash withdrawals) is the exchange rate of the relevant card scheme applying on the day the conversion is made.

For 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 exchange rate of the relevant card scheme 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, ATM cash withdrawals outside the UK using your 1st Account 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 cash withdrawal 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.

If you'd like this statement in another format e.g. large print, Braille or audio, please give us a call. For more information about how we make communicating with us accessible visit **[firstdirect.com/accessibility](https://www.firstdirect.com/accessibility)**

You can view your account statements online, rather than receiving paper statements through the post. For more information visit our website at **[firstdirect.com](https://www.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](https://www.firstdirect.com)**