

SELECT ACCOUNT

MR JAMES BARR  
50 LOGAN TOWER  
CAMBUSLANG  
GLASGOW  
G72 8XP

Summary	
Statement Date	10 NOV 2025
Period Covered	11 OCT 2025 to 10 NOV 2025
Previous Balance	£169.06
Paid In	£2,005.52
Withdrawn	£1,337.46
New Balance	£837.12
BIC	RBOSGB2L
IBAN	GB20RBOS83281310920531

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
11 OCT 2025	BROUGHT FORWARD			169.06
13 OCT	Card Transaction 5503 10OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.57	158.49
	Card Transaction 5503 10OCT25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	148.84
	Cash Withdrawal BANK OF SCOT 11OCT		30.00	118.84
	Cash Withdrawal CASHLINE 13OCT		60.00	58.84
14 OCT	Card Transaction 5503 13OCT25 C AIRWALLET APS HAMILTON GB		1.80	57.04
	Card Transaction 5503 13OCT25 C AIRWALLET APS HAMILTON GB		1.00	56.04
15 OCT	Automated Credit ASEL INTEGRATED SE	1,104.29		1,160.33
	Standing Order SOUTH LANARKSHIRE		358.12	802.21
	Cash Withdrawal CASHLINE 15OCT		80.00	722.21
16 OCT	Card Transaction 5503 15OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.57	711.64
	Card Transaction 5503 15OCT25 C TESCO STORES 5293 RUTHERGLEN GB		8.15	703.49
17 OCT	Card Transaction 5503 16OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.57	692.92
	Card Transaction 5503 16OCT25 C TESCO STORES 5293 RUTHERGLEN GB		8.15	684.77
20 OCT	Card Transaction 5503 17OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.57	674.20
	Card Transaction 5503 17OCT25 C TESCO STORES 5293 RUTHERGLEN GB		8.15	666.05
	Card Transaction 5503 17OCT25 C TESCO STORES 5293 RUTHERGLEN GB		10.00	656.05
	Card Transaction 5503 18OCT25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	646.40
	Card Transaction 5503 18OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.57	635.83
	Cash Withdrawal NOTEMACHINE 19OCT		20.00	615.83
	Cash Withdrawal NOTEMACHINE 20OCT		20.00	595.83
21 OCT	Card Transaction 5503 20OCT25 C MAGGIES ROCK N RODEO GLASGOW GB		9.75	586.08
	Cash Withdrawal CASHLINE 21OCT		20.00	566.08
22 OCT	OnLine Transaction To A/C 00115746 BARR J Via Mobile Xfer		10.00	556.08

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			556.08
	OnLine Transaction To A/C 00115746 BARR J Via Mobile Xfer		110.00	446.08
	Card Transaction 5503 21OCT25 C TESCO STORES 5293 RUTHERGLEN GB		8.15	437.93
	Cash Withdrawal BANK OF SCOT 22OCT		20.00	417.93
23 OCT	Card Transaction 5503 22OCT25 C AIRWALLET APS HAMILTON GB		1.00	416.93
	Card Transaction 5503 22OCT25 C AIRWALLET APS HAMILTON GB		1.00	415.93
	Card Transaction 5503 22OCT25 C AIRWALLET APS HAMILTON GB		1.80	414.13
24 OCT	Card Transaction 5503 23OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.67	403.46
	Card Transaction 5503 23OCT25 C TESCO STORES 5293 RUTHERGLEN GB		8.15	395.31
27 OCT	Card Transaction 5503 26OCT25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	385.66
	Card Transaction 5503 24OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.67	374.99
	Card Transaction 5503 25OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.67	364.32
	Card Transaction 5503 25OCT25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	354.67
	Card Transaction 5503 24OCT25 C TESCO STORES 5293 RUTHERGLEN GB		8.15	346.52
	Cash Withdrawal NOTEMACHINE 27OCT		20.00	326.52
28 OCT	Card Transaction 5503 26OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		9.67	316.85
29 OCT	Cash Withdrawal BANK OF SCOT 29OCT		40.00	276.85
30 OCT	Cash Withdrawal BANK OF SCOT 30OCT		20.00	256.85
31 OCT	Card Transaction 5503 30OCT25 C AIRWALLET APS HAMILTON GB		1.00	255.85
	Card Transaction 5503 30OCT25 C AIRWALLET APS HAMILTON GB		1.80	254.05
03 NOV	Card Transaction 5503 02NOV25 C TESCO STORES 5312 GLASGOW GB		3.85	250.20
	Card Transaction 5503 31OCT25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	240.55
	Card Transaction 5503 01NOV25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		11.27	229.28
	Card Transaction 5503 02NOV25 C TESCO STORES 5312 GLASGOW GB		19.10	210.18
	Card Transaction 5503 01NOV25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	200.53
	Card Transaction 5503 31OCT25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		4.88	195.65
04 NOV	OnLine Transaction From A/C 00115746 BARR J Via Mobile Xfer	10.00		205.65
	OnLine Transaction From A/C 00115746 BARR J Via Mobile Xfer	50.00		255.65
	Card Transaction 5503 03NOV25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.67	244.98
	Card Transaction 5503 03NOV25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	235.33
	Cash Withdrawal NOTEMACHINE 04NOV		70.00	165.33
05 NOV	Card Transaction 5503 04NOV25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	155.68
	Cash Withdrawal BANK OF SCOT 05NOV		20.00	135.68

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			135.68
07 NOV	OnLine Transaction From A/C 00115746 BARR J Via Mobile Xfer	10.00		145.68
	Cash Withdrawal CASHLINE 07NOV		40.00	105.68
10 NOV	Automated Credit OCS GROUP UK LTD	831.23		936.91
	Card Transaction 5503 09NOV25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.67	926.24
	Card Transaction 5503 08NOV25 C TESCO STORES 5293 RUTHERGLEN GB		8.15	918.09
	Card Transaction 5503 09NOV25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	908.44
	Card Transaction 5503 07NOV25 C AIRWALLET APS HAMILTON GB		1.00	907.44
	Card Transaction 5503 08NOV25 MCDONALDS 1476/RUTHERG RUTHERGLEN GB		10.67	896.77
	Card Transaction 5503 07NOV25 C TESCO STORES 5293 RUTHERGLEN GB		9.65	887.12
	Cash Withdrawal CASHLINE 08NOV		50.00	837.12

### Interest (variable) you currently pay us on overdrawn balances

#### When you stay within your arranged overdraft limit

Amount Account overdrawn by:

Over £0 33.75% NAR 39.49% EAR

#### When you go over your arranged overdraft limit

Rate that applies on the amount:

Up to your arranged limit 33.75% NAR 39.49% EAR

Above your arranged limit 33.75% NAR 39.49% EAR

#### When you do not have an arranged overdraft limit

Applicable rate on full amount 33.75% NAR 39.49% EAR

### Interest (variable) we currently pay you on your credit balance

We do not pay credit interest on this account.

#### Overdraft Arrangements

For charging periods starting on or after 18th October 2023, we reduced unpaid transaction fees from £2.15 to £1.55 for personal accounts. For more information please go to [rbs.co.uk/current-accounts/rates-and-charges.html](https://rbs.co.uk/current-accounts/rates-and-charges.html).

Any overdraft related charges will be notified to you in your 'Pre Advice of Interest and Charges'. For personal accounts, we will not charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions. For charging periods starting on or after 18th October 2023, this will be reduced to £18.80 in a monthly charging period.

**NAR** - the Nominal Annual Rate is the annual rate of interest you'll pay on your overdraft. It doesn't take into account that you'll pay interest on any interest that has been added to your overdraft balance in the previous month.

**EAR** - the Effective Annual Rate is the real cost of an overdraft shown as a yearly rate, which takes into account how often we charge interest to the account, if this applies.

**AER** - the Annual Equivalent Rate is used for accounts where you earn interest, if this applies. It shows what the gross interest rate would be if we paid it to the account every year and you then received interest as part of the account balance.

<p><b>Take control of your finances</b> Stay on top of your finances with our digital banking services. To apply, visit <a href="http://www.rbs.co.uk/mobile">www.rbs.co.uk/mobile</a> or to register for <b>Digital Banking</b>, visit <a href="http://www.rbs.co.uk/digital">www.rbs.co.uk/digital</a> App is available to personal and business customers aged 11+ using compatible iOS and Android devices and a UK or international mobile in specific countries</p>	<p><b>Switching to paperless statements</b> By switching to paperless statements if applicable, you could cut down on the clutter and reduce paper waste. For more information, visit <a href="http://www.rbs.co.uk/paperless">www.rbs.co.uk/paperless</a> You can change your paperless preferences in <b>Digital Banking</b>, by selecting the <b>Paperless Settings</b> option</p>
<p><b>Need help with your finances</b> Whether you want to set up a savings goal to fund your dreams or make a financial plan for the future, we're here to help with our free financial health check. To find out more visit: <a href="http://www.rbs.co.uk/financial-health-check.html">www.rbs.co.uk/financial-health-check.html</a></p>	
<p><b>Statement Abbreviations</b> N-S TRN FEE = Non Sterling Transaction Fee VRATE = Variable Payment Scheme Exchange Rate OD = Overdrawn</p>	
<p><b>How to contact us</b> Message Us via the mobile app Ask Cora, our digital assistant at:     <a href="http://www.rbs.co.uk">www.rbs.co.uk</a> 24hr Lost/Stolen Cards:                 <b>0370 600 0459</b> Telephone Banking 8am-8pm:           <b>03457 242 424</b> To register for Telephone Banking:     <b>03457 222 345</b> 24hr Business Telephone Banking:     <b>03456 002 230</b> To use Relay UK add <b>18001</b> in front of the numbers above. Branch Address: <b>Giffnock (C) Branch, 158a Fenwick Road, Giffnock, Glasgow, G46 6XB.</b></p>	
<p><b>Important information about compensation arrangements</b> Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). Your eligible deposits with The Royal Bank of Scotland plc are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of The Royal Bank of Scotland, Drummonds, Child &amp; Co, Holt's and The One Account are covered under the same FSCS limit. If you receive paper statements, a FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. If you receive paperless statements, you can access the FSCS Information Sheet and list of exclusions: <a href="http://www.rbs.co.uk/fscs-information-sheet">www.rbs.co.uk/fscs-information-sheet</a> If you can't open this link, please type the above URL into your web browser (ideally from a secure device in a private location). For further information about the compensation provided by the FSCS, refer to the website: <a href="http://www.FSCS.org.uk">www.FSCS.org.uk</a></p>	
<p><b>Dispute Resolution</b> If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. If you need to contact us about a complaint, you can:</p> <ul style="list-style-type: none"><li>• Message Us via the mobile app</li><li>• Visit <a href="http://www.rbs.co.uk/complaints">www.rbs.co.uk/complaints</a></li><li>• Telephone 03457 242 424 (to use Relay UK add <b>18001</b> in front of the number)</li></ul>	
<p style="text-align: center;"><b>For a Braille, large print or audio versions of your statement call 03457 242 424 or contact your local branch (to use Relay UK add 18001 in front of the number).</b></p>	