



MR AWAIS SULTAN
9 VICARAGE STREET
OLDBURY
WEST MIDLANDS
B68 8HQ

Select Account

Summary	
Statement Date	25 JUL 2024
Period Covered	25 JUN 2024 to 25 JUL 2024
Previous Balance	£0.00
Paid In	£403.46
Withdrawn	£298.84
New Balance	£104.62
BIC	NWBKGB2L
IBAN	GB85NWBK55501458459634

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If you have changed your address, telephone number, email address or occupation, please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
01 JUL 2024	Automated Credit AWAIS SULTAN AWAIS SULTAN FP 29/06/24 1959 PM2KAMARYQ9PBO1HQ1	10.00		10.00
04 JUL	Card Transaction 7129 03JUL24 DIXY CHICKEN BIRMINGHAM GB		6.99	3.01
11 JUL	Card Transaction 7129 10JUL24 C A AND S SUPERSTORE OLDBURY GB		1.50	1.51
17 JUL	OnLine Transaction REHMAN SU Money VIA MOBILE - PYMT	393.46		394.97
18 JUL	Card Transaction 7129 17JUL24 C JOHNS FAST FOOD OLDBURY GB		12.10	382.87
	Card Transaction 7129 17JUL24 C A AND S SUPERSTORE OLDBURY GB		3.85	379.02
19 JUL	Card Transaction 7129 18JUL24 POST OFFICE COUNTER WARLEY GB		184.00	195.02
23 JUL	Card Transaction 7129 22JUL24 C SAINSBURYS S/MKTS OLDBURY 558 GB		22.50	172.52
	Card Transaction 7129 22JUL24 C MFG DERRY OLDBURY GB		10.06	162.46
	Card Transaction 7129 22JUL24 C SAINSBURYS S/MKTS OLDBURY 558 GB		9.55	152.91
24 JUL	Card Transaction 7129 23JUL24 C JOHNS FAST FOOD OLDBURY GB		4.10	148.81
	Card Transaction 7129 22JUL24 C MCDONALDS BIRMINGHAM GB		12.00	136.81
	Cash Withdrawal TSB BANK 23JUL		10.00	126.81
25 JUL	Card Transaction 7129 24JUL24 C JOHNS FAST FOOD OLDBURY GB		12.19	114.62
	Cash Withdrawal BMACH 25JUL		10.00	104.62



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
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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
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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.

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.



Take control of your finances 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 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.natwest.com/paperless You can change your paperless preferences in Online 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.natwest.com/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.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: Smethwick Branch, 34 High Street, Smethwick, Warley, West Midlands, B66 1DU.	
Important information about compensation arrangements 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. If you receive paper statements, a FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. If you receive paperless statements, you can access the FSCS Information Sheet and list of exclusions: www.natwest.com/document-fscs-information-sheet 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). 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: <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)	
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).	