



LORD F C THOMPSON  
7 CASTLE BREWERY COURT  
NEWARK  
NOTTINGHAMSHIRE  
NG24 4ED



**Statement No.** 72  
**Branch** IB HALIFAX  
**Sort Code** 11-64-36  
**Account No** 13215862  
**IBAN** GB14 HLFX 1164 3613 2158 62  
**BIC** HLFXGB21Z09  
**Banking Helpline** 0207 232 3318



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

## CURRENT ACCOUNT

14 September 2024 to 14 October 2024

### Your Account

**Arranged Overdraft limit £750**

<b>Date of previous statement</b>	<b>13 September 2024</b>
<b>Balance on 14 Sep 2024</b>	<b>£0.00</b>
<b>Money in</b>	<b>£6,217.78</b>
<b>Money out</b>	<b>£6,217.78</b>
<b>Balance on 14 Oct 2024</b>	<b>£0.00</b>
Arranged overdraft interest	£0.00

### Your Interest Rates

### Fees Explained

#### Amount of Arranged Overdraft

#### Arranged Overdraft

£0.00+

0.092% per day (39.9% 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.

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.

Turn over for more information on managing overdrafts



# Things you need to know

## Getting in touch



Write to us: Halifax,  
PO Box 548, Leeds, LS1 1WU



Visit us in branch



Go online:  
[halifax.co.uk/contactus](https://halifax.co.uk/contactus)



Call: 0345 720 3040  
8am-8pm, seven days a week

## Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Online Banking** - View and manage your accounts online - 24 hours a day, 7 days a week. Register at [halifax.co.uk/onlinebanking](https://halifax.co.uk/onlinebanking)
- **Mobile Banking** - Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** - Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text 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. Find out more at [halifax.co.uk/mobilealerts](https://halifax.co.uk/mobilealerts)

## Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at [halifax.co.uk/overdrafts](https://halifax.co.uk/overdrafts) tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit [halifax.co.uk/borrow](https://halifax.co.uk/borrow) or call us to talk through your options.

## Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting [halifax.co.uk/bankaccounts](https://halifax.co.uk/bankaccounts) to see our latest current accounts.

## Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit [halifax.co.uk/bankaccounts/rates-rewards-fees](https://halifax.co.uk/bankaccounts/rates-rewards-fees) or ask us in branch.



## Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on 0800 500 3914 or +44 1132 888 408 if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them - please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit [halifax.co.uk/security](https://halifax.co.uk/security) for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on 0800 015 1515 or +44 (0) 113 242 8196 if outside the UK - lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at [halifax.co.uk/aboutonline/download-apps/card-freezes](https://halifax.co.uk/aboutonline/download-apps/card-freezes)

## About our debit card fees

We won't charge our debit card fees if you use an Ultimate Reward Current account debit card. We also won't charge these fees if you add Travel Ready to any other current account for **£7 a week**, allowing you to use the debit card abroad as often as you like in your selected weeks. Terms and conditions apply.

If you use your personal debit or Savings card to make a payment or withdraw cash in a currency other than pounds, or withdraw cash in pounds outside the UK then, unless you've asked the cash machine or card terminal provider to do the currency conversion, we will charge you a **foreign currency transaction fee of 2.99%** of the value in pounds of the transaction for currency conversion. The amount is converted to pounds on the day it's processed by Visa using the Visa Payment Scheme exchange rate that day. For the exchange rate call **0345 720 3040 (+44 113 242 1984 from overseas)**. Find out more on our website about the exchange rates to help you compare them with other card issuers' rates.

If you use your debit card or Savings card to withdraw cash outside the UK (at a cash machine or over the counter) or in a foreign currency at an ATM in the UK we will also charge a **foreign currency cash fee of £1.50** for each withdrawal. If the cash machine operator/financial service provider makes the conversion to pounds, and you use the card to withdraw cash outside the UK (at a cash machine or over the counter) 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, or if the cash machine operator/financial service provider makes the conversion to pounds, and use your debit card or your Savings card to withdraw cash in a foreign currency in the UK (at a cash machine or over the counter).

Where you use your debit card to make a purchase in a currency other than pounds, we'll also charge a **£0.50 foreign currency purchase fee** for each payment. We won't charge this fee if your payment's made in Euro within the EEA or UK, or where the retailer based outside the UK gives you the option to pay in pounds. If you choose to do this we won't apply any charges but the retailer might.

## Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at [halifax.co.uk/privacy](https://halifax.co.uk/privacy) or call us for a copy on 0345 720 3040.

## We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

## The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit [FSCS.org.uk](https://FSCS.org.uk)



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

## If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [www.relayuk.bt.com](https://www.relayuk.bt.com). If you need support due to a disability please get in touch.

SignVideo services are also available if you're Deaf and use British Sign Language at [halifax.co.uk/accessibility/signvideo](https://halifax.co.uk/accessibility/signvideo)

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Fair lending – we adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](https://www.lendingstandardsboard.org.uk)

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## CURRENT ACCOUNT

**Your Transactions**

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
<b>13 Sep 24</b>		<b>STATEMENT OPENING BALANCE</b>			<b>0.00</b>
16 Sep 24	FPI	FRASER THOMPSON INVESTEC INTEREST 10259214536062F8SW 15SEP24		329.93	329.93
16 Sep 24	FPO	SANTANDER MASTERCA 5229489208523380 15SEP24 07:18	29.93		300.00
16 Sep 24	FPO	FRASER THOMPSON HOUSE SAVER GOLD 15SEP24 07:18	300.00		0.00
16 Sep 24	FPI	JULIE CAMPBELL GDAY MATE 240916065827371046		60.00	60.00
16 Sep 24	FPO	SANTANDER MASTERCA 5229489208523380 16SEP24 11:09	60.00		0.00
23 Sep 24	FPI	FRASER THOMPSON 76965825139050F5SW 22SEP24		700.00	700.00
23 Sep 24	TFR	F THOMPSON 22SEP24 116436 28360562	250.00		450.00
23 Sep 24	FPO	LORD FRASER CHARLE SANTANDER 5PERCENT 22SEP24 09:35	200.00		250.00
23 Sep 24	FPO	FRAZ TSB BIG CASH SPENDER 22SEP24 09:35	250.00		0.00
23 Sep 24	FPO	FRASER CHARLES THO FIRST DIRECT FRAZZ 23SEP24 04:08	300.00		300.00 OD
23 Sep 24	FPI	FRASER THOMPSON 17113742804034F5SW		300.00	0.00
25 Sep 24	FPI	FRASER THOMPSON 44030633002053F8SW		1,730.00	1,730.00
25 Sep 24	FPO	SANTANDER MASTERCA 5229489208523380 25SEP24 02:00	730.00		1,000.00
25 Sep 24	FPO	SANTANDER MASTERCA 5229489208523380 25SEP24 02:01	1,000.00		0.00
26 Sep 24	DD	SANTANDERCARDS LTD 02564853 001581935000122867	1,738.64		1,738.64 OD
26 Sep 24	FPI	FRASER THOMPSON 68913615758067F7SW		9.00	1,729.64 OD
26 Sep 24		RETURNED DD		1,738.64	9.00
27 Sep 24	FPO	SANTANDER MASTERCA 5229489208523380 27SEP24 00:19	9.00		0.00
30 Sep 24	FPI	PAYPAL 29SEP24 PPWDL48R22224ZZP2U PPWD100000000TYNT9		257.37	257.37
30 Sep 24	FPO	FRASER THOMPSON HOUSE SAVER GOLD 29SEP24 06:44	257.37		0.00
01 Oct 24	FPI	FRASER THOMPSON 66720745154012F7SW		150.00	150.00
01 Oct 24	FPO	FRASER NATWEST NATWEST REGSAVE 01OCT24 05:42	150.00		0.00
08 Oct 24	BGC	809089176890NS PBZ		50.00	50.00
08 Oct 24	FPO	FRASER THOMPSON HOUSE SAVER GOLD 08OCT24 00:36	50.00		0.00

(Continued on next page)

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## CURRENT ACCOUNT

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
09 Oct 24	FPI	PAYPAL PPWDL48R22223ZW7BS PPWD100000000JXUAK		852.84	852.84
09 Oct 24	FPO	FRASER THOMPSON HOUSE SAVER GOLD 09OCT24 03:29	852.84		0.00
10 Oct 24	FPI	FRASER THOMPSON 55522911048003F8SW		40.00	40.00
10 Oct 24	FPO	JULIE CAMPBELL GENDER SURGERY 10OCT24 08:40	40.00		0.00
<b>14 Oct 24</b>		<b>STATEMENT CLOSING BALANCE</b>	<b>6,217.78</b>	<b>6,217.78</b>	<b>0.00</b>

Payment types:

FPI - Faster Payment

TFR - Transfer

DD - Direct Debit

BGC - Bank Giro Credit

FPO - Faster Payment

**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.