

Statement of Account

Account Number 07-01-16 48308490

Branch Prefix: 0323

 208-212 Commercial Road
 Portsmouth
 Hampshire
 PO1 1HG

Telephone No: 0845 266 0323

Statement No: 82 1 of 3

Statement Date: 31 July 2014

 Mr M Blackman
 Ground Floor Flat
 233 Milton Road
 Southsea
 PO4 8PH

507/15

0323

 Arranged
 Overdraft Limit £300.00

 Arranged
 Overdraft
 Interest Rate 1.453 % Per Month

IBAN: GB04 NAIA 0701 1648 3084 90 BIC: NAIAGB21 SWIFT INTERMEDIARY BANK: MIDLGB22

Date	Details	Payments	Receipts	Balance
2014	Balance from statement 81 dated 30/06/2014			5,007.75
01 Jul	Direct Debit TV LICENCE MBP	12.12		
	TESCO STORES 5153 PORTSMOUTH	6.72		
	SAINSBURYS S/MKTS SOUTHSEA	13.43		4,975.48
02 Jul	ROBERT DYAS 33 SOUTHSEA	10.36		
	LIDL UK PORTSMOUTH	17.82		4,947.30
03 Jul	TESCO STORES 5153 PORTSMOUTH	2.78		
	TESCO STORES 5153 PORTSMOUTH	7.99		4,936.53
04 Jul	Bank Credit WORKING TAX CREDIT		41.13	
	Cheque 300039	615.00		
	TESCO STORES 5153 PORTSMOUTH	2.78		
	TESCO STORES 5153 PORTSMOUTH	7.93		
	THE SOUTHERN CO-OP	9.02		4,342.93
	ST JAMES SOUT			
05 Jul	TESCO STORES 5153 PORTSMOUTH	9.19		
	THE SOUTHERN CO-OP	10.51		
	ST JAMES SOUT			
	TESCO STORES 5153 PORTSMOUTH	11.92		4,311.31
07 Jul	TESCO STORES 5153 PORTSMOUTH	16.78		
	LIDL UK PORTSMOUTH	11.26		4,283.27
08 Jul	Cash machine wdl Link	10.00		
	Withdrawal date 07 Jul 2014			
	TESCO STORES 5153 PORTSMOUTH	2.78		
	THE SOUTHERN CO-OP	8.30		4,262.19
	ST JAMES SOUT			
09 Jul	Bank Credit MR GEOFFREY S CATL		27.99	
	Cheque Deposit		112.00	
	Bank Credit GRANGE PARK OPER		150.00	
	Bank Credit PSION CONSLT		1,440.00	
	TESCO STORES 5153 PORTSMOUTH	6.35		
	THE SOUTHERN CO-OP	8.24		5,977.59
	ST JAMES SOUT			
10 Jul	Standing Order ART SPACE POMPEY L	92.40		5,885.19

Nationwide ref: MIM000007

We confirm that all of the transactional information reproduced here
 is identical to that contained in the original statement.

Important information about compensation arrangements. The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS). An Information Sheet and Exclusion List which provides information about the FSCS and the protection that it provides can be found at nationwide.co.uk/fscs-info/. Alternatively, please visit your local branch or call 0800 30 20 11 to request a copy. For further information about the compensation provided by the FSCS, refer to the FSCS website at FSCS.org.uk

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078.

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Date	Details	Payments	Receipts	Balance
2014				5,885.19
10 Jul	O2 UK 0870 241 0202	10.00		
	TESCO STORES 2494 PORTSMOUTH	12.46		5,862.73
11 Jul	Bank Credit WORKING TAX CREDIT		41.13	
	Bank Credit DEPOSIT PROTECTION		763.62	
	TESCO STORES 5153 PORTSMOUTH	6.85		
	THE SOUTHERN CO-OP	7.00		
	EASTNEY			
	THE SOUTHERN CO-OP	9.68		6,643.95
	ST JAMES SOUT			
12 Jul	TESCO STORES 5153 PORTSMOUTH	1.60		
	THE SOUTHERN CO-OP	14.37		6,627.98
	EASTNEY			
14 Jul	MILTON ROAD SERVIC	8.99		
	SOUTHSEA			
	MILTON ROAD SERVIC	5.00		
	SOUTHSEA			
	THE SOUTHERN CO-OP	5.99		
	EASTNEY			
	LIDL UK PORTSMOUTH	17.93		
	DISCOUNT SUPPLEMENTS	199.95		6,390.12
	08445864066			
15 Jul	Bank Credit TV LICENCE MBP		24.30	
	Direct Debit TV LICENCE MBP	12.12		
	PAYPAL *DIRECTIMPOR	111.79		
	35314369001			
	THE SOUTHERN CO-OP	2.81		
	ST JAMES SOUT			
	THE SOUTHERN CO-OP	5.99		
	EASTNEY			
	TESCO STORES 5153 PORTSMOUTH	7.99		
	TESCO STORES 5153 PORTSMOUTH	9.18		6,264.54
16 Jul	TESCO STORES 5153 PORTSMOUTH	16.37		6,248.17
17 Jul	Direct Debit BARCLAYS PRTNR FIN	10.64		
	LIDL UK PORTSMOUTH	12.84		6,224.69
18 Jul	Bank Credit WORKING TAX CREDIT		41.13	
	MILTON ROAD SERVIC	7.10		
	SOUTHSEA			
	TESCO STORES 5153 PORTSMOUTH	10.77		6,247.95
19 Jul	THE SOUTHERN CO-OP	6.58		
	EASTNEY			
	THE SOUTHERN CO-OP	6.75		6,234.62
	WINTER RD SSE			
21 Jul	Direct Debit - First Payment	35.20		
	MARLIN EUROPE V LI			
	Cash machine wdl Bk of Ire	10.00		
	MILTON ROAD SERVIC	5.65		
	SOUTHSEA			
	TESCO STORES 5153 PORTSMOUTH	7.99		
	LIDL UK PORTSMOUTH	14.00		
	TESCO STORES 5153 PORTSMOUTH	13.99		
	B & Q PORTSMOUTH PO	16.94		6,130.85
22 Jul	MILTON ROAD SERVIC	5.45		
	SOUTHSEA			
	TESCO STORES 5153 PORTSMOUTH	7.99		6,117.41
23 Jul	Cash machine wdl Bk of Ire	10.00		6,107.41

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Date	Details	Payments	Receipts	Balance
2014				6,107.41
23 Jul	MILTON ROAD SERVIC	5.45		
	SOUTHSEA			
	THE SOUTHERN CO-OP	5.99		
	ST JAMES SOUT			
	B & Q	6.98		6,088.99
24 Jul	TESCO STORES 5153	15.38		6,073.61
25 Jul	Bank Credit		41.13	
	WORKING TAX CREDIT			
	MILTON ROAD SERVIC	9.48		6,105.26
	SOUTHSEA			
26 Jul	THE SOUTHERN CO-OP	5.99		
	ST JAMES SOUT			
	THE SOUTHERN CO-OP	10.84		
	EASTNEY			
	WILKO RETAIL LIMIT	27.48		6,060.95
	PORTSMOUTH 20			
28 Jul	TESCO STORES 5153	7.99		
	PORTSMOUTH	20.49		
	LIDL UK	22.98		
	SERENATA COM*SERENATAF			
	01489568247			
	T K MAXX	199.96		
	WATFORD	10.65		
	MILTON ROAD SERVIC			
	SOUTHSEA			
	TESCO STORES 5153	10.77		5,788.11
29 Jul	PORTSMOUTH			
	Cash machine wdl Link	20.00		
	CO-OP GROUP 070639	5.99		
	SOUTHSEA (SF)			
	CREDITEXPERT.CO.UK	14.99		5,747.13
	.			
30 Jul	THE SOUTHERN CO-OP	5.87		5,741.26
	EASTNEY			
31 Jul	MILTON ROAD SERVIC	5.00		
	SOUTHSEA			
	LIDL UK	5.53		
	PORTSMOUTH	7.99		
	TESCO STORES 5153	18.03		5,704.71
	PORTSMOUTH			
	CO-OP GROUP 070639			
	SOUTHSEA (SF)			

Average Daily Balances **Credit Balance** **£5,705.38**
for period: **Debit Balance** **£0.00**

Current account Annual Summary



From	1 August 2013	To	31 July 2014
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Mr M Blackman
Ground Floor Flat
233 Milton Road
Southsea
PO4 8PH

Account Number: 07-01-16 48308490
Date: 31 July 2014
Annual Summary No: 6

Your Annual Summary details the total amounts of all the fees and interest that have been applied to your FlexAccount or Cash Card Account between the from and to dates shown above. Our standard fees and interest are shown on the left, and the total amounts you have received or paid are shown on the right.

The gross, tax, and net totals for the credit interest that you have received are not the totals to put on your annual tax return. Figures for tax return purposes can be obtained from the Section 975 certificate (previously Section 352), which can be sent to you on request at the end of the tax year. The total tax you paid figure includes tax refunds paid to you between the from and to dates above (including any relating to gross interest in the previous Annual Summary period that were received in this period). All tax refunds are added into the net interest received so that the gross interest is correct for this year. No tax refunds made after the to date above are included in this Annual Summary.

Specific details of these fees and interest can be found on your regular statement and notification of charges. Your Annual Summary is produced on the anniversary of your account opening. Further information about your Annual Summary can be found on the reverse.

Please note that credit interest is calculated daily and credited to your account once a year on 31 December.

Nationwide's standard fees and interest			Total (£) amounts you received or paid		
Credit Interest	Gross each year /AER	Net each year	Total gross interest you received	Total tax you paid	Total net interest you received
All balances	0.00%	0.00%	0.00	0.00	0.00
(These are not the totals to put on your tax return)					
Overdraft interest	EAR		Total overdraft interest you paid		
Overdraft interest rate (applied to all overdrawn balances)	18.90%		0.00		
Account fees (notice given)	Cost of fee (As at date of Annual Summary)		Account fees you paid	Total account fees you paid	
Unpaid transaction fee	£15.00 each time		0.00	0.00	
Paid transaction fee	£15.00 each time		0.00		
Unarranged overdraft usage fee	£20.00 per month		0.00		
Foreign usage fees	Cost of fee (As at date of Annual Summary)		Foreign usage fees you paid	Total foreign usage fees you paid	
Non-Sterling Transaction Fee (our commission applied to all non-sterling transactions)	2.00% of the transaction amount		0.58	0.58	
Non-Sterling Cash Fee (additional commission paid on non-sterling cash withdrawals)	£1 per withdrawal		0.00		

- Specialist services:** This summary does not include any specialist service charges you have paid, such as for a duplicate statement or copy cheque, or any charge we incurred on your behalf and passed on to you, such as a fee for a non-sterling transaction. If you have requested a specialist service any charges will have been discussed with you and will be shown on your regular statement.
- Interest rates and fees:** Each interest rate and fee provided above is accurate at the date this Annual Summary is produced. The interest rates and fees may have changed throughout the previous 12 months and as a result different fees and interest may have been applied to your Current Account. For details of these changes please visit our website nationwide.co.uk or visit a branch. Interest rates and fees are displayed on the back of your regular statement and Annual Summary and are current at the date when they were produced.
- Annual Tax Return:** The gross, tax, and net totals for the credit interest that you have received are not the totals to put on your annual tax return. These figures can be obtained from the Section 975 certificate and sent to you on request at the end of the tax year. The total tax you paid figure includes tax refunds paid to you between the from and to dates above (including any relating to gross interest in the previous Annual Summary period that were received in this period). All tax refunds are added into the net interest received so that the gross interest is correct for this year. No tax refunds made after the to date above are included in this Annual Summary.