



Mr WJ Reid
18 WATT PARK
EDINBURGH
EH16 4YP



0004337



316 A/00026

Edinburgh
16b Cameron Toll Centre
Lady Road, EH16 5PB

Call us on: 03459 758758 (from UK)
www.tsb.co.uk

Your branch: EDINBURGH, CAMERON
TOLL

Sort Code: 87-70-66
Account Number: 00244254
BIC: TSB SGB2 AXXX
IBAN: GB49 TSB S87706600244254

26/10/2025

Spend & Save Account

Statement number: 5

Effective from: 26 September 2025 to 26 October 2025

Your Account

Date of previous statement	25 September 2025
Balance on 26 September 2025	£66.45
Money in	£155.00
Money out	£134.61
Balance on 26 October 2025	£86.84

Your Interest Rates

Balances of	AER%	Gross p.a.%	Net p.a.%
£1.00+	0.00	0.00	0.00

Amount of Unarranged Overdraft and Interest Payable

£0.00+ 2.84% per month (39.90% EAR* variable)

* EAR is the Equivalent Annual Rate. This is the actual annual interest rate of an Overdraft. It does not take into account other fees and charges.
AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Net is the rate of interest which would be payable after allowing for deduction of income tax at the rate specified by law.
We will give you at least 14 days notice before we take any Overdraft fees or interest out of your account. Interest rates and fees are detailed as at the date of this statement.

Fees Explained

Other services - These are fees for other services you have asked for. You can find more details in our Banking Charges guide or at www.tsb.co.uk.
The monthly cap on unarranged overdraft charges for the Spend & Save Account account is £30. Further details can be found online at tsb.co.uk/.
Interest rates and interest rates may have changed during the period covered by this summary. For details please see your regular statements.