

Account Name
MISS MUHSANA HUSSAIN
SELECT ACCOUNT

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NatWest

MISS MUHSANA HUSSAIN
FLAT 276 HATHAWAY CRESCENT
LONDON
UNITED KINGDOM
E12 6LZ

Select Account

Summary	
Statement Date	28 DEC 2023
Period Covered	29 NOV 2023 to 28 DEC 2023
Previous Balance	£1,979.78
Paid In	£812.00
Withdrawn	£363.89
New Balance	£2,427.89
BIC	NWBKGB2L
IBAN	GB69NWBK60071843598048

Welcome to your new look 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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)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 NOV 2023	BROUGHT FORWARD			£1,979.78
05 DEC	Automated Credit HUSSAIN MUHSANA MY NATWEST FP 04/12/23 2021 FP23338015812875	£200.00		£1,179.78
06 DEC	OnLine Transaction MUMMY MONEY VIA MOBILE - PYMT FP 06/12/23 10 33002745864792000N		12.00	£1,167.78
07 DEC	Card Transaction 4053 06DEC23 CD BOOTS BLUEWATER GB		4.65	£1,163.13
	Card Transaction 4053 06DEC23 CD BROADWAY SQUARE CAR PA BEXLEYHEATH GB		2.50	£1,160.63
	Card Transaction 4053 06DEC23 CD ROSA'S BLUEWATER GREENHITHE GB		16.94	£1,143.69
08 DEC	Card Transaction 4053 07DEC23 CD CHAIWALA LONDON GB		9.85	£1,133.84
	Card Transaction 4053 07DEC23 CD TESCO STORES 2179 BECKTON GB		16.65	£1,117.19
11 DEC	Automated Credit HUSSAIN MUHSANA MY NATWEST FP 09/12/23 1314 FP23343005212062	£100.00		£1,217.19
	Automated Credit HUSSAIN MUHSANA MY NATWEST FP 09/12/23 1314 FP23343005212926	£100.00		£1,317.19
	Automated Credit HUSSAIN MUHSANA MY NATWEST FP 10/12/23 1944 FP23344007291010	£12.00		£1,329.19
	OnLine Transaction MUMMY MONEY VIA MOBILE - PYMT FP 10/12/23 10 31194421214902000N		12.00	£1,317.19
	Card Transaction 4053 08DEC23 CD ZETTLE_*SOFT SERVE SOC LONDON GB		12.00	£1,305.19
	Card Transaction 4053 07DEC23 CD CAFFE NERO EDGWARE ROA LONDON GB		9.30	£1,295.89
	Card Transaction 1403 09DEC23 WWW.PAY-DAR TFORD-CROSS 01132123372 GB		72.50	£1,223.39
12 DEC	OnLine Transaction Ferdousi Khan Sabins UK VIA MOBILE - PYMT FP 12/12/23 10 54113531605353000N		73.50	£1,149.89
18 DEC	Automated Credit HUSSAIN MUHSANA MY NATWEST FP 17/12/23 2100 FP23351001006910	£150.00		£1,300.89
	OnLine Transaction Sparkles hair and Muhsana VIA MOBILE - PYMT		35.00	£1,265.89
	OnLine Transaction MUMMY MONEY VIA MOBILE - PYMT FP 17/12/23 10 60210012378565000N		12.00	£1,252.89
27 DEC	Automated Credit HUSSAIN MUHSANA MY NATWEST FP 23/12/23 0050 FP23357013800620	£50.00		£1,302.89



Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			2,502.89
	OnLine Transaction MUHSANA HUSSAIN MAIN ACCOUNT VIA MOBILE - PYMT FP 26/12/23 10 29123243794266000N		60.00	2,442.89
	Card Transaction 1403 23DEC23 WWW.VOXI.CO.UK VODAFONE LTD GB		15.00	2,427.89

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.

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: **East Ham Branch, 37 High Street North, London, E6 1HS.**

Important information about compensation arrangements

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:

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:

- 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).**