



Mr AG Clark
 17 ACHAMORE CRESCENT
 GLASGOW
 G15 8DU

Clydebank
 29 Sylvania Way South
 G81 1EA

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

Your branch: DRUMCHAPEL(873744)
Sort Code: 87-37-44
Account Number: 87275860
BIC: TSBSGB2AXXX
IBAN: GB22TSBS87374487275860

13/08/2025


Spend & Save Account

Statement number: 158
Effective from: 14 July 2025 to 13 August 2025

Your Account

Date of previous statement
Balance on 14 July 2025
Money in
Money out
Balance on 13 August 2025

132
 £
 £0.00



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 specified rate.

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 is £30. Further details can be found online at tsb.co.uk/overdrafts
 Fees and interest rates may have changed during the period covered by this summary. For details please see your regular statements.

Useful information

Please keep your contact information up to date

To update your contact information please write to us at: **TSB, PO Box 453, Mitcheldean, GL14 9LR** or visit any TSB branch. Some of the information below may not apply to you depending on your account type.

Contact us immediately if you think your Cards, PINS or Cheque books have been lost or stolen

- **Cards or PINS:** please call us on **0800 015 0030** or **+44 (0) 2074 812567** if you're outside the UK
- **Cheque book:** please call us on the telephone number on the front of your statement.

We have a range of tools and features to help you manage your money and stay in control

- **Internet Banking:** go to tsb.co.uk/registerquick
- **Mobile App:** download the app on the App store or Google Play and sign up once you've registered for Internet Banking
- **Telephone Banking:** call the number at the top of the statement (available 24/7). For your everyday banking needs you can use our fast automated service any time and when you need to speak to us we have a dedicated team of advisors available between 7am and 11pm. Between 11pm and 7am our advisors are dedicated to helping customers who need to report lost or stolen cards.
- **Text Alerts:** If we have your mobile number, we'll automatically send you text alerts to let you know when you're using an arranged or unarranged overdraft. To find out more or to sign up to our other handy text alerts, visit tsb.co.uk/help/mobile-banking/text-alerts/
- **Get your statements electronically:** Once you're registered for Internet Banking you can choose to stop receiving paper statements and get them electronically instead. Simply go to Your Account Tools to manage your preferences.

Fees and charges

There are fees and charges for certain transactions, such as using your debit or ATM card abroad, when we refuse a payment due to lack of funds or when you use an arranged overdraft. For more information, please see the Banking Charges Guide which can be found on our website.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid on tsb.co.uk or by asking at any TSB branch or call **03459 758 758** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

Checking your statement

Please read through the entries on your statement. If you think something is wrong, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. For example, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

Important information about compensation arrangements

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

Is your current account (and any overdraft) still right for you?

- There may be other options that are more suitable for your needs
- To find out more about other TSB products visit tsb.co.uk or pop in to one of our branches.
- Remember you can find out how much your current account costs you each year by looking at the Statement of Fees which we send you annually

If you're thinking about switching your TSB account to another provider, the Current Account Switch Service is free-to-use and makes it easy to switch your account in just 7 working days. Your switch is also backed by the Current Account Switch Guarantee. Find out more about the Current Account Switch Service at tsb.co.uk/current-accounts/switching-bank-account/

Independent service quality survey results

As part of an independent survey, customers of the 16 largest Personal Current Account providers are asked if they would recommend their provider to family and friends. The results are published every six months to enable you to compare TSB's overall quality of service, online and mobile banking services, branch service and overdraft services. Find the latest published results here tsb.co.uk/help-and-support/personal-service-quality/

Open Banking

Open Banking is a secure way you can give regulated third parties access to your financial information. If you're an Internet Banking or Mobile App customer you'll be able to securely share your current account, credit card and some savings account data with your chosen third party. Open Banking services could make banking easier for you, for example by helping you budget or finding the best deals on products and services that suit you, as well as offering new ways to pay. Find out more at tsb.co.uk/help-and-support/open-banking/

Making a complaint

If you have a problem with your account, please let us know and try to resolve it with us first. If you don't, you won't be able to complain to the Financial Ombudsman Service if you're not happy with how we handled your complaint or the result. We can provide details of how to contact the Ombudsman.



Protected



Please contact us if you'd like this in Braille or large print.

If you have a hearing or speech impairment and would prefer to use Textphone, please feel free to contact us on 03458 353 843 (or 01179 743664 for offshore customers) or via text relay. Calls 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.

TSB Bank plc Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Telephone 0131 225 4555. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240.

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB business customers will be covered by these schemes).



Sort Code: 87-37-44
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13/08/2025

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Spend & Save Account

Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
13 Jul 25		STATEMENT OPENING BALANCE			8,949.57
14 Jul 25	DIRECT CREDIT	ARGYLL AND BUTE CO REFERENCE: 8019673 CLARK		2,331.82	11,281.39
14 Jul 25	STANDING ORDER	Drumchapel credit union 12296	100.00		11,181.39
14 Jul 25	DIRECT DEBIT	UNITE THE UNION REFERENCE: 20659433	16.86		11,164.53
14 Jul 25		MCDONALDS 1504 CD 9628	3.39		11,161.14
14 Jul 25		MCDONALDS 1504 CD 9628	7.87		11,153.27
14 Jul 25		SAINSBURYS PETROL CD 9628	3.95		11,149.32
14 Jul 25	FASTER PAYMENT	Card ending 3191 5402420205903191	100.00		11,049.32
14 Jul 25	FASTER PAYMENT	Capital One PBB00012408214	514.16		10,535.16
14 Jul 25	FASTER PAYMENT	Dorothy Carroll Andy	40.00		10,495.16
15 Jul 25	DIRECT DEBIT	ALLWYN ENT LTD REFERENCE: A00237/1578	10.00		10,485.16
15 Jul 25	DIRECT DEBIT	LOANS TSB REFERENCE: 100304682670	422.77		10,062.39
15 Jul 25		BUTTY BAR CD 9628	5.90		10,056.49
15 Jul 25		WILLIAMHILL *INTERNET CD 9628	20.00		10,036.49
15 Jul 25		WILLIAMHILL *INTERNET CD 9628	20.00		10,016.49
15 Jul 25		WILLIAMHILL *INTERNET CD 9628	5.00		10,011.49
15 Jul 25		BUTTY BAR CD 9628	21.10		9,990.39
15 Jul 25		BUTTY BAR CD 9628	12.10		9,978.29
15 Jul 25		MFG DUNGLASS CD 9628	3.10		9,975.19
15 Jul 25		MFG DUNGLASS CD 9628	3.10		9,972.09
16 Jul 25	DIRECT DEBIT	VODAFONE LTD REFERENCE: 7060953937-1001	10.10		9,961.99
16 Jul 25	DIRECT DEBIT	VODAFONE LTDDEVICE REFERENCE: 1004850721	8.00		9,953.99
16 Jul 25	FASTER PAYMENT	Card ending 3191 5402420205903191	150.00		9,803.99
16 Jul 25	TRANSFER	FROM Savings Pot 1 Andy 873744-00040352		70.00	9,873.99
16 Jul 25	CASH WITHDRAWAL	Notemachine G15 6RX GB2025-07-16	70.00		9,803.99
16 Jul 25	FASTER PAYMENT	Daniel Clark 110		50.00	9,853.99
17 Jul 25	FASTER PAYMENT	CARROLL D DOT		100.00	9,953.99
17 Jul 25	VISA DIRECT	WILLIAMHILL *INTERNET VISAXR CD9628 2025-07-17		40.00	9,993.99
19 Jul 25	CASH WITHDRAWAL	GLASGOW PARTICK GLASGOW GB2025-07-19	60.00		9,933.99

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
21 Jul 25	DIRECT CREDIT	ERCLT EXPENDITURE REFERENCE: BACS TRANSFER		140.00	10,073.99
21 Jul 25	DIRECT DEBIT	LV LIFE REFERENCE: 09319606025M	12.07		10,061.92
21 Jul 25		Nippy Sweetly CD 9628	6.10		10,055.82
21 Jul 25		WILLIAMHILL*INTERNET CD 9628	20.00		10,035.82
21 Jul 25		WILLIAMHILL*INTERNET CD 9628	27.00		10,008.82
21 Jul 25	FASTER PAYMENT	Vanquis Bank Ltd 050016605158250721	100.00		9,908.82
21 Jul 25	FASTER PAYMENT	Card ending 3191 5402420205903191	200.00		9,708.82
22 Jul 25	DIRECT DEBIT	UKI T/A CHURCHILL REFERENCE:	59.33		9,649.49
22 Jul 25		ALDI STORES LTD 777 06 CD 9628	10.53		9,638.96
22 Jul 25		ONE O ONE CONVENIENCE CD 9628	43.80		9,595.16
23 Jul 25	FASTER PAYMENT	Carla Graham Andy	75.00		9,520.16
25 Jul 25	FASTER PAYMENT	Daniel Clark 110		80.00	9,600.16
25 Jul 25	VISA DIRECT	WILLIAMHILL*INTERNET VISAXR CD9628 2025-07-25		40.00	9,640.16
25 Jul 25	FASTER PAYMENT	Mark Griffin Andy	80.00		9,560.16
25 Jul 25	CASH	Notemachine G15 7TG	30.00		9,530.16
	WITHDRAWAL	GB2025-07-25			
25 Jul 25	FASTER PAYMENT	Dorothy Carroll Andy	50.00		9,480.16
26 Jul 25	CASH	Notemachine G15 6RX	100.00		9,380.16
	WITHDRAWAL	GB2025-07-26			
27 Jul 25	VISA DIRECT	WILLIAMHILL*INTERNET VISAXR CD9628 2025-07-27		20.00	9,400.16
29 Jul 25		WILLIAMHILL*INTERNET CD 9628	20.00		9,380.16
29 Jul 25		WILLIAMHILL*INTERNET CD 9628	20.00		9,360.16
29 Jul 25	FASTER PAYMENT	Capital One PBB00012408214	100.00		9,260.16
29 Jul 25	FASTER PAYMENT	Vanquis Bank Ltd 050016605158250729	95.00		9,165.16
29 Jul 25	FASTER PAYMENT	Card ending 3191 5402420205903191	200.00		8,965.16
30 Jul 25	STANDING ORDER	TO Savings Pot 1 Andy 873744-00040352	25.00		8,940.16
01 Aug 25	DIRECT DEBIT	VODAFONE LTD REFERENCE: 7060955929-1001	32.39		8,907.77
01 Aug 25	DIRECT DEBIT	RANGERS FC REFERENCE: RFC500106820341847	45.00		8,862.77
01 Aug 25	DIRECT DEBIT	RANGERS FC REFERENCE: RFC500106820261753	170.75		8,692.02
01 Aug 25	DIRECT DEBIT	DVLA-WN20KFR REFERENCE: 00000000066669332	17.09		8,674.93
01 Aug 25		ONE O ONE CONVENIENCE CD 9628	43.80		8,631.13
01 Aug 25	CASH	Notemachine G15 6RX	60.00		8,571.13
	WITHDRAWAL	GB2025-08-01			
02 Aug 25	VISA DIRECT	WILLIAMHILL*INTERNET VISAXR CD9628 2025-08-02		20.00	8,591.13

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
02 Aug 25	VISA DIRECT	WILLIAMHILL*INTERNET VISAXR CD9628 2025-08-02		60.00	8,651.13
02 Aug 25	FASTER PAYMENT	Dorothy Carroll Andy	50.00		8,601.13
04 Aug 25	FASTER PAYMENT	CARROLL D DOT		50.00	8,651.13
05 Aug 25		LEVANT CUISINE CD 9628	12.00		8,639.13
05 Aug 25		WILLIAMHILL*INTERNET CD 9628	20.00		8,619.13
05 Aug 25		www.groupon.co.uk CD 9628	69.00		8,550.13
06 Aug 25	VISA DIRECT	WILLIAMHILL*INTERNET VISAXR CD9628 2025-08-06		50.00	8,600.13
08 Aug 25	DIRECT CREDIT	ALLWYN ENT LTD REFERENCE: A00237/1578-12271		2.80	8,602.93
08 Aug 25		WILLIAMHILL*INTERNET CD 9628	30.00		8,572.93
08 Aug 25		WILLIAMHILL*INTERNET CD 9628	30.00		8,542.93
08 Aug 25	CASH WITHDRAWAL	VAPORIZED 1581 GREAT W GLASGOW GB2025-08-08	51.25		8,491.68
09 Aug 25	VISA DIRECT	WILLIAMHILL*INTERNET VISAXR CD9628 2025-08-09		20.00	8,511.68
09 Aug 25	FASTER PAYMENT	Andrew Nixon ticket		200.00	8,711.68
10 Aug 25	CASH WITHDRAWAL	Notemachine G15 6RX GB2025-08-10	40.00		8,671.68
11 Aug 25	FASTER PAYMENT	Card ending 3191 5402420205903191	200.00		8,471.68
11 Aug 25	FASTER PAYMENT	Vanquis Bank Ltd 050016605158250811	50.00		8,421.68
11 Aug 25	FASTER PAYMENT	Capital One PBB00012408214	100.00		8,321.68
11 Aug 25	VISA DIRECT	WILLIAMHILL*INTERNET VISAXR CD9628 2025-08-11		50.00	8,371.68
11 Aug 25	FASTER PAYMENT	Dorothy Carroll Andy	50.00		8,321.68
12 Aug 25		ONE O ONE CONVENIENCE CD 9628	13.60		8,308.08
12 Aug 25		BUTTY BAR CD 9628	10.10		8,297.98
12 Aug 25		WILLIAMHILL*INTERNET CD 9628	20.00		8,277.98
12 Aug 25		BUTTY BAR CD 9628	15.20		8,262.78
12 Aug 25	FASTER PAYMENT	Daniel Clark 110		80.00	8,342.78
12 Aug 25	FASTER PAYMENT	Mark Griffin Andy	80.00		8,262.78
13 Aug 25		WILLIAMHILL*INTERNET CD 9628	28.00		8,234.78
13 Aug 25		SAINSBURYS PETROL CD 9628	17.50		8,217.28
13 Aug 25		ASDA SUPERSTORE CD 9628	6.87		8,210.41
13 Aug 25		STATEMENT CLOSING BALANCE	4,143.78	3,404.62	8,210.41

DV015004A-250814-E-TSBS-000001-197253-IADDV003-D-9126-873744-TSB-DS2

Monthly Maximum Charge (MMC) for Overdraft Fees and Interest

To make comparing bank accounts easier for you, all banks and building societies are setting a maximum monthly charge. Each bank may charge a different amount, but all banks are explaining this to their customers in the same way with the same wording. This wording is in the box below.

We'll never charge you more than £30 each monthly billing period for interest charged on the amount you borrow using an Unarranged Overdraft.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
 - a. going overdrawn when you have not arranged an overdraft; or
 - b. going over/past your arranged overdraft limit (if you have one)
2. This cap covers:
 - a. Interest for going over/past your arranged overdraft limit
 - b. Fees for each payment your bank allows despite lack of funds; and
 - c. Fees for each payment your bank refuses due to lack of funds

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling 03459 758 758, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on 03459 758 758 (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

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