

Thirdfort Report

Hayley Jones

Phone

+447582629927

Report contents

1. Red Flag summary
2. Source of Funds
3. Bank statements

This report's analysis is based on data extracted from an uploaded bank statement (PDF or image format). Please review this analysis alongside the original bank statement, a copy of which can be found in the appendix of this report.






APPENDIX 1

Red Flag Summary

Client's financial activities summarised below to provide an overview of areas that may be of concern, or require additional follow-up.

Disclaimer: This summary is based on the Bank Statement data shared and your client's responses to the Source of funds questionnaire.

 **Total flags detected: 2**

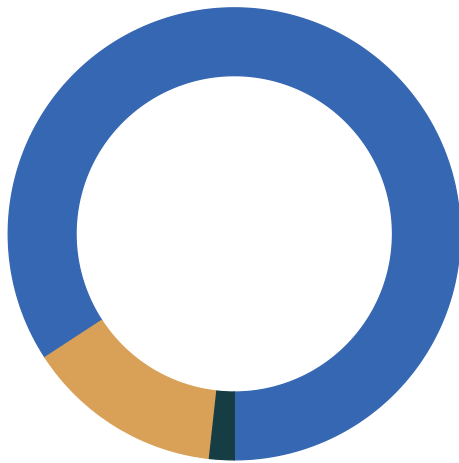
Flag	Description	Supporting data	Threshold	Amount
 Cash deposits amount	High amount	Median deposit: £605.00	£500.00	£5,490.00
 Overseas funds	Country Australia	Source Sale of assets	-	£5,000.00

APPENDIX 2A

Source of Funds questionnaire overview

Information gathered from our questionnaire to demonstrate the client's purchase funds and sources.

Address	Price
38 Halton Road	£285,000.00
London	Stamp duty
N12EU	£0.00
United Kingdom	



● Mortgage	84.211%	£240,000.00
● Savings	14.035%	£40,000.00
● Sale of Asset	1.754%	£5,000.00
<hr/>		
Total	100.00%	£285,000.00

APPENDIX 2A

Source of Funds summary


Further information on each of the sources listed in the questionnaire including where possible suggested matching transactions from the client's shared bank accounts.

 Mortgage <div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9;">See uploaded evidence.</div>	Lender Halifax	Amount
	Country of origin United Kingdom	Proportion of funds
		£240,000.00
		84.211%

[Appendix 2C](#): Documents for evidence of mortgage

 Savings <div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9;">Review closing account balance against declared savings amount. Check bank statements.</div>	Name Hayley Jones	Country of origin United Kingdom	Amount
	Mobile +447582629972		Proportion of funds
			£40,000.00
			14.035%

Closing balance in shared accounts:

Acc. #	Bank	Name on account	Type	Account number	Sort code	Balance
1	 NatWest	Miss HAYLEY JONES		87642536	60-03-36	40,300.00
Total						£40,300.00


 Sale of Asset <div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9;">See uploaded evidence.</div>	Description Motorbike	Amount
	Country of origin Australia	Proportion of funds
		£5,000.00
		1.754%

[Appendix 2D](#): Documents for evidence of asset sale





APPENDIX 2 B

Salary

Details of the client's income including, where possible, suggested matching transactions from the client's shared bank accounts.

 Salary <i>Review suggested transaction matches against declared salary. See uploaded evidence. Check bank statements.</i>	Name Hayley Jones	Annual income £40,000.00	Bank statement reference Online Transaction Vinted
	Mobile +447582629972	Employment status Independent	
	Country of origin United Kingdom	How often is income paid? Other	

Potential salary matches

Date	Bank	Description	Category	Paid in
13/12/2024	 NatWest	OnLine Transaction Vinted	OnLine Transaction	625.00
03/01/2025	 NatWest	OnLine Transaction Vinted	OnLine Transaction	3,400.00
14/02/2025	 NatWest	OnLine Transaction Vinted	OnLine Transaction	610.00
27/03/2025	 NatWest	OnLine Transaction Vinted	OnLine Transaction	1,850.00
Total				£6,485.00 Displaying 4 of 4 matches

APPENDIX 2C

Proof of mortgage

Mortgage offer or agreement

Official documents will always be in the native language of the jurisdiction in question. You'll need to verify the documents that have been uploaded.

Our Reference MA70A//11:19

1st March 2025



Halifax
PO Box 548
Leeds
LS1 1WU

Page 1 of 2

Miss Hayley Jones
16 D Pleasant Place
Angel
London
N1 2BZ

Your mortgage roll number: 10/58131212- 8
Please use this number when you contact us about your mortgage application.

DECISION IN PRINCIPLE

If you have any queries regarding this document please contact CONNELLS RESIDENTIAL on 01525 244545 or DANIELLE.TORTOSA@CONNELLS.CO.UK.

Loan Information	A mortgage of £240,000 is available to Miss Hayley Jones
Subject To	A satisfactory assessment of the property to be mortgaged. The information you have supplied to us being correct. The amount available may change depending on the type of property you choose as with certain types of property we may ask you to put down a bigger deposit.
Expiry Date	Provided you meet the conditions of this Decision in Principle, we will be able to make you a full mortgage offer if you make a full mortgage application before 7 May 2025.

Please Note

You should not enter into a binding legal commitment to buy a property until you have received, and are happy with, the full mortgage offer.

You must tell us if any of the information you have given us changes. You must also tell us if something happens, or is likely to happen, which might affect our decision to make you a mortgage loan.

We will set out full details of the terms on which we will make the loan in the mortgage offer.

We credit score all mortgage applications. The decision in principle has been based on certain assumptions which may change once you apply for a mortgage and your needs and circumstances have been fully assessed. This may mean the amount available is subject to change.

This document does not contain all of the details you need to choose a mortgage. Please make sure that you obtain a Mortgage Illustration before you make a decision.

YOU MUST BE 18 OR OVER AND GIVE US A MORTGAGE OVER YOUR PROPERTY.

YOUR PROPERTY IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Next Steps

You need to: Find a property and tell us the details.

You will need to make sure the property is insured before you enter into a commitment to buy.

Make sure the property is insured.

Fees payable to the lender.

Pay any fees.

We will: Request references from employers, landlords or lenders when applicable.

Need a satisfactory property risk assessment.

APPENDIX 2D

Proof of sale of asset(s)

Contract or confirmation of sale

Official documents will always be in the native language of the jurisdiction in question. You'll need to verify the documents that have been uploaded.

For demonstration purposes - For demonstration purposes - For demonstration

For demonstration purposes - For demonstration purposes - For demonstration

APPENDIX 2 E

Proof of savings

Payslip

Official documents will always be in the native language of the jurisdiction in question. You'll need to verify the documents that have been uploaded.



For demonstration purposes - For demonstration purposes - For demonstration

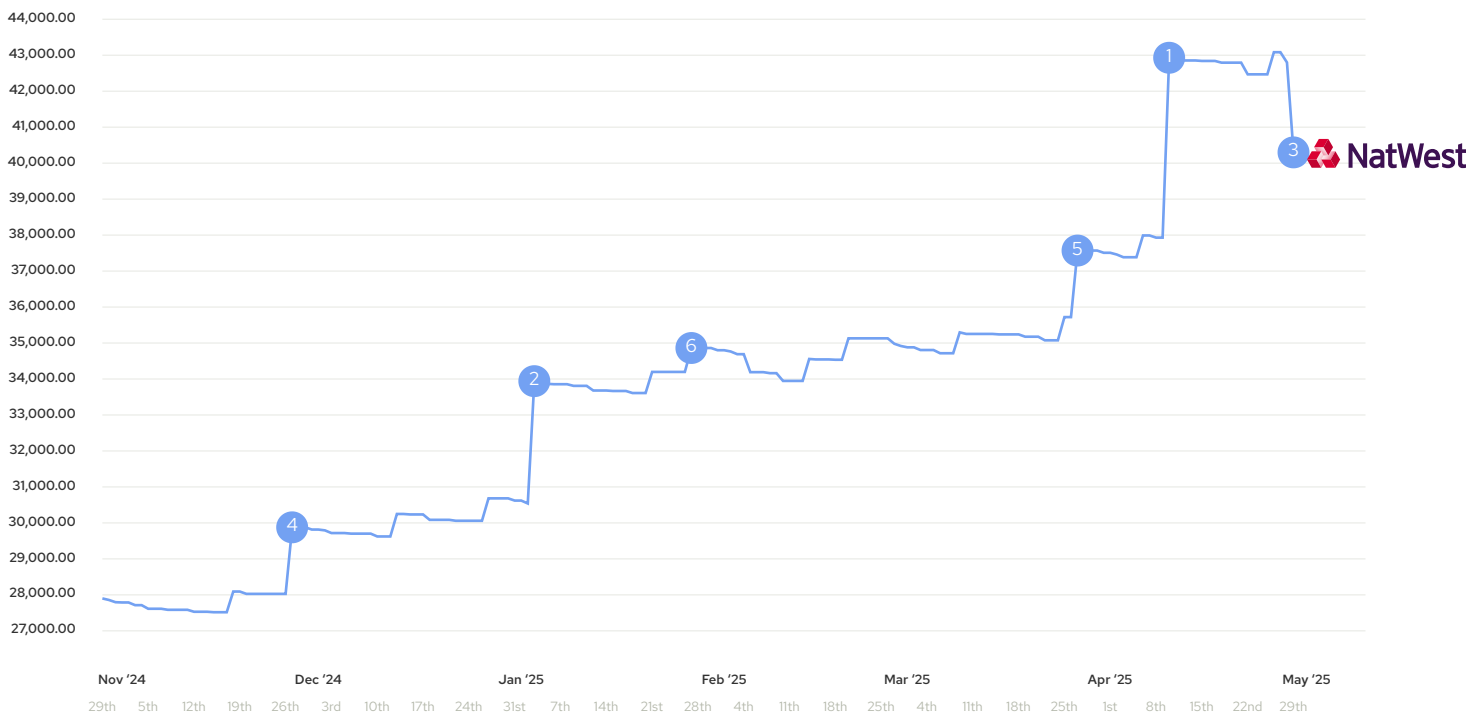
For demonstration purposes - For demonstration purposes - For demonstration

APPENDIX 3 A

Six months account overview

Details of how the client's bank account balance tracks over time. Transactions that cause a peak or dip in the balance are also highlighted in the table below.

Acc. #	Bank	Name on account	Type	Account number	Key
1	 NatWest	Miss HAYLEY JONES		87642536	




Highlights

No.	Date	Description	Category	Paid in/out
1	10/04/2025	OnLine Transaction Motorbike sale CARLSON M.	OnLine Transaction	5,000.00
2	03/01/2025	OnLine Transaction Vinted	OnLine Transaction	3,400.00
3	29/04/2025	Card Transaction VEHICLE REPAIR SMITH GARAGE	Card Transaction	-2,500.00
4	27/11/2024	OnLine Transaction Tax Refund HMRC	OnLine Transaction	1,850.00
5	27/03/2025	OnLine Transaction Vinted	OnLine Transaction	1,850.00
6	27/01/2025	Cash Deposit	Cash Deposit	665.00

APPENDIX 3 B

Incoming trends

Large incoming transactions including both recurring and one-off transactions.

Bank	Name on account	Type	Account number	Sort code	Balance
 NatWest	Miss HAYLEY JONES		87642536	60-03-36	40,300.00

Largest incoming, one-off transactions

Description / merchant name	Date in	Category	Amount
OnLine Transaction Motorbike sale CARLSON M.	10/04/2025	OnLine Transaction	5,000.00
OnLine Transaction Tax Refund HMRC	27/11/2024	OnLine Transaction	1,850.00

Largest incoming cash transactions

Description / merchant name	Date in	Category	Amount
Cash Deposit	27/01/2025	Cash Deposit	665.00
Cash Deposit	25/03/2025	Cash Deposit	645.00
Cash Deposit	27/12/2024	Cash Deposit	623.00
Cash Deposit	26/04/2025	Cash Deposit	615.00
Cash Deposit	06/04/2025	Cash Deposit	605.00
Cash Deposit	20/02/2025	Cash Deposit	595.00
Cash Deposit	21/01/2025	Cash Deposit	587.00
Cash Deposit	09/03/2025	Cash Deposit	580.00
Cash Deposit	18/11/2024	Cash Deposit	575.00
		Matches 9	Total 5,490.00

Ten largest incoming, recurring transactions


Note: when there are multiple transactions per merchant in one date or week period, amount displayed is a sum of total transactions for that date or week period

Description / merchant name	Date in	November	December	January	February	March	April	May
OnLine Transaction Vinted 4 line items	3rd	-	-	3,400.00	-	-	-	-
	13th	-	625.00	-	-	-	-	-
	14th	-	-	-	610.00	-	-	-
	27th	-	-	-	-	1,850.00	-	-
Cash Deposit 9 line items	1st-8th	-	-	-	-	-	605.00	-
	9th-16th	-	-	-	-	580.00	-	-
	17th-24th	-	-	587.00	595.00	-	-	-
	25th-31st	-	623.00	665.00	-	645.00	615.00	-

APPENDIX 3 B

Outgoing trends

Large outgoing transactions including both recurring and one-off transactions.

Bank	Name on account	Type	Account number	Sort code	Balance
 NatWest	Miss HAYLEY JONES		87642536	60-03-36	40,300.00

Ten largest outgoing, one-off transactions

Description / merchant name	Date out	Category	Amount
Card Transaction VEHICLE REPAIR SMITH GARAGE	29/04/2025	Card Transaction	2,500.00
OnLine Transaction HOME INSURANCE	22/04/2025	OnLine Transaction	325.00
OnLine Transaction IKEA	10/02/2025	OnLine Transaction	215.00
Card Transaction HOMEBASE GARDENING	27/02/2025	Card Transaction	150.00
Card Transaction CURRYS PC WORLD	18/12/2024	Card Transaction	149.99
OnLine Transaction JOHN LEWIS	12/01/2025	OnLine Transaction	129.50
Card Transaction B&Q	06/03/2025	Card Transaction	89.50
Card Transaction MARKS&SPENCER	10/12/2024	Card Transaction	78.45
Card Transaction WICKES	12/04/2025	Card Transaction	75.25
Card Transaction SHELL GARAGE	20/11/2024	Card Transaction	65.00

Largest outgoing cash transactions

Description / merchant name	Date out	Category	Amount
Cash Withdrawal ATM	05/02/2025	Cash Withdrawal	500.00
Cash Withdrawal ATM	05/11/2024	Cash Withdrawal	100.00
Cash Withdrawal ATM	22/03/2025	Cash Withdrawal	100.00
Cash Withdrawal ATM	02/01/2025	Cash Withdrawal	80.00

Matches 4	Total 780.00
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Ten largest outgoing, recurring transactions

Note: when there are multiple transactions per merchant in one date or week period, amount displayed is a sum of total transactions for that date or week period

Description / merchant name	Date out	November	December	January	February	March	April	May
Cash Withdrawal ATM 4 line items	2nd	-	-	80.00	-	-	-	-
	5th	100.00	-	-	500.00	-	-	-
	22nd	-	-	-	-	100.00	-	-
Card Transaction TESCO STORES 2 line items	12th	54.32	-	-	-	-	-	-
	28th	-	-	-	-	-	284.46	-
Direct Debit ROYAL LONDON 6 line items	3rd	74.98	74.98	74.98	74.98	74.98	74.98	-
Direct Debit ZURICH ASSURANCE 5 line items	28th	-	-	-	61.84	-	-	-
	30th	61.84	-	-	-	-	-	-
	31st	-	61.84	61.84	-	61.84	-	-
OnLine Transaction AMAZON UK 2 line items	8th	28.99	-	-	-	-	-	-
	10th	-	-	-	-	42.99	-	-
Direct Debit ANIMAL FRIENDS INS 6 line items	15th	13.05	13.05	13.05	13.05	13.05	13.05	-

APPENDIX 3 C

Bank statements

All of the client's transactions from the last six months. If a client has shared statements from more than one bank, we'll show the transactions separately.

Bank	Name on account	Type	Account number	Sort code	Balance
NatWest	Miss HAYLEY JONES		87642536	60-03-36	40,300.00

Outgoing spending habits Incoming spending habits

October 2024 statement

Date	Description	Category	Paid in	Paid out	Spending habits
30/10/2024	Card Transaction SAINSBURY'S	Card Transaction	0.00	42.67	–
31/10/2024	Direct Debit ZURICH ASSURANCE	Direct Debit	0.00	61.84	Recurring
Total paid in			0.00	Total paid out 104.51	End of month balance 27,795.49

November 2024 statement

Date	Description	Category	Paid in	Paid out	Spending habits
01/11/2024	Card Transaction COSTA COFFEE	Card Transaction	0.00	7.55	–
03/11/2024	Direct Debit ROYAL LONDON	Direct Debit	0.00	74.98	Recurring
05/11/2024	Cash Withdrawal ATM	Cash Withdrawal	0.00	100.00	Recurring
08/11/2024	OnLine Transaction AMAZON UK	OnLine Transaction	0.00	28.99	Recurring
12/11/2024	Card Transaction TESCO STORES	Card Transaction	0.00	54.32	Recurring
15/11/2024	Direct Debit ANIMAL FRIENDS INS	Direct Debit	0.00	13.05	Recurring
18/11/2024	Cash Deposit	Cash Deposit	575.00	0.00	Recurring
20/11/2024	Card Transaction SHELL GARAGE	Card Transaction	0.00	65.00	One-off
27/11/2024	OnLine Transaction Tax Refund HMRC	OnLine Transaction	1,850.00	0.00	One-off
30/11/2024	Direct Debit ZURICH ASSURANCE	Direct Debit	0.00	61.84	Recurring
Total paid in			2,425.00	Total paid out 405.73	End of month balance 29,814.76

December 2024 statement

Date	Description	Category	Paid in	Paid out	Spending habits
02/12/2024	Card Transaction BOOTS CHEMIST	Card Transaction	0.00	22.50	–
03/12/2024	Direct Debit ROYAL LONDON	Direct Debit	0.00	74.98	Recurring

Date	Description	Category	Paid in	Paid out	Spending habits
06/12/2024	OnLine Transaction NETFLIX	OnLine Transaction	0.00	15.99	–
10/12/2024	Card Transaction MARKS&SPENCER	Card Transaction	0.00	78.45	One-off
13/12/2024	OnLine Transaction Vinted	OnLine Transaction	625.00	0.00	Recurring
15/12/2024	Direct Debit ANIMAL FRIENDS INS	Direct Debit	0.00	13.05	Recurring
18/12/2024	Card Transaction CURRYS PC WORLD	Card Transaction	0.00	149.99	One-off
22/12/2024	Card Transaction ODEON CINEMA	Card Transaction	0.00	25.80	–
27/12/2024	Cash Deposit	Cash Deposit	623.00	0.00	Recurring
31/12/2024	Direct Debit ZURICH ASSURANCE	Direct Debit	0.00	61.84	Recurring

Total paid in 1,248.00	Total paid out 442.60	End of month balance 30,620.16
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January 2025 statement

Date	Description	Category	Paid in	Paid out	Spending habits
02/01/2025	Cash Withdrawal ATM	Cash Withdrawal	0.00	80.00	Recurring
03/01/2025	OnLine Transaction Vinted	OnLine Transaction	3,400.00	0.00	Recurring
03/01/2025	Direct Debit ROYAL LONDON	Direct Debit	0.00	74.98	Recurring
06/01/2025	OnLine Transaction SPOTIFY	OnLine Transaction	0.00	9.99	–
09/01/2025	Card Transaction HOMEBASE	Card Transaction	0.00	45.75	–
12/01/2025	OnLine Transaction JOHN LEWIS	OnLine Transaction	0.00	129.50	One-off
15/01/2025	Direct Debit ANIMAL FRIENDS INS	Direct Debit	0.00	13.05	Recurring
18/01/2025	Card Transaction BP CONNECT	Card Transaction	0.00	57.00	–
21/01/2025	Cash Deposit	Cash Deposit	587.00	0.00	Recurring
27/01/2025	Cash Deposit	Cash Deposit	665.00	0.00	Recurring
31/01/2025	Direct Debit ZURICH ASSURANCE	Direct Debit	0.00	61.84	Recurring

Total paid in 4,652.00	Total paid out 472.11	End of month balance 34,800.05
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February 2025 statement

Date	Description	Category	Paid in	Paid out	Spending habits
02/02/2025	Card Transaction PRIMARK	Card Transaction	0.00	34.99	–
03/02/2025	Direct Debit ROYAL LONDON	Direct Debit	0.00	74.98	Recurring
05/02/2025	Cash Withdrawal ATM	Cash Withdrawal	0.00	500.00	Recurring
08/02/2025	Card Transaction WATERSTONES	Card Transaction	0.00	27.99	–
10/02/2025	OnLine Transaction IKEA	OnLine Transaction	0.00	215.00	One-off
14/02/2025	OnLine Transaction Vinted	OnLine Transaction	610.00	0.00	Recurring
15/02/2025	Direct Debit ANIMAL FRIENDS INS	Direct Debit	0.00	13.05	Recurring
18/02/2025	Card Transaction STARBUCKS	Card Transaction	0.00	8.75	–



Date	Description	Category	Paid in	Paid out	Spending habits
20/02/2025	Cash Deposit	Deposit	595.00	0.00	Recurring
27/02/2025	Card Transaction HOMEBASE GARDENING	Card Transaction	0.00	150.00	One-off
28/02/2025	Direct Debit ZURICH ASSURANCE	Direct Debit	0.00	61.84	Recurring

Total paid in 1,205.00	Total paid out 1,086.60	End of month balance 34,918.45
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March 2025 statement

Date	Description	Category	Paid in	Paid out	Spending habits
01/03/2025	Card Transaction LIDL	Card Transaction	0.00	37.88	-
03/03/2025	Direct Debit ROYAL LONDON	Direct Debit	0.00	74.98	Recurring
06/03/2025	Card Transaction B&Q	Card Transaction	0.00	89.50	One-off
09/03/2025	Cash Deposit	Deposit	580.00	0.00	Recurring
10/03/2025	OnLine Transaction AMAZON UK	OnLine Transaction	0.00	42.99	Recurring
15/03/2025	Direct Debit ANIMAL FRIENDS INS	Direct Debit	0.00	13.05	Recurring
19/03/2025	Card Transaction ASDA STORES	Card Transaction	0.00	64.22	-
22/03/2025	Cash Withdrawal ATM	Cash Withdrawal	0.00	100.00	Recurring
25/03/2025	Cash Deposit	Deposit	645.00	0.00	Recurring
27/03/2025	OnLine Transaction Vinted	OnLine Transaction	1,850.00	0.00	Recurring
31/03/2025	Direct Debit ZURICH ASSURANCE	Direct Debit	0.00	61.84	Recurring

Total paid in 3,075.00	Total paid out 484.46	End of month balance 37,508.99
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April 2025 statement

Date	Description	Category	Paid in	Paid out	Spending habits
02/04/2025	Card Transaction MORRISONS	Card Transaction	0.00	48.76	-
03/04/2025	Direct Debit ROYAL LONDON	Direct Debit	0.00	74.98	Recurring
06/04/2025	Cash Deposit	Deposit	605.00	0.00	Recurring
08/04/2025	OnLine Transaction NEXT	OnLine Transaction	0.00	59.99	-
10/04/2025	OnLine Transaction Motorbike sale CARLSON M.	OnLine Transaction	5,000.00	0.00	One-off
12/04/2025	Card Transaction WICKES	Card Transaction	0.00	75.25	One-off
15/04/2025	Direct Debit ANIMAL FRIENDS INS	Direct Debit	0.00	13.05	Recurring
18/04/2025	Card Transaction WAGAMAMA	Card Transaction	0.00	47.50	-
22/04/2025	OnLine Transaction HOME INSURANCE	OnLine Transaction	0.00	325.00	One-off
26/04/2025	Cash Deposit	Deposit	615.00	0.00	Recurring
28/04/2025	Card Transaction TESCO STORES	Card Transaction	0.00	284.46	Recurring
29/04/2025	Card Transaction VEHICLE REPAIR SMITH GARAGE	Card Transaction	0.00	2,500.00	One-off



File Reference: demo Transaction: Purchase of 38 Halton Road, London, N12EU

Created at
01 May 2025 at 9:46:30 UTC

Total paid in	6,220.00	Total paid out	3,428.99	End of month balance	40,300.00
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APPENDIX 3D

Bank statements

Uploaded document

Review bank statements uploaded by your client.



MISS HAYLEY JONES
16 D PLEASANT PLACE
ANGEL
LONDON
N1 2BZ

Reward

Summary	
Statement Due	29 April 2025
Period Covered	29 October 2024 to 29 April 2025
Previous Balance	£27,900.00
Paid In	£18,825.00
Withdrawn	£6,425.00
New Balance	£40,300.00
BIC	NJBKGB2X
IBAN	GB87NWB192727265272514

Welcome to your NatWest Statement

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

Date	Description	Paid in(£)	Withdrawn(£)	Balance(£)
29 Oct 2024	Brought Forward			27,900.00
30 Oct 2024	Card Transaction SAINSBURY'S		42.67	27,857.33
31 Oct 2024	Direct Debit ZURICH ASSURANCE		61.84	27,795.49
01 Nov 2024	Card Transaction COSTA COFFEE		7.55	27,787.94
03 Nov 2024	Direct Debit ROYAL LONDON		74.98	27,712.96
05 Nov 2024	Cash Withdrawal ATM		100.00	27,612.96
08 Nov 2024	OnLine Transaction AMAZON UK		28.99	27,583.97
12 Nov 2024	Card Transaction TESCO STORES		54.32	27,529.65
15 Nov 2024	Direct Debit ANIMAL FRIENDS INS		13.05	27,516.60
18 Nov 2024	Cash Deposit	575.00		28,091.60
20 Nov 2024	Card Transaction SHELL GARAGE		65.00	28,026.60
27 Nov 2024	OnLine Transaction Tax Refund HMRC	1,850.00		29,876.60
30 Nov 2024	Direct Debit ZURICH ASSURANCE		61.84	29,814.76
02 Dec 2024	Card Transaction BOOTS CHEMIST		22.50	29,792.26
03 Dec 2024	Direct Debit ROYAL LONDON		74.98	29,717.28
06 Dec 2024	OnLine Transaction NETFLIX		15.99	29,701.29
10 Dec 2024	Card Transaction MARKS&SPENCER		78.45	29,622.84
13 Dec 2024	OnLine Transaction Vinted	625.00		30,247.84
15 Dec 2024	Direct Debit ANIMAL FRIENDS INS		13.05	30,234.79
18 Dec 2024	Card Transaction CURRYS PC WORLD		149.99	30,084.80
22 Dec 2024	Card Transaction ODEON CINEMA		25.80	30,059.00
27 Dec 2024	Cash Deposit	623.00		30,682.00
31 Dec 2024	Direct Debit ZURICH ASSURANCE		61.84	30,620.16
02 Jan 2025	Cash Withdrawal ATM		80.00	30,540.16
03 Jan 2025	OnLine Transaction Vinted	3,400.00		33,940.16
03 Jan 2025	Direct Debit ROYAL LONDON		74.98	33,865.18
06 Jan 2025	OnLine Transaction SPOTIFY		9.99	33,855.19
09 Jan 2025	Card Transaction HOMEBASE		45.75	33,809.44
12 Jan 2025	OnLine Transaction JOHN LEWIS		129.50	33,679.94
15 Jan 2025	Direct Debit ANIMAL FRIENDS INS		13.05	33,666.89
18 Jan 2025	Card Transaction BP CONNECT		57.00	33,609.89



Date	Description	Paid in(£)	Withdrawn(£)	Balance(£)
21 Jan 2025	Cash Deposit	587.00		34,196.89
27 Jan 2025	Cash Deposit	665.00		34,861.89
31 Jan 2025	Direct Debit ZURICH ASSURANCE		61.84	34,800.05
02 Feb 2025	Card Transaction PRIMARK		34.99	34,765.06
03 Feb 2025	Direct Debit ROYAL LONDON		74.98	34,690.08
05 Feb 2025	Cash Withdrawal ATM		500.00	34,190.08
08 Feb 2025	Card Transaction WATERSTONES		27.99	34,162.09
10 Feb 2025	OnLine Transaction IKEA		215.00	33,947.09
14 Feb 2025	OnLine Transaction Vinted	610.00		34,557.09
15 Feb 2025	Direct Debit ANIMAL FRIENDS INS		13.05	34,544.04
18 Feb 2025	Card Transaction STARBUCKS		8.75	34,535.29
20 Feb 2025	Cash Deposit	595.00		35,130.29
27 Feb 2025	Card Transaction HOMEBASE GARDENING		150.00	34,980.29
28 Feb 2025	Direct Debit ZURICH ASSURANCE		61.84	34,918.45
01 Mar 2025	Card Transaction LIDL		37.88	34,880.57
03 Mar 2025	Direct Debit ROYAL LONDON		74.98	34,805.59
06 Mar 2025	Card Transaction B&Q		89.50	34,716.09
09 Mar 2025	Cash Deposit	580.00		35,296.09
10 Mar 2025	OnLine Transaction AMAZON UK		42.99	35,253.10
15 Mar 2025	Direct Debit ANIMAL FRIENDS INS		13.05	35,240.05
19 Mar 2025	Card Transaction ASDA STORES		64.22	35,175.83
22 Mar 2025	Cash Withdrawal ATM		100.00	35,075.83
25 Mar 2025	Cash Deposit	645.00		35,720.83
27 Mar 2025	OnLine Transaction Vinted	1,850.00		37,570.83
31 Mar 2025	Direct Debit ZURICH ASSURANCE		61.84	37,508.99
02 Apr 2025	Card Transaction MORRISONS		48.76	37,460.23
03 Apr 2025	Direct Debit ROYAL LONDON		74.98	37,385.25
06 Apr 2025	Cash Deposit	605.00		37,990.25
08 Apr 2025	OnLine Transaction NEXT		59.99	37,930.26
10 Apr 2025	OnLine Transaction Motorbike sale CARLSON M.	5,000.00		42,930.26
12 Apr 2025	Card Transaction WICKES		75.25	42,855.01
15 Apr 2025	Direct Debit ANIMAL FRIENDS INS		13.05	42,841.96
18 Apr 2025	Card Transaction WAGAMAMA		47.50	42,794.46
22 Apr 2025	OnLine Transaction HOME INSURANCE		325.00	42,469.46
26 Apr 2025	Cash Deposit	615.00		43,084.46
28 Apr 2025	Card Transaction TESCO STORES		284.46	42,800.00
29 Apr 2025	Card Transaction VEHICLE REPAIR SMITH GARAGE		2,500.00	40,300.00

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 <p>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. 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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	
Take control of your finances <p>Stay on top of your finances with our digital banking services. To apply, visit www.natwest.com/mobile or to register for Online Banking, visit www.natwest.com/online</p> <p>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</p>	Switching to paperless statements <p>By switching to paperless statements if applicable, you could cut down on the clutter and reduce paper waste. For more information, visit www.natwest.com/paperless</p> <p>You can change your paperless preferences in Online Banking, by selecting the Paperless Settings option</p>
Need help with your finances <p>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.natwest.com/financial-health-check.html</p>	
Statement Abbreviations <p>N-S TRN FEE = Non Sterling Transaction Fee VRATE = Variable Payment Scheme Exchange Rate OD = Overdrawn</p>	
How to contact us <p>Message Us via the mobile app Ask Cora, our digital assistant at: www.natwest.com 24hr Lost/Stolen Cards: 0370 600 0459 Telephone Banking 8am-8pm: 03457 888 444 To register for Telephone Banking: 03458 351 251 24hr Business Telephone Banking: 03457 114 477 To use Relay UK add 18001 in front of the numbers above. Branch Address: Brixton Branch, 504 Brixton Road, London, SW9 8EW.</p>	
Important information about compensation arrangements <p>Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). Your eligible deposits with National Westminster Bank plc are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of NatWest Bank, NatWest Premier, Ulster Bank and Mettle are covered under the same FSCS limit.</p> <p>If you receive paper statements, a FSCS Information Sheet and list of exclusions will be provided to you on an annual basis.</p> <p>If you receive paperless statements, you can access the FSCS Information Sheet and list of exclusions: www.natwest.com/document-fscs-information-sheet</p> <p>If you can't open this link, please type the above URL into your web browser (ideally from a secure device in a private location).</p> <p>For further information about the compensation provided by the FSCS, refer to the website: www.FSCS.org.uk</p>	
Dispute Resolution <p>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.</p> <p>If you need to contact us about a complaint, you can:</p> <ul style="list-style-type: none">• Message Us via the mobile app• Visit www.natwest.com/complaints• Telephone 03457 888 444 (to use Relay UK add 18001 in front of the number)	
<p style="text-align: center;">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).</p>	