

MR AMER AZIZ  
63 BROOK CRESCENT  
STOURBRIDGE  
WEST MIDLANDS  
DY9 9BG

### Reward

Summary	
Statement Date	12 JAN 2024
Period Covered	13 DEC 2023 to 12 JAN 2024
Previous Balance	£10,250.44
Paid In	£1,909.02
Withdrawn	£6,311.22
New Balance	£5,848.24
BIC	NWBKGB2L
IBAN	GB16NWBK60204845624011

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
13 DEC 2023	BROUGHT FORWARD			10,250.44
	Standing Order SABA HAMID		100.00	10,150.44
	Direct Debit PAYPAL PAYMENT		63.33	10,087.11
14 DEC	Card Transaction 9637 13DEC23 C TESCO STORES 4357 STOURBRIDGE GB		27.62	10,059.49
	Card Transaction 9637 12DEC23 C ALDI 72 772 STOURBRIDGE GB		35.40	10,024.09
15 DEC	Automated Credit F MUSRUR FP 15/12/23 1709 100000001254857796	4.49		10,028.58
18 DEC	OnLine Transaction HEATHCOTE SA CURRY VIA MOBILE - PYMT	15.00		10,043.58
	OnLine Transaction G FISHER MECHANICA A AZIZ VIA MOBILE - PYMT FP 18/12/23 10 04181526224118000N		50.00	9,993.58
	Card Transaction 9637 14DEC23 C ALDI 72 772 STOURBRIDGE GB		25.89	9,967.69
	Card Transaction 9637 15DEC23 C SAVERS HEALTH & BEAUTY STOURBRIDGE GB		0.95	9,966.74
	Card Transaction 9637 15DEC23 C SHARMA GARAGES STOURBRIDGE GB		25.01	9,941.73
	Card Transaction 9637 15DEC23 C SHARMA GARAGES STOURBRIDGE GB		15.48	9,926.25
	Card Transaction 9637 16DEC23 C ROADHOUSE FAST FOOD WEST MIDLANDS GB		21.21	9,905.04
	Standing Order ICEC FP 18/12/23 30 44013229466981000N		20.00	9,885.04
19 DEC	Card Transaction 9637 18DEC23 TESCO STORES 4357 STOURBRIDGE GB		39.35	9,845.69
	Card Transaction 9637 18DEC23 C BOOTS,STOURBRIDGE STOURBRIDGE GB		4.66	9,841.03
	Card Transaction 9637 18DEC23 C DAY BREAK STOURBRIDGE D GB		1.58	9,839.45
20 DEC	Card Transaction 9637 19DEC23 PAYPAL *EBAY UK 35314369001 GB		18.69	9,820.76
21 DEC	Card Transaction 9637 20DEC23 C TESCO STORES 4357 STOURBRIDGE GB		32.44	9,788.32
22 DEC	Card Transaction 9637 21DEC23 C TESCO STORES 4357 STOURBRIDGE GB		22.59	9,765.73
	Card Transaction 9637 21DEC23 TAPTAP SEND UK LTD LONDON GB		300.00	9,465.73



Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			9,465.73
	Card Transaction 9637 21DEC23 C ICELAND STOURBRIDGE GB		10.00	9,455.73
	Direct Debit TV LICENCE QBP1		41.00	9,414.73
27 DEC	OnLine Transaction SABA HAMID A AZIZ VIA MOBILE - PYMT		150.00	9,264.73
	Card Transaction 9637 24DEC23 C DAY BREAK STOURBRIDGE D GB		1.25	9,263.48
	Card Transaction 9637 22DEC23 C ALDI 72 772 STOURBRIDGE GB		31.44	9,232.04
	Card Transaction 9637 24DEC23 TAPTAP SEND UK LTD LONDON GB		821.92	8,410.12
	Card Transaction 9637 24DEC23 C CAKEBOX STOURBRIDGE STOURBRIDGE D GB		31.99	8,378.13
	Standing Order CLOSED ACCOUNT		50.00	8,328.13
	Direct Debit O2		13.10	8,315.03
28 DEC	Card Transaction 9637 28DEC23 TAPTAP SEND UK LTD LONDON GB		817.44	7,497.59
	Card Transaction 9637 27DEC23 C MERCHANTS STOURBRIDGE STOURBRIDGE GB		13.20	7,484.39
	Card Transaction 9637 27DEC23 C MERCHANTS STOURBRIDGE STOURBRIDGE GB		2.10	7,482.29
	Direct Debit NATWEST BNPL VIRTU		105.00	7,377.29
29 DEC	Card Transaction 9637 28DEC23 C TESCO STORES 4357 STOURBRIDGE GB		38.33	7,338.96
	Direct Debit VODAFONE LTD		11.00	7,327.96
02 JAN 2024	OnLine Transaction From A/C 45697175 ZEB & AZIZ Via Mobile Xfer	300.00		7,627.96
	Charges 12DEC A/C 45624011		2.00	7,625.96
	Card Transaction 9637 29DEC23 TAPTAP SEND UK LTD LONDON GB		200.00	7,425.96
	Direct Debit NDCS		3.00	7,422.96
	Direct Debit DVLA-EJ61UYE		13.12	7,409.84
03 JAN	Card Transaction 9637 02JAN24 ALDI 72 772 STOURBRIDGE GB		47.61	7,362.23
	Direct Debit OCTOPUS ENERGY		276.85	7,085.38
04 JAN	Automated Credit MAIMUNA DANHASSAN MAIMUNA ORDER BDAY FP 04/01/24 1048 PHJ1TTKSF5XFB6NCHR	50.00		7,135.38
	Card Transaction 9637 03JAN24 C ICELAND STOURBRIDGE GB		6.00	7,129.38
	Direct Debit PAYPAL PAYMENT		2.99	7,126.39
05 JAN	OnLine Transaction Muhammad Yousaf Aziz VIA MOBILE - PYMT FP 04/01/24 10 29200006169307000N		2,000.00	5,126.39
	Card Transaction 9637 04JAN24 C TESCO STORES 4357 STOURBRIDGE GB		37.26	5,089.13
	Card Transaction 9637 04JAN24 C SAVERS HEALTH & BEAUTY STOURBRIDGE GB		0.95	5,088.18
	Card Transaction 9637 04JAN24 TAPTAP SEND TRANSFER 0808 168 7707 GB		100.00	4,988.18
	Standing Order AMER		100.00	4,888.18
	Direct Debit NHSBSA PPC		11.16	4,877.02
	Direct Debit FIRSTCENTRALSERV		74.19	4,802.83
08 JAN	Automated Credit M AKHTER AKHTER FP 08/01/24 1326 100000001268411366	1,539.53		6,342.36
	Card Transaction 9637 06JAN24 C DAY BREAK STOURBRIDGE D GB		2.99	6,339.37
	Card Transaction 9637 06JAN24 C ALDI 72 772 STOURBRIDGE GB		21.08	6,318.29



Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			6,318.29
	Card Transaction 9637 05JAN24 C SHARMA GARAGES STOURBRIDGE GB		36.07	6,282.22
	Card Transaction 9637 06JAN24 C HOME BARGAINS STOURBRI STOURBRIDGE GB		2.98	6,279.24
	Card Transaction 9637 05JAN24 PAYPAL *EBAY UK 35314369001 GB		11.16	6,268.08
	Direct Debit POSTOFFICE MONEY		193.90	6,074.18
	Direct Debit FIRSTCENTRALSERV		65.79	6,008.39
09 JAN	Direct Debit TALKTALK TELECOM T		26.00	5,982.39
10 JAN	Card Transaction 9637 09JAN24 C TESCO STORES 4357 STOURBRIDGE GB		43.84	5,938.55
	Card Transaction 9637 09JAN24 C DAY BREAK STOURBRIDGE D GB		1.00	5,937.55
11 JAN	Standing Order AMER AZIZ		50.00	5,887.55
12 JAN	Card Transaction 9637 11JAN24 C POUNDBAZAAR PLUS STOURBRIDGE GB		2.49	5,885.06
	Card Transaction 9637 11JAN24 C TESCO STORES 4357 STOURBRIDGE GB		36.82	5,848.24

### 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

For charging periods starting on or after 18th October 2023, we reduced unpaid transaction fees from £2.15 to £1.55 for personal accounts. For more information please go to [natwest.com/current-accounts/rates-and-charges.html](https://natwest.com/current-accounts/rates-and-charges.html).

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. For charging periods starting on or after 18th October 2023, this will be reduced to £18.80 in a monthly charging period.

**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.



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<p><b>Need help with your finances</b> 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: <a href="http://www.natwest.com/financial-health-check.html">www.natwest.com/financial-health-check.html</a></p>	
<p><b>Statement Abbreviations</b> N-S TRN FEE = Non Sterling Transaction Fee VRATE = Variable Payment Scheme Exchange Rate OD = Overdrawn</p>	
<p><b>How to contact us</b> Message Us via the mobile app Ask Cora, our digital assistant at: <a href="http://www.natwest.com">www.natwest.com</a> 24hr Lost/Stolen Cards: <b>0370 600 0459</b> Telephone Banking 8am-8pm: <b>03457 888 444</b> To register for Telephone Banking: <b>03458 351 251</b> 24hr Business Telephone Banking: <b>03457 114 477</b> To use Relay UK add <b>18001</b> in front of the numbers above. Branch Address: <b>Merry Hill Centre (A) Branch, Merry Hill Centre, Brierley Hill, West Midlands, DY1 1LW.</b></p>	
<p><b>Important information about compensation arrangements</b> Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). Your eligible deposits with Natwest are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of National Westminster Bank Plc, NatWest Premier, Ulster Bank and Mettle 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: <a href="http://www.FSCS.org.uk">www.FSCS.org.uk</a></p>	
<p><b>Dispute Resolution</b> 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:</p> <ul style="list-style-type: none"><li>• Message Us via the mobile app</li><li>• Visit <a href="http://www.natwest.com/complaints">www.natwest.com/complaints</a></li><li>• Telephone 03457 888 444 (to use Relay UK add <b>18001</b> in front of the number)</li></ul>	
<p style="text-align: center;"><b>For a Braille, large print or audio versions of your statement call 03457 888 444 or contact your local branch (to use Relay UK add 18001 in front of the number).</b></p>	