

The team at Virgin Money  
Sunderland  
SR43 4JB

Tel: 0800 121 7365  
[virginmoney.com](https://www.virginmoney.com)

0000000000  
MR JAMES WILSON  
Flat 13  
6 Fishwives Causeway  
Edinburgh  
EH15 1DH

Page 1 of 5

**Statement date**  
01 September 2025

**Account name**  
MR JAMES WILSON

**Sort code**  
82-19-75

**Account number**  
90101601

**IBAN**  
GB12CLYD82197590101601

**BIC**  
CLYDGB21975

Deposits in this account are eligible for cover under the Financial Services Compensation Scheme (FSCS)

**Opening balance**  
£0.10

**Debits**  
£17217.10

**Credits**  
£18093.28

**Closing balance**  
£876.28

DD = Direct Debit  
SO = Standing Order  
TB = Telephone Banking  
MB = Mobile Banking  
TL = Over the Counter Payment  
EB = Electronic Banking  
OD = Overdraft  
ClS = Contactless Debit Card Transaction  
WLT = Digital Wallet Payment  
FGN = Foreign  
CHQ = Cheque  
LTE = Less than or equal to  
MT = More than  
PMT = Payment  
ACC = Account  
GBP = Pounds Sterling  
REV = Reversal  
Purch = Purchase  
WDL = Withdrawal  
CCY = Currency  
Unarr = Unarranged

## Your M Plus Account statement

Statement No: 7

Date	Description	Debits	Credits	Balance
01 Aug 2025	Previous statement			0.10
13 Aug	Dillon Mcmurdo Sent From Revolut 04290947573805		70.00	
	Autbk19 Ulstportrush	70.00		0.10
14 Aug	James Wilson Sent From Revolut 04290950566156		100.00	
	Autbk19 Ycshballymone	100.00		0.10
26 Aug	D Macmillan 80482810948463 Mb James Wilson	620.00		0.10
29 Aug	ClS 19 County Hotel Peebles James Wilson Sent From Revolut 04290950566156 James Wilson Sent From Revolut 04290950566156 James Wilson Sent From Revolut 04290950566156		3.20   100.00   305.00   2000.00	

### Have a think about your options

To make sure your account and the interest rate you're receiving is still right for you, it's important to consider all of your options. You can learn about other accounts at [virginmoney.com](https://www.virginmoney.com) or visit a Virgin Money Store.

Interest rate details can be found on Page 2.

### Change of address

Do we have your correct postal address? If not, please call us on **0800 121 7365** to let us know of your new address. Please have a list of all the products you have with us to hand. For joint accounts, each account holder must get in touch.

### Complaints

Unfortunately, things can go wrong sometimes. When this happens, we'd really like to know so we can put it right as soon as possible. If you're unhappy with something, please get in touch.

You can also speak to the Financial Ombudsman Service if you don't like the way we handle your complaint. Visit [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) for more information.

### Standards of Lending Practice

We follow The Standards of Lending Practice for business customers which are monitored and enforced by the Lending Standards Board: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

### Fees and charges

Details of interest rates and charges for our accounts are available at [virginmoney.com/pca](http://virginmoney.com/pca), or give us a call on **0800 121 7365**.

### Account info

You'll find your **IBAN** (International Bank Account Number) and **BIC** (Bank Identifier Code) on page one. These details must be used to receive international payments from within the EU. For all other international payments, it's the BIC and your full account number. If you have any questions, please get in touch.

### Keeping you in the loop

You can change your marketing preferences anytime. Just head to the app, online banking or give us a call.

### Lost and stolen cards

If your debit card is lost or stolen, please call us as soon as possible on **0800 121 7365 (00 44 141 221 7300** from overseas). We're here 24/7. If possible please have your card details to hand when you call. Calls may be monitored or recorded.

### Important info about the Financial Services Compensation Scheme

We're covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. For details on the protection of eligible deposits and exclusions, head to [virginmoney.com/FSCSdeposit](http://virginmoney.com/FSCSdeposit) or visit [www.FSCS.org.uk](http://www.FSCS.org.uk).

### Please read - Interest rate information

The following interest rates were applicable during the statement period. Arranged Overdraft interest rates apply to the amount of any borrowing, up to your Arranged Overdraft limit. Unarranged Overdraft interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary Unarranged Overdraft or temporary increase to an existing Arranged Overdraft to cover a payment despite lack of funds.

Debit interest rate(s) effective from	Limit (£)	Rate (%) per annum
Arranged Overdraft 01/08/2025	0	N/A
Unarranged Overdraft 01/08/2025	0+	34.05

Current Credit Interest Rate	Tier (£)	Rate % (Per Annum)
	0 - 1,000	1.00
	1,000 +	0.00

Date	Description	Debits	Credits	Balance
29 Aug	Balance brought forward from previous page			2408.30
	J Stockell			
	Holiday			
	11083400044409		8500.00	
	Mb 821975 90102278		500.00	
	Autbk19 Tescpeebles	100.00		
	Cls 19 Tesco Stores			
	Peebles	18.50		
	Cls 19 County Hotel			
	Peebles	26.74		
	Cls 19 Welcome Abing			
	Lanarkshire	27.45		
	Card 19 Welcome Abing			
	Lanarkshire	102.16		
	Mb James Wilson	89.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
	Mb James Wilson	600.00		
	Mb 821975 90102278	8000.00		
	<b>Gross Interest</b>		<b>0.08</b>	<b>1444.53</b>
01 Sep	A Brown			
	Stake Dinner			
	80464712308667		15.00	
	James Wilson			
	Sent From Revolut			
	04290950566156		500.00	
	Mb 821975 90102278		80.00	
	Mb 821975 90102278		100.00	
	Mb 821975 90102278		242.00	
	Mb 821975 90102278		250.00	
	Mb 821975 90102278		250.00	
	Mb 821975 90102278		258.00	
	Mb 821975 90102278		300.00	
	Mb 821975 90102278		400.00	
	Mb 821975 90102278		500.00	
	Mb 821975 90102278		500.00	
	Mb 821975 90102278		500.00	

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Date	Description	Debits	Credits	Balance
01Sep	Balance brought forward from previous page			5339.53
	Mb 821975 90102278		500.00	
	Mb 821975 90102278		500.00	
	Mb 821975 90102278		500.00	
	Mb 821975 90102278		500.00	
	Autbk19 Tescedinburgh	30.00		
	Autbk19 Bmacedinburgh	101.99		
	Cls 19 Haymarket Exp Edinburgh	1.49		
	Cls 19 The Esplanade Edinburgh	3.80		
	Cls 19 Bridge Inn Peebles	10.60		
	Cls 19 Haymarket Exp Edinburgh	10.79		
	Cls 19 The Fountain Edinburgh	11.90		
	Cls 19 The Fountain Edinburgh	11.90		
	Cls 19 The Fountain Edinburgh	11.90		
	Cls 19 County Hotel Peebles	12.53		
	Cls 19 Usave Edinburgh	12.78		
	Cls 19 County Hotel Peebles	17.49		
	Cls 19 County Hotel Peebles	19.50		
	Cls 19 The Esplanade Edinburgh	23.00		
	Cls 19 Bridge Inn Peebles	30.15		
	Cls 19 Ppoint-*Hayma Edinburgh	41.43		
	Card 19 Virgin Games London	94.00		
	Card 19 Virgin Games London	114.00		
	Card 19 Virgin Games London	242.00		
	Card 19 Monopoly Casi London	250.00		
	Card 19 Virgin Games London	300.00		

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Date	Description	Debits	Credits	Balance
01 Sep	Balance brought forward from previous page			5988.28
	Card 19 Betfred			
	Gibraltar	500.00		
	Card 19 Boylesports			
	Gibraltar	500.00		
	Mb James Wilson	212.00		
	Mb James Wilson	400.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
	Mb James Wilson	500.00		
				876.28

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