31 December 2025

BANK OF SCOTLAND

024482 P0DE604 20280101 82865 023276

MR D G ROWLEY
15 BRYANS AVENUE
NEWTONGRANGE
DALKEITH
MIDLOTHIAN
EH22 4RX

31600 B

Statement No.	182
Branch	DALKEITH (800629)
Sort Code	80-06-29
Account No.	00780721
IBAN	GB97 BOFS 8006 2900 7807 21
BIC	BOFSGB21299
Banking Helpline	0345 721 3141

www.bankofscotland.co.uk

CLASSIC VANTAGE

02 December 2025 to 31 December 2025

Arranged Overdraft limit £200

Your Account

Date of previous statement	01 December 2025
Balance on 02 Dec 2025	£3,855.65
Money in	£1,842.00
Money out	£3,405.39
Balance on 31 Dec 2025	£2,292.26
Credit interest	£0.00
Arranged overdraft interest	£0.00

Elsworth Associates Ltd
Certified to be a true copy of the original document and a true likeness of the client.
Name: Raymond Baker FCA No: RVB00005
Signed: .....
Date: 31/12/26

PCA10753180459

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Your Interest Rates

Any balance up to £5000.00 will earn the interest rate in the table below subject to account conditions. No additional interest will be paid on any balance over £5000.00.

Balances of	AER%	Gross p.a.%
£5,000.00+	0.00	0.00
£4,000.00+	3.00	2.96
£100+	1.50	1.49

Amount of Arranged Overdraft	Arranged Overdraft
£0.00+	0.092% per day (19.9% EAR* variable)

We apply the daily interest rate shown above to your arranged overdraft balance at the end of the day.

*EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding i.e. charging interest on interest already charged. This interest rate does not include any 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.

From 6th April 2016 your non ISA interest is paid gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances tax may be due on the interest and it is your responsibility to disclose and pay any tax due directly to HM Revenue and Customs (HMRC).

Fees Explained

Other fees for special services and details of all other fees and charges for personal customers are detailed in either the Banking Charges guide, the Reward payments, interest and account fees leaflet, or the Price List (Private Banking), depending upon which type of account you have.

Turn over for more information on managing overdrafts

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