



The team at Virgin Money
Sunderland
SR43 4JB

Tel: 0800 121 7365
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MS ELIZABETH ANDERSON
2 Mackenzie Gardens
Conon Bridge
Dingwall
IV7 8AY

Page 1 of 5
Statement date
15 June 2026
Account name
MS ELIZABETH MYLENE ANDERSON

Your M Plus Account statement

Statement No: 206

Date	Description	Debits	Credits	Balance
15 May 2026	Previous statement			3332.35
18 May	Card 26 Paypal *Googl			
	35314369001	1.89		
	Card 26 Paypal *Googl			
	35314369001	1.89		
	Card 26 Paypal *Googl			
	35314369001	1.89		
	Cls 26 Morrisons Aln			
	Alness	2.99		
	Cls 26 Ver*Fraser Br			
	Dingwall	15.60		
	Card 26 Morrisons Aln			
	Alness	48.24		3259.85
20 May	Card 26 Paypal *Googl			
	35314369001	1.89		
	Card 26 Paypal *Googl			
	35314369001	1.89		
	DD Mills Milk	8.49		
	DD Currys 3412122932	9.55		3238.03
22 May	Card 26 Amznmktplace*			
	London	8.49		
	DD Marie Curie	12.00		

Sort code
82-66-08
Account number
40111126
IBAN
GB17CLYD82660840111126

BIC
CLYDGB21608
Deposits in this account are eligible
for cover under the Financial
Services Compensation Scheme
(FSCS)

Opening balance	£3332.35
Debits	£1446.15
Credits	£1482.35
Closing balance	£3368.55
Arranged overdraft limit	
Current	£930

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

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 or visit a Virgin Money Branch.

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** for more information.

Fees and charges

Details of interest rates and charges for our accounts are available at **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** or visit **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 15/05/2026	930	34.05
Unarranged Overdraft 15/05/2026	930+	34.05

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

Date	Description	Debits	Credits	Balance
22 May	Balance brought forward from previous page			3217.54
	Cls 26 Messrs Robert Beaully	15.50		
	Card 26 Vodafone Vest 08082810848	20.00		
	Cls 26 Co-Op Group F Highlands	32.52		3149.52
26 May	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Prime Video* London	7.99		
	Cls 26 Ver*Fraser Br Dingwall	18.88		
	Cls 26 Morrisons Aln Alness	47.75		3057.77
27 May	DD BT Group Plc	15.00		
	Card 26 Co-Op Group F Highlands	39.73		3003.04
28 May	DD Mills Milk	8.49		2994.55
29 May	205X4482L DWP Uc		427.35	
	DD Currys 3416414865	2.50		
	Cls 26 Tesco Store 2 Dingwell	28.35		
	Gross Interest		0.85	3391.90
01 Jun	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Card 26 Paypal *Googl 35314369001	1.89		
	Cls 26 Ver*Fraser Br Dingwall	2.94		
	Cls 26 Ver*Fraser Br Dingwall	4.00		
	DD Highland Cncl Tax	33.00		

Statement date
15 June 2026

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BIC
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Debits
£1446.15

Credits
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Closing balance
£3368.55

Arranged overdraft limit
Current £930

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Date	Description	Debits	Credits	Balance
01 Jun	Balance brought forward from previous page			3344.40
	Cls 26 Morrisons Aln			
	Alness	36.50		
	Cls 26 Home Bargains			
	Dingwall	38.29		
	Cls 26 Morrisons Aln			
	Alness	47.75		
	Card 26 Ovo Energy Lt			
	Bristol	50.00		3171.86
03 Jun	DD Mills Milk	8.49		3163.37
04 Jun	Nm622854B Sss Adp		626.80	3790.17
05 Jun	Card 26 Paypal *Googl			
	35314369001	1.89		
	Cls 26 Co-Op Group F			
	Highlands	38.05		3750.23
08 Jun	Cls 26 Tesco Store 2			
	Dingwell	1.00		
	Card 26 Paypal *Googl			
	35314369001	1.89		
	Card 26 Paypal *Googl			
	35314369001	1.89		
	Card 26 Paypal *Googl			
	35314369001	1.89		
	Cls 26 Morrisons Aln			
	Alness	2.99		
	Card 26 Paypal *Googl			
	35314369001	9.49		
	Cls 26 Ver*Fraser Br			
	Dingwall	11.08		
	Card 26 Amznmktplace*			
	London	11.14		
	Cls 26 Morrisons Aln			
	Alness	55.43		3653.43
09 Jun	Autbk26 Postdingwall	400.00		
	Card 26 Paypal *Googl			
	35314369001	1.89		
	Card 26 Paypal *Googl			
	35314369001	1.89		3249.65
10 Jun	Card 26 Netflix			
	London	5.99		
	DD Mills Milk	7.35		
	Card 26 Temu.Com			
	London	34.13		3202.18
11 Jun	Card 26 Amazon Prime*			
	London	8.99		3193.19
12 Jun	205X4482N DWP Uc		427.35	
	Cls 26 Co-Op Group F			
	Highlands	49.14		
	Card 26 Amznmktplace*			
	London	50.99		3520.41

Statement date

15 June 2026

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MS ELIZABETH MYLENE
ANDERSON

Sort code

82-66-08

Account number

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BIC

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Current £930

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Date	Description	Debits	Credits	Balance
12 Jun	Balance brought forward from previous page			3520.41
15 Jun	Card 26 Paypal *Googl			
	35314369001	1.89		
	Card 26 Paypal *Googl			
	35314369001	1.89		
	Cls 26 Home Bargains			
	Dingwall	45.33		
	Card 26 Ovo Energy Lt			
	Bristol	50.00		
	Cls 26 Morrisons Aln			
	Alness	52.75		3368.55

Statement date
15 June 2026

Account name
MS ELIZABETH MYLENE
ANDERSON

Sort code
82-66-08

Account number
40111126

IBAN
GB17CLYD8266084011126

BIC
CLYDGB21608

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

Opening balance
£3332.35

Debits
£1446.15

Credits
£1482.35

Closing balance
£3368.55

Arranged overdraft limit

Current £930

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