

0572

Mr D W McShane  
14 Greenhead  
ALVA  
FK12 5HG



**Your FlexBasic transactions**

Statement 20 September 2025

Statement no 75 1 of 10

Sort code 07-08-06

Account no 06548153

Start balance £658.23

End balance £11.49

Average credit balance £44.84

Average debit balance £0.00

**Receiving an International Payment?**

BIC NAIAGB2I

IBAN GB35 NAIA 0708 0606 5481 53

Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2025	Balance from statement 74 dated 20/08/2025			658.23
21 Aug	Transfer to 071660 68145429	600.00		
	Effective Date 20 Aug 2025			
	Contactless Payment	4.15		
	GREGGS PLC CUPAR			
	Contactless Payment	5.29		
	Shop Smart Superstore Tillicoultry			
	Contactless Payment	8.25		
	CO-OP GROUP 020215 CUPAR			
	Contactless Payment	10.30		
	WM MORRISONS STORE ST ANDREWS			
	Transfer from 071660 68145429		250.00	
	ATM Withdrawal LINK	250.00		30.24
22 Aug	Transfer from 071660 68145429		10.00	
	Contactless Payment	5.25		
	GREGGS PLC CUPAR			
	Contactless Payment	6.44		
	MORR ST ANDREWS ST ANDREWS			
	Contactless Payment	8.90		
	WM MORRISONS STORE ST ANDREWS			
	Transfer from 071660 68145429		70.00	
	ATM Withdrawal LINK	60.00		29.65
23 Aug	Transfer from 071660 68145429		20.00	
	Effective Date 22 Aug 2025			
	Transfer to Duncan Mcshane	20.00		
	Effective Date 22 Aug 2025			
	Contactless Payment	7.30		
	CO-OP GROUP 020215 CUPAR			
	Contactless Payment	10.45		
	WM MORRISONS STORE ST ANDREWS			

## Stop and think

We want to do everything we can to alert, educate and protect you from fraud. That's why, when you set up a new payee you'll soon be given some guidance to help you decide whether to make that payment before it goes through.

For more information about fraud and scams, go to [nationwide.co.uk/fraudaware](https://nationwide.co.uk/fraudaware)

**Please help us to keep your details up to date and let us know if your name, telephone numbers or address changes.**

- Log in to the Internet Bank
- Visit your local branch
- Visit [nationwide.co.uk/update-details](https://nationwide.co.uk/update-details) for more information

## transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				11.90
23 Aug	Contactless Payment PRIEMIER ALVA ALVA Transfer from 071660 68145429	11.88	270.00	
	Bank credit Duncan Mcshane		45.00	
	ATM Withdrawal LINK	30.00		
	Transfer to 071660 68145429	50.00		235.02
25 Aug	Transfer from 071660 68145429		10.00	
	Effective Date 24 Aug 2025			
	Bank credit Duncan Mcshane		100.00	
	Effective Date 24 Aug 2025			
	ATM Withdrawal LINK	100.00		
	Effective Date 24 Aug 2025			
	Contactless Payment PRIEMIER ALVA ALVA Effective Date 24 Aug 2025	1.75		
	Contactless Payment PRIEMIER ALVA ALVA Effective Date 24 Aug 2025	10.42		
	PRIEMIER ALVA ALVA Effective Date 24 Aug 2025	220.00		
	Transfer from 071660 68145429		10.00	
	Effective Date 24 Aug 2025			
	Transfer from 071660 68145429		10.00	
	Contactless Payment PRIEMIER ALVA ALVA	2.20		
	Contactless Payment BAYNES FAMILY BAKERS ALVA	5.39		
	Contactless Payment PRIEMIER ALVA ALVA	14.94		
	Transfer from 071660 68145429		10.00	
	Bank credit catherine elliott		10.00	30.32
26 Aug	Transfer to Duncan Mcshane	10.00		
	Effective Date 25 Aug 2025			
	Transfer from 071660 68145429		10.00	
	Contactless Payment WM MORRISONS STORE ST ANDREWS	6.75		
	Contactless Payment CO-OP GROUP 020215 CUPAR	8.25		
	Bank credit CHLOE MCSHANE CHASE		5.00	20.32
27 Aug	Bank credit CARMICHAEL AND BAX WAGES		514.79	
	Transfer to Duncan Mcshane	13.00		
	Transfer to Duncan Mcshane	5.00		

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				517.11
27 Aug	Contactless Payment Shop Smart Superstore Tillicoultry	1.89		
	Contactless Payment GREGGS PLC CUPAR	2.75		
	Contactless Payment CO-OP GROUP 020215 CUPAR	7.30		
	Contactless Payment WM MORRISONS STORE ST ANDREWS	7.30		
	ATM Withdrawal LINK	30.00		467.87
28 Aug	Transfer to 071660 68145429 Effective Date 27 Aug 2025	400.00		
	Direct debit D&G APPLIANCE CARE	5.71		
	Transfer to Duncan Mcshane	5.00		
	Contactless Payment GREGGS PLC CUPAR	6.70		
	Contactless Payment WM MORRISONS STORE ST ANDREWS	7.30		
	Contactless Payment FLAME IN SPICE GLENROTHES	7.99		
	Contactless Payment CO-OP GROUP 020215 CUPAR	8.00		
	PRIEMIER ALVA ALVA	10.73		
	Transfer from 071660 68145429		10.00	
	Transfer from 071660 68145429		180.00	
	Transfer to Duncan Mcshane	180.00		
	Bank credit CHLOE MCSHANE CHASE		55.00	
	ATM Withdrawal LINK	30.00		51.44
29 Aug	Transfer from 071660 68145429		10.00	
	Transfer from 071660 68145429		5.00	
	Contactless Payment WM MORRISONS STORE ST ANDREWS	3.65		
	Contactless Payment GREGGS PLC CUPAR	4.85		
	Contactless Payment WM MORRISONS STORE ST ANDREWS	5.00		
	Contactless Payment CO-OP GROUP 020215 CUPAR	8.15		
	Contactless Payment PRIEMIER ALVA ALVA	24.62		
	Transfer from 071660 68145429		25.00	45.17
30 Aug	Bank credit CHLOE MCSHANE CHASE Effective Date 29 Aug 2025		100.00	

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## transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				145.17
30 Aug	ATM Withdrawal LINK	20.00		
	Effective Date 29 Aug 2025			
	Transfer to 071660 68145429	70.00		
	Contactless Payment	7.30		
	WM MORRISONS STORE ST ANDREWS			
	Contactless Payment	8.25		
	CO-OP GROUP 020215 CUPAR			
	Contactless Payment	26.85		
	PRIEMIER ALVA ALVA			
	Bank credit CHLOE MCSHANE		45.00	
	CHASE			
	Transfer from 071660 68145429		100.00	
	ATM Withdrawal LINK	130.00		27.77
01 Sep	Transfer from 071660 68145429		140.00	
	Effective Date 31 Aug 2025			
	Transfer to 071660 68145429	8.00		
	Effective Date 31 Aug 2025			
	Contactless Payment	23.64		
	PRIEMIER ALVA ALVA			
	Effective Date 31 Aug 2025			
	Transfer from 071660 68145429		8.00	
	PRIEMIER ALVA ALVA	135.19		
	Direct debit MONEYCOPE	5.99		
	Returned direct debit		5.99	
	Direct debit CAPITAL ONE	63.75		
	Returned direct debit		63.75	
	Direct debit 118 118 MONEY	146.60		
	Returned direct debit		146.60	8.94
02 Sep	Bank credit CHLOE MCSHANE		10.00	
	CHASE			
	Contactless Payment	3.55		15.39
	GREGGS PLC CUPAR			
03 Sep	Bank credit CARMICHAEL AND BAX		511.78	
	WAGES			
	Transfer to 071660 68145429	480.00		
	Contactless Payment	6.80		
	CO-OP GROUP 020215 CUPAR			
	Contactless Payment	7.85		
	WM MORRISONS STORE ST ANDREWS			
	Transfer to Duncan Mcshane	5.00		
	Transfer from 071660 68145429		350.00	
	Transfer to Duncan Mcshane	350.00		
	Transfer from 071660 68145429		20.00	
	Transfer from 071660 68145429		10.00	

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				57.52
03 Sep	Transfer to Duncan Mcshane	20.00		37.52
04 Sep	Transfer from 071660 68145429		5.00	
	Transfer to Duncan Mcshane	5.00		
	Transfer from 071660 68145429		10.00	
	Contactless Payment FISHER & DONALDSON CUPAR	4.70		
	Contactless Payment GREGGS PLC CUPAR	5.25		
	Contactless Payment CO-OP GROUP 020215 CUPAR	7.85		
	Contactless Payment PRIEMIER ALVA ALVA	13.33		16.39
05 Sep	Transfer from 071660 68145429		10.00	
	Contactless Payment PRIEMIER ALVA ALVA	3.50		
	Contactless Payment GREGGS PLC CUPAR	4.85		
	CO-OP GROUP 020215 CUPAR	7.67		
	Bank credit CHLOE MCSHANE CHASE		70.00	
	Transfer from 071660 68145429		41.00	
	Transfer to Duncan Mcshane	100.00		21.37
06 Sep	Transfer from 071660 68145429		10.00	
	Effective Date 05 Sep 2025			
	Transfer to Duncan Mcshane	10.00		
	Effective Date 05 Sep 2025			
	Bank credit CHLOE MCSHANE CHASE		20.00	
	Effective Date 05 Sep 2025			
	Transfer to Duncan Mcshane	20.00		
	Effective Date 05 Sep 2025			
	Transfer from 071660 68145429		15.00	
	Bank credit CHLOE MCSHANE CHASE		10.00	
	Bank credit CHLOE MCSHANE CHASE		15.00	
	ATM Withdrawal POST OFFICE LTD	10.00		
	Contactless Payment TESCO STORES 3196 ST ANDREWS	7.10		
	Contactless Payment PRIEMIER ALVA ALVA	14.20		
	Bank credit catherine elliott Duncan Mcshane		20.00	
	ATM Withdrawal LINK	10.00		

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				40.07
06 Sep	Transfer from 071660 68145429		9.00	
	Transfer to Duncan Mcshane	10.00		39.07
08 Sep	Bank credit Duncan Mcshane		10.00	
	Effective Date 07 Sep 2025			
	Contactless Payment	3.45		
	PRIEMIER ALVA ALVA			
	Effective Date 07 Sep 2025			
	Contactless Payment	3.69		
	PRIEMIER ALVA ALVA			
	Effective Date 07 Sep 2025			
	Contactless Payment	10.00		
	PRIEMIER ALVA ALVA			
	Effective Date 07 Sep 2025			
	Contactless Payment	19.48		
	PRIEMIER ALVA ALVA			
	Effective Date 07 Sep 2025			
	Bank credit CHLOE MCSHANE		5.00	
	CHASE			
	Effective Date 07 Sep 2025			
	Contactless Payment	8.33		
	PRIEMIER ALVA ALVA			
	Contactless Payment	8.78		
	PRIEMIER ALVA ALVA			
	Direct debit MONEYCOPE	5.99		
	Returned direct debit		5.99	0.34
09 Sep	Direct debit 118 118 MONEY	146.60		
	Returned direct debit		146.60	0.34
10 Sep	Bank credit CARMICHAEL AND BAX		512.09	
	WAGES			
	Payment to CHLOE MCSHANE	10.00		
	Transfer to 071660 68145429	400.00		
	Transfer to Duncan Mcshane	5.00		
	Transfer from 071660 68145429		180.00	
	ATM Withdrawal NOTEMACHINE LTD	180.00		97.43
11 Sep	Payment to CHLOE MCSHANE	15.00		
	Contactless Payment	3.15		
	Shop Smart Superstore Tillicoultry			
	Contactless Payment	3.95		
	GREGGS ST ANDREWS			
	Contactless Payment	5.60		
	GREGGS ST ANDREWS			
	Contactless Payment	6.20		
	MUNCH ST. ANDREWS			

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				63.53
11 Sep	Contactless Payment CO-OP GROUP 020215 CUPAR	6.80		
	Contactless Payment FLAME IN SPICE GLENROTHES	9.99		
	Contactless Payment PRIEMIER ALVA ALVA	30.23		
	Transfer from 071660 68145429		5.00	
	Transfer to Duncan Mcshane	5.00		16.51
12 Sep	Transfer from 071660 68145429 Effective Date 11 Sep 2025		15.00	
	ATM Withdrawal LINK Effective Date 11 Sep 2025	10.00		
	Contactless Payment GREGGS ST ANDREWS	4.25		
	Contactless Payment TESCO STORES 3196 ST ANDREWS	9.30		
	Transfer from 071660 68145429		20.00	
	Transfer from 071660 68145429		80.00	
	Transfer to Duncan Mcshane	80.00		
	Bank credit Kai Hudson Sent from Revolut		20.00	47.96
13 Sep	Transfer to Transferop Payment Effective Date 12 Sep 2025	20.00		
	Bank credit Kai Hudson Sent from Revolut		20.00	
	Contactless Payment CO-OP GROUP 020223 TAYPORT	7.10		
	Contactless Payment PRIEMIER ALVA ALVA	15.89		24.97
15 Sep	Transfer from 071660 68145429 Effective Date 13 Sep 2025		10.00	
	Payment to CHLOE MCSHANE Effective Date 13 Sep 2025	10.00		
	Transfer from 071660 68145429 Effective Date 14 Sep 2025		30.00	
	Contactless Payment Muirside stores Alloa Effective Date 14 Sep 2025	9.58		
	Contactless Payment SHAUN GRUNDY PERTH Effective Date 14 Sep 2025	10.00		
	Transfer from 071660 68145429 Effective Date 14 Sep 2025		10.00	
	Transfer from 071660 68145429		10.00	

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## transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				55.39
15 Sep	Transfer from 071660 68145429		10.00	
	Contactless Payment	5.99		
	PRIEMIER ALVA ALVA			
	Contactless Payment	32.94		
	PRIEMIER ALVA ALVA			
	Transfer from 071660 68145429		10.00	
	Transfer to Duncan Mcshane	4.00		32.46
16 Sep	Payment to CHLOE MCSHANE	2.00		
	Effective Date 15 Sep 2025			
	Bank credit Kai Hudson		5.00	
	Sent from Revolut			
	Effective Date 15 Sep 2025			
	Transfer to Duncan Mcshane	5.00		
	Effective Date 15 Sep 2025			
	Transfer from 071660 68145429		10.00	
	Bank credit CHLOE MCSHANE		4.90	
	Transfer to Duncan Mcshane	5.00		
	Contactless Payment	3.55		
	GREGGS ST ANDREWS			
	Contactless Payment	5.29		
	Shop Smart Superstore Tillicoutry			
	Contactless Payment	6.15		
	WM MORRISONS STORE ST ANDREWS			
	Contactless Payment	6.20		
	MUNCH ST. ANDREWS			
	CO-OP GROUP 020215 CUPAR	7.00		
	Transfer from 071660 68145429		10.00	
	Bank credit CHLOE MCSHANE		20.00	
	Transfer to Duncan Mcshane	20.00		
	Bank credit Duncan Mcshane		20.00	
	Transfer to Duncan Mcshane	20.00		
	Bank credit CHLOE MCSHANE		2.67	24.84
17 Sep	Bank credit CARMICHAEL AND BAX		540.26	
	Transfer to 071660 68145429	500.00		
	Payment to CHLOE MCSHANE	5.00		
	Transfer to Duncan Mcshane	5.00		
	Transfer from 071660 68145429		10.00	
	Contactless Payment	6.59		
	Shop Smart Superstore Tillicoutry			
	Contactless Payment	7.10		
	CO-OP GROUP 020215 CUPAR			
	Contactless Payment	9.69		
	PRIEMIER ALVA ALVA			
	Transfer from 071660 68145429		20.00	

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				61.72
17 Sep	Transfer to Duncan Mcshane	20.00		
	Transfer from 071660 68145429		180.00	
	Transfer to Duncan Mcshane	180.00		41.72
18 Sep	Transfer from 071660 68145429		20.00	
	Effective Date 17 Sep 2025			
	Transfer to Duncan Mcshane	20.00		
	Effective Date 17 Sep 2025			
	Transfer from 071660 68145429		10.00	
	Transfer from 071660 68145429		10.00	
	Contactless Payment	3.40		
	Shop Smart Superstore Tillicoutry			
	Contactless Payment	7.10		
	TESCO STORES 3196 ST ANDREWS			
	Contactless Payment	22.20		
	Shop Smart Superstore Tillicoutry			
	Transfer from 071660 68145429		10.00	
	Transfer to Duncan Mcshane	5.00		
	Transfer to Duncan Mcshane	1.00		
	Transfer from 071660 68145429		10.00	
	Transfer from 071660 68145429		90.00	
	ATM Withdrawal LINK	90.00		43.02
19 Sep	Transfer from 071660 68145429		10.00	
	Transfer from 071660 68145429		10.00	
	Transfer from 071660 68145429		10.00	
	Contactless Payment	4.85		
	GREGGS ST ANDREWS			
	Contactless Payment	3.15		
	WM MORRISONS STORE ST ANDREWS			
	Contactless Payment	4.25		
	GREGGS ST ANDREWS			
	MUNCH ST. ANDREWS	6.20		
	Contactless Payment	6.55		
	Shop Smart Superstore Tillicoutry			
	Contactless Payment	6.65		
	PREMIER ALVA ALVA			
	Contactless Payment	7.10		
	TESCO STORES 3196 ST ANDREWS			
	Transfer from 071660 68145429		10.00	
	Transfer from 071660 68145429		30.00	74.27
20 Sep	Bank credit CHLOE MCSHANE		10.00	
	CHASE			
	Effective Date 19 Sep 2025			
	Transfer to Duncan Mcshane	5.00		

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transactions (continued)

Date	Description	£ Out	£ In	£ Balance
2025				79.27
20 Sep	Contactless Payment Shop Smart Superstore Tillicoultry	3.40		
	Contactless Payment GREGGS ST ANDREWS	4.25		
	Contactless Payment GREGGS ST ANDREWS	4.85		
	Contactless Payment PRIEMIER ALVA ALVA	4.99		
	Contactless Payment MUNCH ST. ANDREWS	5.50		
	Contactless Payment TESCO STORES 3196 ST ANDREWS	7.10		
	Contactless Payment PRIEMIER ALVA ALVA	20.19		
	Contactless Payment PRIEMIER ALVA ALVA	21.50		
	Bank credit Duncan Mcshane		4.00	11.49

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Please check your statement to make sure everything's correct. If there's anything you're unsure about please get in touch or if you've changed any of your contact details, you need to let us know.

### Interest, Rates and Fees

FlexBasic doesn't pay any credit interest.

We won't charge you any fees if you try to make a payment and don't have enough money in your account to cover it.



## Summary box for your FlexBasic account

This information doesn't replace your Terms and Conditions

**Have you lost your card or cheque book or had them stolen?** Let us know straight away, either via the Banking app (if you have it) or by calling us on **0800 055 66 22**. You can report lost or stolen cards and cheque books 24/7.

Credit interest	All balances	AER	0.00%	Gross p.a.	0.00%
Other account fees	Overdraft interest	arranged overdrafts are not available			
	Refused payment fee	no fee			
Charges for specialist services	<b>Sending money within the UK</b>				
	Chaps	no fee			
	SEPA (euros)	no fee			
	SWIFT (foreign currency except euros)	£15 transaction fee each time			
	<b>Sending money outside the UK</b>				
	SEPA (euros within the SEPA region)	£0 transaction fee			
	SWIFT (UK pounds in the EEA)	£0 transaction fee			
	SWIFT (UK pounds outside the EEA)	£15 transaction fee each time			
Foreign usage <small>*If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so Foreign currency transaction fees won't apply.</small>	For Visa exchange rates, visit <a href="https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a>				
	<b>Cash withdrawal in foreign currency outside the UK</b>				
	Foreign currency transaction fee	2.99% of the transaction amount			
	<b>Cash withdrawal in foreign currency within the UK</b>				
	Foreign currency transaction fee*	2.99% of the transaction amount			
	<b>Debit card payment in a foreign currency</b>				
Foreign currency transaction fee	2.99% of the transaction amount				

**AER** stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once a year.

**Gross p.a.** is the interest rate without tax deducted.

#### Receiving money within the UK

To receive sterling payments into your account, the person making the payment will need to quote your sort code and your 8 digit account number, which you'll find on the front of your statement. Entering account numbers incorrectly can mean payments being misdirected, so please be sure to provide the correct details.

#### Receiving money from outside the UK and receiving money from within the UK in a currency other than sterling

**SWIFT** - someone making a payment to you must quote your Bank Identifier Code (BIC) and International Bank Account Number (IBAN). The BIC and IBAN are the international equivalents of your UK sort code and account number. An international payment will also need to quote the SWIFT Intermediary Bank number as we're using the routing services of an Agent Bank. You'll find this number along with your BIC and IBAN on the front of your statement.

**SEPA Credit Transfer** - someone making a payment to you must quote your International Bank Account Number (IBAN). Your IBAN is found on the front of your statement.

You can find a guide to your statement, and other tips for your account at [nationwide.co.uk/flexbasic/support](https://www.nationwide.co.uk/flexbasic/support)

**Banking of cheques** - You can pay money into or out of your account by cheque. To find out more information about cheque interest, clearing times, withdrawals and certainty, please visit [nationwide.co.uk/cheque](https://www.nationwide.co.uk/cheque)

If you have a problem with your account, and wish to complain, please try to settle it with us first. If you're not happy with the way in which we handled your complaint or the outcome you may be able to complain to the Financial Ombudsman Service. We'll give you details of how to contact the Ombudsman.

We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call **03457 30 20 11**.

#### Important information about compensation arrangements

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS). An **Information Sheet** and **Exclusion List** which provides information about the FSCS and the protection that it provides can be found at [nationwide.co.uk/fscs-info](https://www.nationwide.co.uk/fscs-info)

For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](https://www.fscs.org.uk)

Alternatively, please visit your local branch or call **03457 30 20 11** to request a copy or to chat to us about your account. For more information about our opening times, visit: [nationwide.co.uk/contact-us](https://www.nationwide.co.uk/contact-us)

