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144 High St  
KA12 8AH

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

Your branch: IRVINE  
Sort Code: 87-37-84  
Account Number: 87732868  
BIC: TSBSGB2AXXX  
IBAN: GB86TSBS87376487732868

02/02/2026

## Spend & Save Account

Statement number: 120  
Effective from: 02 January 2026 to 02 February 2026

### Your Account

Date of previous statement	01 January 2026	
Balance on 02 January 2026	£1,899.41	OD
Money in	£1,687.30	
Money out	£1,740.79	
Balance on 02 February 2026	£2,052.90	OD

Arranged Overdraft limit £2,000.00

Fees, Interest and Charges	Quantity	Total
Debit interest	2	£0.55
Debit interest	2	£111.69
Total fees	4	£112.24

### 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.

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: 5/3/2026