



Mr DJ Rodger
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G67 1DJ

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

Your branch: KIRKINTILLOCH (873771)
Sort Code: 87-37-71
Account Number: 88822368
BIC: TSBSGB2AXXX
IBAN: GB17TSBS87377188822368

04/01/2026

Spend & Save Account

Statement number: 108

Effective from: 04 December 2025 to 04 January 2026

Your Account

Date of previous statement	03 December 2025
Balance on 04 December 2025	£666.11
Money in	£1,782.39
Money out	£1,921.57
Balance on 04 January 2026	£526.93

Your Interest Rates

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

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

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

Fees and interest rates may have changed during the period covered by this summary. For details please see your regular statements.