



Mr CJ Nimmo  
31 BURNFOOT PLACE  
KILMARNOCK  
KA3 2BN

Kilmarnock  
107-111 King Street  
KA1 1QD

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

Your branch: KILMARNOCK  
Sort Code: 87-37-56  
Account Number: 00006877  
BIC: TSBSGB2AXXX  
IBAN: GB07TSBS87375600006877

02/09/2025

## Spend & Save Account

Statement number: 112

Effective from: 21 August 2025 to 02 September 2025

### Your Account

Date of previous statement	20 August 2025
Balance on 21 August 2025	£751.41
Money in	£481.40
Money out	£1,085.20
Balance on 02 September 2025	£147.61

### Arranged Overdraft limit £500.00

Fees, Interest and Charges	Quantity	Total
Debit interest	1	£2.39
<b>Total fees</b>	<b>1</b>	<b>£2.39</b>

### Your Interest Rates

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

#### Amount of Arranged Overdraft and Interest Payable

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

#### 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](http://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/overdrafts](http://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](https://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/](https://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](https://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](https://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](https://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/](https://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/](https://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/](https://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.



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## 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.

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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).



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### Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
20 Aug 25		<b>STATEMENT OPENING BALANCE</b>			<b>751.41</b>
21 Aug 25		TESCO STORES 2792 CD 1620	12.30		739.11
21 Aug 25	CASH	TESCO KILMARNO EXT	10.00		729.11
	WITHDRAWAL	KILMARNOCK GB2025-08-21			
21 Aug 25	CASH	CERTAS ENERGY -	11.99		717.12
	WITHDRAWAL	KILMARNOCK GB2025-08-21			
21 Aug 25	FASTER PAYMENT	Dean Nimmo trip	10.00		707.12
22 Aug 25	DIRECT CREDIT	JE229444A SSS SCP REFERENCE: 000000003276331504		108.60	815.72
22 Aug 25	DIRECT CREDIT	HMRC CHILD BENEFIT REFERENCE: NIMMO00CRAIG780612		104.20	919.92
22 Aug 25		STAGECOACH CD 1620	7.70		912.22
22 Aug 25		STAGECOACH CD 1620	12.20		900.02
22 Aug 25		WWW.HAGERTY.CO.UK CD 1620	82.47		817.55
22 Aug 25		Google Play Apps CD 1620	8.99		808.56
22 Aug 25		SumUp *Minchella s lc CD 1620	3.20		805.36
22 Aug 25	CASH	COOPERATIVE KA17 OHR	30.00		775.36
	WITHDRAWAL	DARVEL GB2025-08-22			
23 Aug 25	FASTER PAYMENT	Dean Nimmo trip	10.00		765.36
24 Aug 25	CASH	Notemachine KA3 2ES	30.00		735.36
	WITHDRAWAL	GB2025-08-24			
26 Aug 25		PPOINT_*JASWINDER KHUN CD 1620	18.28		717.08
26 Aug 25		CO-OP GROUP FOOD CD 1620	5.00		712.08
26 Aug 25		The Chip Bank Delivery CD 1620	5.95		706.13
26 Aug 25		BROWNING'S THE BAKERS CD 1620	3.10		703.03
26 Aug 25	FASTER PAYMENT	PAUL NIMMO car		35.00	738.03
26 Aug 25	CASH	Notemachine KA3 2ES	30.00		708.03
	WITHDRAWAL	GB2025-08-26			
27 Aug 25	DIRECT DEBIT	TALKTALK TELECOM T REFERENCE: 1015247801 0649065	35.00		673.03
27 Aug 25		CAMPBELL FUEL OILS LIM CD 1620	15.85		657.18
27 Aug 25		Barassie Stores CD 1620	3.64		653.54
27 Aug 25		ATTWAL BROS CD 1620	1.95		651.59
27 Aug 25		Google YouTube CD 1620	19.99		631.60
27 Aug 25		TESCO STORES 2792 CD 1620	29.94		601.66
27 Aug 25		THE TATTIE STOP CD 1620	9.00		592.66
27 Aug 25		BP TGC WESTERN CD 1620	20.02		572.64

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**Spend & Save Account**

**Your Transactions**

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
27 Aug 25		Bonnyton Cafe CD 1620	9.45		563.19
27 Aug 25		DOMINO S PIZZA CD 1620	23.34		539.85
27 Aug 25		GLENCAIRN SERVICE STAT CD 1620	10.00		529.85
27 Aug 25		MORRISONS TROON CD 1620	17.37		512.48
27 Aug 25		Day Today CD 1620	4.64		507.84
27 Aug 25		SPAR CD 1620	4.98		502.86
27 Aug 25		BP TGC WESTERN CD 1620	20.02		482.84
27 Aug 25		SumUp *Minchella s lc CD 1620	2.95		479.89
27 Aug 25		BOBBIN FILLING STATION CD 1620	10.01		469.88
27 Aug 25		MCDONALDS CD 1620	1.59		468.29
27 Aug 25		GLENCAIRN SERVICE STAT CD 1620	30.00		438.29
27 Aug 25		ATTWAL BROS CD 1620	2.15		436.14
27 Aug 25	FASTER PAYMENT	marc h Orr shopping	20.00		416.14
28 Aug 25	DIRECT DEBIT	OVO ENERGY REFERENCE: PVA6G9T	199.00		217.14
28 Aug 25		Keystore More CD 1620	3.39		213.75
28 Aug 25		TESCO STORES 2792 CD 1620	21.67		192.08
28 Aug 25		CROSSHOUSE HOSPITAL CD 1620	6.97		185.11
28 Aug 25		WLY*COMPLETESAVE.CO.UK CD 1620	18.00		167.11
28 Aug 25		CROSSHOUSE HOSPITAL CD 1620	2.50		164.61
29 Aug 25		TESCO STORES 2792 CD 1620	10.25		154.36
29 Aug 25		SumUp *Minchella s lc CD 1620	5.80		148.56
29 Aug 25	CASH WITHDRAWAL	BP - WESTERN SERVICE S KILMARNOCK GB2025-08-29	30.00		118.56
29 Aug 25	FASTER PAYMENT	Dean Nimmo trip	10.00		108.56
29 Aug 25	FASTER PAYMENT	marc h Orr shopping	10.00		98.56
01 Sep 25	DIRECT CREDIT	PP266885B SSS CDP REFERENCE: 000000003288599630		233.60	332.16
01 Sep 25		DAVID@BROWNING'S CD 1620	5.10		327.06
01 Sep 25	FASTER PAYMENT	Matthew Nimmo help with costs	10.00		317.06
01 Sep 25	CASH WITHDRAWAL	BP - WESTERN SERVICE S KILMARNOCK GB2025-09-01	30.00		287.06
01 Sep 25	CASH WITHDRAWAL	KILMARNOCK FINNIE KILMARNOCK GB2025-09-01	10.00		277.06
02 Sep 25		MCDONALDS CD 1620	8.38		268.68
02 Sep 25		BP TGC WESTERN CD 1620	17.14		251.54
02 Sep 25		BP TGC WESTERN CD 1620	20.01		231.53
02 Sep 25		TESCO STORES 2792 CD 1620	43.87		187.66
02 Sep 25		Day Today CD 1620	2.15		185.51
02 Sep 25		SUMUP *MINCHELLA_S IC CD 1620	15.50		170.01
02 Sep 25		GLENCAIRN SERVICE STAT CD 1620	20.01		150.00

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
02 Sep 25	SERVICE CHARGES	DEBIT INTEREST ARRANGED O/D	2.39		147.61
02 Sep 25		STATEMENT CLOSING BALANCE	1,085.20	481.40	147.61

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## Notification of forthcoming fees for your next statement period

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### Fees for your monthly billing period 02 Aug 25 to 01 Sep 25

Debit interest	£0.92
<b>Total Arranged fees</b>	<b>£0.92</b>
<b>Total fees</b>	<b>£0.92</b>

These fees will be debited at close of business on 02 Oct 25

### 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](http://www.relayuk.bt.com) to read how they manage your data.

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