



MR R KLEINS  
130 ELLACOMBE ROAD  
COVENTRY  
WEST MIDLANDS  
CV2 1BT

**Statement No.** 57  
**Branch** WARRINGTON  
**Sort Code** 11-08-14  
**Account No** 11753463  
**IBAN** GB46 HLFX 1108 1411 7534 63  
**BIC** HLFXGB21W13  
**Banking Helpline** 0345 739 4959



[www.halifax.co.uk](http://www.halifax.co.uk)

## CURRENT ACCOUNT

04 September 2020 to 02 October 2020

| Your Account                |                   | Arranged Overdraft limit £500 |
|-----------------------------|-------------------|-------------------------------|
| Date of previous statement  | 03 September 2020 |                               |
| Balance on 04 Sep 2020      | £500.70 OD        |                               |
| Money in                    | £1,172.20         |                               |
| Money out                   | £611.96           |                               |
| Balance on 02 Oct 2020      | £59.54            |                               |
| Arranged overdraft interest | £11.92            |                               |

| Your Interest Rates  |                                      | Fees Explained   |
|--|--------------------------------------|--|
| <b>Amount of Arranged Overdraft</b>  | <b>Arranged Overdraft</b>            | Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided. If switching to us, different rates and fees may apply. |
| £0.00+   | 0.111% per day (49.9% EAR* variable) |  |
| We apply the daily interest rate shown above to your arranged overdraft balance at the end of the day  |                                      |  |
| *EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it - charging interest on interest already charged. This interest rate does not include any other fees and charges. |                                      |  |

# Managing your account



## Important information about compensation arrangements



Protected

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

## Keep it safe and secure

- **Check your statements.** If you see any transactions you're not aware of, ring the Bank Account or Savings and Investments number. Find these under the Useful numbers section on this page.
- **Keep your bank statements in a safe place.** Dispose of your paper statements safely by shredding and recycling them – don't just put them in a bin.
- **Keep your card and PIN safe.** Never give anyone else your card, PIN or password. If you think your card is missing or that someone knows your PIN or password, call **0800 015 1515** immediately.

## Manage your money

- **Check your balance at home or abroad.** Call our telephone banking service on **0345 720 3040** or visit [www.halifax.co.uk/online](http://www.halifax.co.uk/online)
- **Avoid fees.** Make sure you have enough money in your account the day before money is due to come out.
- **Manage your standing orders.** You can change the date, frequency and amount of your standing orders online or by ringing the Bank Account number. Most companies will also change the date of a direct debit – just give them a call.
- **The Faster Payments Service** is now available. For more information on this please visit [www.halifax.co.uk/fasterpayments](http://www.halifax.co.uk/fasterpayments)
- **Use our online budget planner.** It will help you to work out your monthly outgoings and manage your money. Visit [www.halifax.co.uk/managingyourmoney](http://www.halifax.co.uk/managingyourmoney)
- **Transfer money quickly.** You can make a same-day CHAPS transfer in the UK as long as you have all the beneficiary account details and send the payment before 1.30pm. To send money outside the UK you can send a Telegraphic Transfer. Visit [www.halifax.co.uk/bankaccounts/receivingandsendingmoney.asp](http://www.halifax.co.uk/bankaccounts/receivingandsendingmoney.asp)
- **Interest-Free.** Some accounts offer an Arranged Overdraft subject to application and approval with an Interest-free overdraft facility. Please refer to the account terms and conditions for more information.
- **Please Note.** We can end or vary the terms of our current accounts and overdrafts (including any interest rates and charges) at any time in the way set out in the Bank Account Terms and Conditions. We recommend that you continually assess whether an overdraft is the most suitable form of borrowing for your current needs.

## Using your card to withdraw cash or make a payment in a currency other than pounds

- If you're planning to travel overseas, we advise you to take a range of currency options including foreign currency as well as your debit and credit card. To help protect you from fraud we always monitor transactions. In some circumstances this might mean we block your cash machine or card transactions in the UK or a foreign country. If this happens, just call us on **0345 720 3040**. We'll ask you a few security questions and unblock your card for you.
- If you use your savings card to withdraw cash in a currency other than pounds we'll charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. If you use your savings card to withdraw cash in a currency other than pounds (at a cash machine) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.
- If you use your debit card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling **0345 720 3040** (+44 1132 42 22 29 from overseas); If you call before the transaction is processed, the rate provided will be an indication only. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.
- If you use your debit card to withdraw cash or to make a payment in a currency other than pounds we'll charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. When you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person or by internet or phone, we will also charge a £0.50p foreign currency purchase fee. We won't charge a foreign currency purchase fee if you make a payment in euro within the EEA or UK. If you use your debit card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

## Switching to us

Switching your main bank account to us is easy. Simply sign two forms and you'll be introduced to one of our dedicated switching team who will be happy to help. They'll transfer any direct debits, standing orders and any credits to your new account. They'll keep you updated every step of the way, and contact you as soon as the transfer is complete.

## Important information about your account

If you have an Ultimate Reward Current Account, the insurance packages are monthly contracts and are provided as a benefit of you being an Ultimate Reward Current Account holder. The cost is an inclusive part of your standard monthly maintaining the account fee. We recommend that you review the cover provided every year to ensure it continues to meet your needs. Full details of the cover provided, including contact details, are contained in the Getting Started Guide provided to you at the start of your cover. If you or Halifax close your account, or Halifax terminates the cover provided through the programme, cover will cease immediately unless you're moving from one qualifying account to another. If you have lost your Getting Started Guide, please go into your local branch where a colleague will order you a replacement. Alternatively contact us on 0345 720 3040 where you'll be able to ask for a further copy.

Halifax does not charge for providing the online banking facility. The cost of your online connection depends on your internet service provider.

If we have a valid reason, we can choose not to charge a fee you would otherwise have to pay.

If you do not wish to receive marketing mailings, please write to the Registered Office below.

## 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.

## Useful numbers

### Halifax Bank Accounts

0345 720 3040

International +44 1132 42 22 29

### Halifax Easycash and Cardcash

0345 850 5525

### Halifax Credit Cards

0345 728 3848

### Mortgages

0345 727 3747

### Halifax Personal Loans

0345 724 3444

### Savings and Investments

0345 726 3646

### Insurance

0345 723 3343

### Halifax Share Dealing

0345 722 5525

### Lost/Stolen Cards

0800 015 1515

### Travel money orders

0345 246 0006

For more information about our online service, please visit [www.halifax.co.uk/aboutonline](http://www.halifax.co.uk/aboutonline)

Calls may be recorded and monitored

**Statement No. 57**

02 October 2020

Page 3 of 4

**Sort Code**

11-08-14

**Account Number**

11753463

## CURRENT ACCOUNT

**Your Transactions**

| Date             | Pmnt Type | Details  | Money Out (£) | Money In (£) | Balance (£)      |
|------------------|-----------|--|---------------|--------------|------------------|
| <b>03 Sep 20</b> |           | <b>STATEMENT OPENING BALANCE</b>                         |               |              | <b>500.70 OD</b> |
| 04 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 501.25 OD        |
| 07 Sep 20        | CHG       | DAILY OD INT 05/09                                       | 0.55          |              | 501.80 OD        |
| 07 Sep 20        | CHG       | DAILY OD INT 06/09                                       | 0.55          |              | 502.35 OD        |
| 07 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 502.90 OD        |
| 08 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 503.45 OD        |
| 09 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 504.00 OD        |
| 10 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 504.55 OD        |
| 11 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 505.10 OD        |
| 14 Sep 20        | CHG       | DAILY OD INT 12/09                                       | 0.55          |              | 505.65 OD        |
| 14 Sep 20        | CHG       | DAILY OD INT 13/09                                       | 0.55          |              | 506.20 OD        |
| 14 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 506.75 OD        |
| 15 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 507.30 OD        |
| 16 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 507.85 OD        |
| 17 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 508.40 OD        |
| 18 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 508.95 OD        |
| 21 Sep 20        | CHG       | DAILY OD INT 19/09                                       | 0.55          |              | 509.50 OD        |
| 21 Sep 20        | CHG       | DAILY OD INT 20/09                                       | 0.55          |              | 510.05 OD        |
| 21 Sep 20        | CHG       | DAILY OD INT   | 0.55          |              | 510.60 OD        |
| 22 Sep 20        | BGC       | SL340844A DWP UC   |               | 376.55       | 134.05 OD        |
| 22 Sep 20        | CPT       | LNK SAINSBURYS BAN CD 7918 22SEP20                       | 300.00        |              | 434.05 OD        |
| 22 Sep 20        | FPO       | VITA 200000000650578404 22SEP20 15:41                    | 20.00         |              | 454.05 OD        |
| 22 Sep 20        | CHG       | DAILY OD INT   | 0.50          |              | 454.55 OD        |
| 23 Sep 20        | DEB       | NAZAR MARKET COVEN CD 7918                               | 11.99         |              | 466.54 OD        |
| 23 Sep 20        | CHG       | DAILY OD INT   | 0.51          |              | 467.05 OD        |
| 24 Sep 20        | DEB       | Lebara CD 7918   | 10.00         |              | 477.05 OD        |
| 24 Sep 20        | CHG       | DAILY OD INT   | 0.52          |              | 477.57 OD        |
| 25 Sep 20        | BGC       | GENESIS EMPLOYMENT                                       |               | 486.29       | 8.72             |
| 28 Sep 20        | FPO       | VITA 300000000657843750 26SEP20 17:44                    | 18.00         |              | 9.28 OD          |
| 28 Sep 20        | CHG       | DAILY OD INT 26/09                                       | 0.01          |              | 9.29 OD          |
| 28 Sep 20        | CPT       | LNK PO GREAT HEATH CD 7918 27SEP20                       | 20.00         |              | 29.29 OD         |
| 28 Sep 20        | CHG       | DAILY OD INT 27/09                                       | 0.03          |              | 29.32 OD         |
| 28 Sep 20        | FPO       | VITA 100000000653637277 28SEP20 14:38                    | 50.00         |              | 79.32 OD         |
| 28 Sep 20        | DEB       | NAZAR MARKET COVEN CD 7918                               | 8.07          |              | 87.39 OD         |
| 28 Sep 20        | CHG       | DAILY OD INT   | 0.09          |              | 87.48 OD         |
| 29 Sep 20        | CHG       | DAILY OD INT   | 0.09          |              | 87.57 OD         |
| 30 Sep 20        | CPT       | LNK KJT FOOD AND W CD 7918 30SEP20 ATM<br>OWNER FEE 0.99 | 30.99         |              | 118.56 OD        |

(Continued on next page)

**Statement No. 57**

02 October 2020

Page 4 of 4

**Sort Code**

11-08-14

**Account Number**

11753463

## CURRENT ACCOUNT

| Date             | Pmnt Type | Details  | Money Out (£) | Money In (£)    | Balance (£)  |
|------------------|-----------|--|---------------|-----------------|--------------|
| 30 Sep 20        | CHG       | DAILY OD INT   | 0.13          |                 | 118.69 OD    |
| 01 Oct 20        | DEB       | PARVATHY STORES LT CD 7918                               | 10.00         |                 | 128.69 OD    |
| 01 Oct 20        | CHG       | DAILY OD INT   | 0.14          |                 | 128.83 OD    |
| 02 Oct 20        | BGC       | GENESIS EMPLOYMENT                                       |               | 309.36          | 180.53       |
| 02 Oct 20        | CPT       | LNK KJT FOOD AND W CD 7918 02OCT20 ATM<br>OWNER FEE 0.99 | 120.99        |                 | 59.54        |
| <b>02 Oct 20</b> |           | <b>STATEMENT CLOSING BALANCE</b>                         | <b>611.96</b> | <b>1,172.20</b> | <b>59.54</b> |

Payment types:

CHG - Charge

CPT - Cashpoint

FPO - Faster Payment

DEB - Debit Card

BGC - Bank Giro Credit

**Transaction Details**

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.

**Ways to manage your arranged overdraft.**

No matter what current account you have, we have several features to help you manage your money.

**Mobile and Internet Banking** - You can access Internet and mobile banking 24 hours a day 7 days a week. By making use of Internet Banking you can track your money, make payments and transfers and see your statements.

**Alerts** - We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you.

To find out more visit [www.halifax.co.uk/alerts](http://www.halifax.co.uk/alerts)

**Calculating the cost** - If you have an arranged overdraft with us, would like to increase the limit on an existing one, or are thinking of applying for an arranged overdraft, you can calculate the cost using our cost calculator tool at [www.halifax.co.uk/overdrafts](http://www.halifax.co.uk/overdrafts)  
You can also find general information about the cost of arranged overdrafts at [www.halifax.co.uk/overdrafts](http://www.halifax.co.uk/overdrafts)

**Keeping track of your borrowing** - An overdraft is there to help out when you need to borrow in the short term. But if you use it often and don't reduce your balance, you could pay more in charges than other forms of borrowing.

You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you would like to discuss potential alternative options that we may be able to provide please contact us on 0345 739 4959. You can see our range of borrowing options at [www.halifax.co.uk/borrow](http://www.halifax.co.uk/borrow)

You should also consider whether your account type is still right for you.