

Instant Saver Account

MR RICHARD A GARRETT
77 HILLSIDE AVENUE
DOUGLAS
ISLE OF MAN
IM1 4ND

Summary	
Statement Date	12 DEC 2025
Period Covered	13 SEP 2025 to 12 DEC 2025
Previous Balance	£2,256.75
Paid In	£14,669.90
Withdrawn	£15,171.13
New Balance	£1,755.52
BIC	RBOSIMD2
IBAN	GB29NWBK55910013122258

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Interest rate: 1.05% Gross / 1.06% AER

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
13 SEP 2025	BROUGHT FORWARD			2,256.75
15 SEP	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		7.20	2,249.55
	OnLine Transaction Steve Ritson TV AERIAL VIA MOBILE - PYMT FP 14/09/25 10 09184246480922000N		50.00	2,199.55
	Card Transaction 2506 13SEP25 C TESCO STORES 2396 DOUGLAS GB		26.93	2,172.62
	Card Transaction 2506 13SEP25 C TESCO STORES DOUGLAS GB		15.14	2,157.48
	Card Transaction 2506 12SEP25 C POST OFFICE COUNTER LIVERPOOL GB		12.05	2,145.43
	Card Transaction 2506 12SEP25 C ARRIVA MERSEYSIDE LIM LIVERPOOL GB		2.00	2,143.43
	Card Transaction 2506 14SEP25 C TESCO STORES DOUGLAS GB		16.80	2,126.63
	Card Transaction 2506 14SEP25 TESCO STORES DOUGLAS GB		125.23	2,001.40
	Card Transaction 2506 14SEP25 THE ISLE OF MAN STEAM DOUGLAS GB		25.25	1,976.15
	Card Transaction 2506 14SEP25 REVOLUT**8585* LONDON GB		20.00	1,956.15
	Card Transaction 2506 12SEP25 C TESCO STORES 5885 LIVERPOOL GB		2.30	1,953.85
	Card Transaction 2506 13SEP25 REVOLUT**8585* LONDON GB		20.00	1,933.85
	Card Transaction 2506 14SEP25 REVOLUT**8585* LONDON GB		20.00	1,913.85
	Card Transaction 2506 12SEP25 THE ISLE OF MAN STEAM DOUGLAS GB		28.75	1,885.10
	Card Transaction 2506 14SEP25 TRAINLINE +44333202222 GB		31.27	1,853.83
	Card Transaction 2506 13SEP25 C TESCO STORES ONCHAN GB		14.00	1,839.83
	Card Transaction 2506 12SEP25 C PRIVATE HI* TAXIPRIVAT LIVERPOOL GB		24.00	1,815.83
	Card Transaction 2506 12SEP25 C BURGER KING LIVERPOOL RAN GB		13.50	1,802.33

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			1,802.33
	Card Transaction 2506 12SEP25 C THE ISLE OF MAN STEAM DOUGLAS GB		3.15	1,799.18
	Card Transaction 2506 12SEP25 WWW MEDICANN CO UK DOUGLAS GB		105.00	1,694.18
	Card Transaction 2506 12SEP25 ALPHA_CARS* 42258614 A LIVERPOOL GB		9.50	1,684.68
16 SEP	Card Transaction 2506 15SEP25 C TESCO STORES ONCHAN GB		10.45	1,674.23
	Card Transaction 2506 14SEP25 BKG*HOTEL AT BOOKING.C (888)850-3958 GB		94.50	1,579.73
	Card Transaction 2506 15SEP25 REVOLUT**8585* LONDON GB		20.00	1,559.73
	Card Transaction 2506 15SEP25 C SPAR WESTMORELAND RD DOUGLAS GB		3.45	1,556.28
17 SEP	OnLine Transaction LORNA CARPENTER Cigarettes VIA MOBILE - PYMT FP 17/09/25 10 38083859345876000N		15.00	1,541.28
	Card Transaction 2506 16SEP25 ALPHA_CARS* 42309905 A LIVERPOOL GB		7.30	1,533.98
	Card Transaction 2506 16SEP25 TRAINLINE +443332022222 GB		34.00	1,499.98
	Cash Withdrawal ROYAL BANK 16SEP		20.00	1,479.98
18 SEP	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	1,459.98
	Card Transaction 2506 17SEP25 C SUMUP *LINKS TAXIS GRIMSBY GB		5.90	1,454.08
	Card Transaction 2506 17SEP25 C GO LOCAL GRIMSBY GB		1.49	1,452.59
	Card Transaction 2506 17SEP25 C TPE MOBILE EPOS 807152 LONDON GB		2.95	1,449.64
	Card Transaction 2506 17SEP25 ALPHA_CARS* 42314239 A LIVERPOOL GB		4.80	1,444.84
19 SEP	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	1,424.84
22 SEP	Automated Credit THE MARINE GROUP S EXPENSES FP 22/09/25 1709 REV585573700902746	200.00		1,624.84
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		150.00	1,474.84
	Card Transaction 2506 20SEP25 C ASDA STORE 4548 GRIMSBY GB		14.91	1,459.93
	Card Transaction 2506 20SEP25 C ASDA STORE 4548 GRIMSBY GB		26.15	1,433.78
	Card Transaction 2506 20SEP25 ASDA STORE 4548 GRIMSBY GB		104.30	1,329.48
	Card Transaction 2506 20SEP25 C SUMUP *LINKS TAXIS GRIMSBY GB		7.20	1,322.28
	Card Transaction 2506 20SEP25 C HOME BARGAINS GRIMSBY GRIMSBY GB		6.14	1,316.14
	Card Transaction 2506 20SEP25 C B&M 473 - HS GRIMSBY GRIMSBY GB		19.24	1,296.90
	Cash Withdrawal BMACH 20SEP		10.00	1,286.90
23 SEP	Automated Credit THE MARINE GROUP S EXPENSES FP 23/09/25 1039 REV586203675109311	560.62		1,847.52
24 SEP	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	1,827.52
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	1,807.52
26 SEP	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		35.00	1,772.52
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		199.97	1,572.55

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			1,572.55
	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		200.00	1,372.55
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	1,352.55
	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		50.00	1,302.55
29 SEP	OnLine Transaction LOUIS BRADLEY PLAYSTATION 4 VIA MOBILE - PYMT FP 26/09/25 10 15213354453707000N		80.00	1,222.55
	Card Transaction 8432 28SEP25 TESCO STORES DOUGLAS GB		14.40	1,208.15
30 SEP	Automated Credit THE MARINE GROUP S MONTH 6 SALARY FP 30/09/25 0810 REV592162460625928	3,997.50		5,205.65
	OnLine Transaction LORNA CARPENTER CIGARETTES VIA MOBILE - PYMT FP 29/09/25 10 35190945768485000N		20.00	5,185.65
01 OCT	Interest 1OCT GRS 13122258	2.30		5,187.95
	OnLine Transaction JOSHVIC FISH COLTD LOAN VIA MOBILE - PYMT FP 01/10/25 10 23095450665725000N		336.00	4,851.95
	OnLine Transaction LORNA CARPENTER Takeaway VIA MOBILE - PYMT FP 30/09/25 10 39191650463579000N		32.00	4,819.95
	Card Transaction 8432 30SEP25 B&M 693 CLAYTON SQUARE LIVERPOOL GB		171.32	4,648.63
	Card Transaction 8432 30SEP25 ALPHA_CARS* 42488820 A LIVERPOOL GB		3.50	4,645.13
	Card Transaction 8432 30SEP25 TRAINLINE LONDON GB		65.61	4,579.52
	Card Transaction 8432 30SEP25 ALPHA_CARS* 42494211 A LIVERPOOL GB		6.25	4,573.27
	Card Transaction 8432 30SEP25 C HOME BARGAINS WAVERTREE GB		3.99	4,569.28
	Card Transaction 8432 30SEP25 HOME BARGAINS WAVERTREE GB		130.95	4,438.33
	Card Transaction 8432 30SEP25 C FARMFOODS 374 LIVERPOOL GB		59.76	4,378.57
	Card Transaction 8432 30SEP25 C FARMFOODS 374 LIVERPOOL GB		2.50	4,376.07
	Cash Withdrawal LLOYDS BANK 30SEP		40.00	4,336.07
02 OCT	Card Transaction 8432 01OCT25 FEZ CLEETHORPES CLEETHORPES GB		105.00	4,231.07
	Card Transaction 8432 01OCT25 TRAINLINE LONDON GB		41.80	4,189.27
	Card Transaction 8432 01OCT25 ALPHA_CARS* 42502271 A LIVERPOOL GB		4.00	4,185.27
03 OCT	Card Transaction 8432 02OCT25 FURUNO (UK) LTD HAVANT GB		57.50	4,127.77
	Card Transaction 8432 02OCT25 C MORRISONS DAILY SCUNTHORPE GB		11.15	4,116.62
	Card Transaction 8432 02OCT25 C MORRISONS DAILY SCUNTHORPE GB		3.90	4,112.72
	Card Transaction 8432 02OCT25 C J D SPORTS PLC SCUNTHORPE GB		90.40	4,022.32
	Card Transaction 8432 02OCT25 C SUMUP *HAYRE TAXIS SCUNTHORPE GB		6.60	4,015.72
	Card Transaction 8432 02OCT25 C MORRISONS DAILY SCUNTHORPE GB		8.24	4,007.48
	Card Transaction 8432 02OCT25 BOOTS,SCUNTHORPE SCUNTHORPE GB		196.00	3,811.48
06 OCT	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		89.95	3,721.53
	OnLine Transaction Joseph Hunter Van Rental Fee VIA MOBILE - PYMT FP 06/10/25 10 62171914352653000N		70.00	3,651.53

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			3,651.53
	Card Transaction 8432 05OCT25 C TESCO STORES LIVERPOOL GB		26.15	3,625.38
	Card Transaction 8432 03OCT25 TRAINLINE LONDON GB		61.79	3,563.59
	Card Transaction 8432 05OCT25 C TESCO STORES LIVERPOOL GB		6.55	3,557.04
	Card Transaction 8432 02OCT25 PRIMARK 663 SCUNTHORPE GB		201.90	3,355.14
	Card Transaction 8432 04OCT25 C SNACK ATTACK @ NISA SCUNTHORPE GB		6.00	3,349.14
	Card Transaction 8432 04OCT25 C SUMUP *KAMAL MIAH SCUNTHORPE GB		6.40	3,342.74
	Card Transaction 8432 04OCT25 C SUMUP *TAXI DRIVER196 LIVERPOOL GB		8.00	3,334.74
	Card Transaction 8432 04OCT25 C SNACK ATTACK @ NISA SCUNTHORPE GB		5.34	3,329.40
	Card Transaction 8432 04OCT25 C TPE MOBILE EPOS 807152 LONDON GB		5.05	3,324.35
	Card Transaction 8432 03OCT25 TRAINLINE LONDON GB		21.30	3,303.05
	Card Transaction 8432 03OCT25 C ICELAND SCUNTHORPE GB		22.30	3,280.75
	Card Transaction 8432 04OCT25 C BURGER KING LIVERPOOL RAN GB		27.09	3,253.66
	Card Transaction 8432 06OCT25 HPI INSTANT INK UK WWW.HP.COM GB		4.49	3,249.17
	Card Transaction 8432 03OCT25 THE ISLE OF MAN STEAM DOUGLAS GB		32.75	3,216.42
	Card Transaction 8432 03OCT25 C SUMUP *HAYRE TAXIS SCUNTHORPE GB		6.20	3,210.22
	Card Transaction 8432 03OCT25 C MOBILE BOOTH SCUNTHORPE GB		13.00	3,197.22
	Card Transaction 8432 03OCT25 C SUMUP *HAYRE TAXIS SCUNTHORPE GB		6.00	3,191.22
	Card Transaction 8432 03OCT25 C MOBILE BOOTH SCUNTHORPE GB		10.00	3,181.22
	Card Transaction 8432 05OCT25 BEST ONE 03 LIVERPOOL GB		26.33	3,154.89
	Card Transaction 8432 03OCT25 C SUBWAY32479 SCUNTHORPE GB		17.37	3,137.52
	Card Transaction 8432 03OCT25 C SUMUP *Z MOBILES LONDON GB		5.00	3,132.52
	Card Transaction 8432 05OCT25 ALPHA_CARS* 42564550 A LIVERPOOL GB		3.60	3,128.92
	Cash Withdrawal LLOYDS BANK 04OCT		50.00	3,078.92
	Cash Withdrawal ROYAL BANK 05OCT		50.00	3,028.92
	Cash Withdrawal ROYAL BANK 05OCT		30.00	2,998.92
07 OCT	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		300.00	2,698.92
	Card Transaction 8432 06OCT25 C THE ISLE OF MAN STEAM DOUGLAS GB		1.50	2,697.42
	Card Transaction 8432 06OCT25 C THE ISLE OF MAN STEAM DOUGLAS GB		2.35	2,695.07
	Card Transaction 8432 06OCT25 WWW MEDICANN CO UK DOUGLAS GB		190.00	2,505.07
	Card Transaction 8432 06OCT25 C ON THE GO GRAB LTD LIVERPOOL GB		14.27	2,490.80
	Card Transaction 8432 06OCT25 ALPHA_CARS* 42575494 A LIVERPOOL GB		3.60	2,487.20

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			2,487.20
	Card Transaction 8432 06OCT25 C SUMUP *TAXI MC7VGYHL LIVERPOOL GB		3.80	2,483.40
	Card Transaction 8432 06OCT25 ALPHA_CARS* 42575733 A LIVERPOOL GB		8.20	2,475.20
	Card Transaction 8432 06OCT25 C HOME BARGAINS WAVERTREE GB		51.28	2,423.92
	Card Transaction 8432 06OCT25 C HOME BARGAINS WAVERTREE GB		0.15	2,423.77
	Card Transaction 8432 06OCT25 C THE ISLE OF MAN STEAM DOUGLAS GB		2.95	2,420.82
08 OCT	Card Transaction 8432 07OCT25 SPAR WESTMORELAND RD DOUGLAS GB CASH BACK 100.00		102.25	2,318.57
	Card Transaction 8432 07OCT25 C SPAR WESTMORELAND RD DOUGLAS GB		2.00	2,316.57
	Card Transaction 8432 06OCT25 C FARMFOODS 374 LIVERPOOL GB		2.48	2,314.09
	Card Transaction 8432 08OCT25 STEAMGAMES.COM 4259522 HAMBURG DE		89.98	2,224.11
09 OCT	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		100.00	2,124.11
	Card Transaction 8432 08OCT25 THE ISLE OF MAN STEAM DOUGLAS GB		25.25	2,098.86
	Card Transaction 8432 08OCT25 TESCO STORES DOUGLAS GB		181.64	1,917.22
	Card Transaction 8432 08OCT25 TRAINLINE LONDON GB		27.19	1,890.03
10 OCT	OnLine Transaction JOSHVIC FISH COLTD LOAN VIA MOBILE - PYMT FP 10/10/25 10 62133312805854000N		180.86	1,709.17
	Card Transaction 8432 09OCT25 C TESCO STORES 4839 LIVERPOOL GB		1.40	1,707.77
	Card Transaction 8432 09OCT25 ALPHA_CARS* 42613220 A LIVERPOOL GB		5.80	1,701.97
	Card Transaction 8432 09OCT25 C SUMUP *SELF EMPLOYED GRIMSBY GB		8.50	1,693.47
	Card Transaction 8432 09OCT25 C ALS COACHES LTD BIRKENHEAD GB		2.00	1,691.47
	Card Transaction 8432 09OCT25 ALPHA_CARS* 42613583 A LIVERPOOL GB		4.50	1,686.97
	Card Transaction 8432 09OCT25 C THE ISLE OF MAN STEAM DOUGLAS GB		13.95	1,673.02
13 OCT	Card Transaction 8432 10OCT25 J D SPORTS FASHION PLC BR 1619 GRIMS GB		90.40	1,582.62
	Card Transaction 8432 10OCT25 C SUMUP *PRIVATEHIRE GRIMSBY GB		7.50	1,575.12
	Card Transaction 8432 10OCT25 ASDA SUPERSTORE GRIMSBY GB		188.46	1,386.66
	Card Transaction 8432 10OCT25 C KASHMIR GRIMSBY GB		15.00	1,371.66
	Card Transaction 8432 09OCT25 C VICTORIA STREET SS GRIMSBY GB		1.59	1,370.07
	Card Transaction 8432 10OCT25 C SUMUP *TAXI MCZZESU4 GRIMSBY GB		6.20	1,363.87
	Cash Withdrawal BMACH 10OCT		50.00	1,313.87
	Cash Withdrawal BMACH 10OCT		10.00	1,303.87
14 OCT	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	1,283.87
	Card Transaction 8432 13OCT25 C HALFORDS 0516 GRIMSBY GB		12.00	1,271.87
15 OCT	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		300.00	971.87

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			971.87
	OnLine Transaction John Roper Tobacco money VIA MOBILE - PYMT FP 15/10/25 10 30114830532234000N		27.00	944.87
17 OCT	Automated Credit L BRADLEY FP 17/10/25 1108 100000001638945602	15.00		959.87
	OnLine Transaction JOHN ROPER VAPE MONEY VIA MOBILE - PYMT FP 17/10/25 10 63110616228596000N		15.00	944.87
20 OCT	OnLine Transaction From A/C 12869171 GARRETT RA Via Mobile Xfer	27.00		971.87
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		100.00	871.87
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		27.00	844.87
	Card Transaction 8432 18OCT25 C CHARCOAL GRILL KINGS LYNN GB		8.00	836.87
21 OCT	Card Transaction 8432 20OCT25 C COSTA COFFEE 43010480 KINGS LYNN GB		4.30	832.57
	Card Transaction 8432 20OCT25 C SAINSBURY'S S/MKT KINGS LYNN GB		7.79	824.78
	Card Transaction 8432 20OCT25 C SAINSBURY'S S/MKT KINGS LYNN GB		26.15	798.63
	Card Transaction 8432 20OCT25 C SPORTSDIRECT.COM KINGS LYNN GB		7.99	790.64
22 OCT	Card Transaction 8432 21OCT25 TRAINLINE LONDON GB		97.68	692.96
	Card Transaction 8432 21OCT25 THE ISLE OF MAN STEAM DOUGLAS GB		37.75	655.21
23 OCT	Automated Credit THE MARINE GROUP S EXPENSES INV 8 FP 23/10/25 0954 REV612096570569526	600.02		1,255.23
24 OCT	OnLine Transaction LORNA CARPENTER Tobacco VIA MOBILE - PYMT FP 24/10/25 10 38121334204687000N		50.00	1,205.23
	OnLine Transaction JOSHVIC FISH COLTD LOAN VIA MOBILE - PYMT FP 24/10/25 10 42121532956115000N		180.00	1,025.23
	Card Transaction 8432 23OCT25 WWW MEDICANN CO UK DOUGLAS GB		275.00	750.23
	Card Transaction 8432 23OCT25 MCDONALDS 150 KINGS LY KINGS LYNN GB		10.99	739.24
	Cash Withdrawal BMACH 23OCT		20.00	719.24
	Cash Withdrawal BMACH 23OCT CHARGE 1.25		11.25	707.99
27 OCT	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		225.02	482.97
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	462.97
	Card Transaction 8432 24OCT25 ALPHA_CARS* 42802813 A LIVERPOOL GB		10.10	452.87
	Card Transaction 8432 24OCT25 ALPHA_CARS* 42802813 A LIVERPOOL GB		7.00	445.87
	Card Transaction 8432 24OCT25 C AVANTI WEST COAST BIRMINGHAM GB		3.00	442.87
	Card Transaction 8432 24OCT25 C THE ISLE OF MAN STEAM DOUGLAS GB		3.15	439.72
	Card Transaction 8432 24OCT25 C THE ISLE OF MAN STEAM DOUGLAS GB		1.70	438.02
	Card Transaction 8432 26OCT25 C DOI CAR PARK DOUGLAS GB		3.00	435.02
	Card Transaction 8432 26OCT25 C LAXEY SERVICE STATION ISLE OF MAN GB		18.99	416.03
	Card Transaction 8432 24OCT25 C THE ISLE OF MAN STEAM DOUGLAS GB		30.00	386.03
	Card Transaction 8432 24OCT25 C PEEL ROAD SERVICE STAT ISLE OF MAN GB		26.95	359.08

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			359.08
	Card Transaction 8432 24OCT25 LICHFIELD TV T/O WESTMIDSTRAIN GB		29.70	329.38
	Card Transaction 8432 24OCT25 C MCDONALDS 1565 NUNEATON GB		3.88	325.50
	Card Transaction 8432 26OCT25 C MARKS&SPENCER PLC DOUGLAS GB		12.87	312.63
	Card Transaction 8432 24OCT25 C LOCOESPRESSO ELY GB		7.15	305.48
	Card Transaction 8432 24OCT25 ALPHA_CARS* 42802389 A LIVERPOOL GB		5.70	299.78
28 OCT	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		15.00	284.78
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	264.78
	Card Transaction 8432 27OCT25 C SUMUP *RNB TAXI IOM RAMSEY GB		9.20	255.58
	Card Transaction 8432 27OCT25 C TESCO STORES PEEL GB		5.40	250.18
29 OCT	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		100.00	150.18
	Card Transaction 8432 28OCT25 EASYJETKBGTFJG WWW.EASYJET.C GB		122.98	27.20
30 OCT	OnLine Transaction From A/C 12869171 GARRETT RA Via Mobile Xfer	40.00		67.20
	OnLine Transaction From A/C 12869171 GARRETT RA Via Mobile Xfer	27.00		94.20
	OnLine Transaction From A/C 12869171 GARRETT RA Via Mobile Xfer	3.00		97.20
31 OCT	Automated Credit THE MARINE GROUP S MONTH 7 SALARY FP 31/10/25 1253 REV619152151687860	3,997.50		4,094.70
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		400.00	3,694.70
	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		200.00	3,494.70
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		50.00	3,444.70
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		300.00	3,144.70
	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		494.96	2,649.74
	Card Transaction 8432 30OCT25 TRAINLINE LONDON GB		31.49	2,618.25
	Card Transaction 8432 30OCT25 SPAR WESTMORELAND RD DOUGLAS GB CASH BACK 65.00		65.10	2,553.15
03 NOV	Interest 3NOV GRS 13122258	1.84		2,554.99
	Card Transaction 8432 01NOV25 ASDA STORES DOVER GB		96.23	2,458.76
	Card Transaction 8432 01NOV25 C SQ *DOVER TAXI DOVER GB		10.60	2,448.16
	Card Transaction 8432 02NOV25 BOOTS UK ECOMM BEESTON GB		63.00	2,385.16
	Card Transaction 8432 01NOV25 C EASYJET I MANCHESTER GB		3.75	2,381.41
	Card Transaction 8432 31OCT25 DOUGLAS BOROUGH CORPOR DOUGLAS GB		750.00	1,631.41
04 NOV	OnLine Transaction From A/C 12869171 GARRETT RA Via Mobile Xfer	50.00		1,681.41
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		50.00	1,631.41
05 NOV	OnLine Transaction JOSHVIC FISH COLTD LOAN VIA MOBILE - PYMT FP 05/11/25 10 41101235936056000N		5.00	1,626.41

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			1,626.41
	Card Transaction 8432 04NOV25 C SUMUP *TAXI MCMR2LPA DOVER GB		5.90	1,620.51
	Card Transaction 8432 04NOV25 C SUMUP *TAXI DRIVER FOLKESTONE GB		5.20	1,615.31
	Card Transaction 8432 04NOV25 ASDA FOLKESTONE 4220 FOLKESTONE GB		183.49	1,431.82
	Card Transaction 8432 04NOV25 C ASDA FOLKESTONE 4220 FOLKESTONE GB		0.90	1,430.92
	Card Transaction 8432 04NOV25 TRAINLINE LONDON GB		6.80	1,424.12
06 NOV	Card Transaction 8432 04NOV25 C SSP DOVER GB		9.88	1,414.24
10 NOV	OnLine Transaction JOHN ROPER Tobacco VIA MOBILE - PYMT FP 10/11/25 10 45140414634006000N		28.15	1,386.09
	Card Transaction 8432 07NOV25 C SQ *RISE WEST BAY GB		38.00	1,348.09
	Card Transaction 8432 09NOV25 HPI INSTANT INK UK READING GB		4.49	1,343.60
	Cash Withdrawal NOTEMACHINE 07NOV CHARGE 1.95		11.95	1,331.65
11 NOV	Card Transaction 8432 10NOV25 WM MORRISONS STORE BRIDPORT GB		12.24	1,319.41
14 NOV	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		180.00	1,139.41
	Card Transaction 8432 13NOV25 C SQ *JESSIE?S WEST BAY GB		8.00	1,131.41
	Card Transaction 8432 13NOV25 C SPAR WEST BAY ROAD SOUTHAMPTON GB		8.95	1,122.46
17 NOV	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		60.00	1,062.46
	OnLine Transaction LOUIS BRADLEY Stores refund VIA MOBILE - PYMT FP 16/11/25 10 06145314802445000N		5.89	1,056.57
	Card Transaction 8432 14NOV25 C BRIDPORT ARMS BRIDPORT GB		11.10	1,045.47
	Card Transaction 8432 14NOV25 C SPAR WEST BAY ROAD SOUTHAMPTON GB		27.99	1,017.48
	Card Transaction 8432 14NOV25 C SPAR WEST BAY ROAD SOUTHAMPTON GB		10.14	1,007.34
	Card Transaction 8432 14NOV25 LINKFINANCI AL.CO.UK LONDON GB		100.00	907.34
	Card Transaction 8432 16NOV25 C THE CORNISH BAKERY BRI BRIDPORT GB		2.50	904.84
18 NOV	Card Transaction 8432 17NOV25 C SQ *JESSIE?S BRIDPORT GB		8.00	896.84
	Card Transaction 8432 17NOV25 C BRIDPORT HARBOUR BRIDPORT GB		6.00	890.84
	Card Transaction 8432 18NOV25 REVOLUT**6803* LONDON GB		20.00	870.84
19 NOV	Automated Credit THE MARINE GROUP S MONTH 7 SALARY ADJ FP 19/11/25 0950 REV635458493703547	208.25		1,079.09
	Automated Credit THE MARINE GROUP S EXPENSES FP 19/11/25 1009 REV635469440981508	548.58		1,627.67
	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		100.00	1,527.67
	Card Transaction 8432 17NOV25 C ANGLING CENTRE WEST BA WEST BAY BRID GB		24.99	1,502.68
20 NOV	Card Transaction 8432 19NOV25 C SPAR WEST BAY ROAD SOUTHAMPTON GB		29.25	1,473.43
	Card Transaction 8432 19NOV25 C SPAR WEST BAY ROAD SOUTHAMPTON GB		0.99	1,472.44
21 NOV	OnLine Transaction LORNA CARPENTER TOBACCO VIA MOBILE - PYMT FP 21/11/25 10 09161611916738000N		20.00	1,452.44

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			1,452.44
	Card Transaction 8432 20NOV25 C TESCO STORES 2048 AXMINSTER GB		6.09	1,446.35
	Card Transaction 8432 20NOV25 TRAINLINE LONDON GB		9.71	1,436.64
	Card Transaction 8432 20NOV25 C TESCO STORES 2048 AXMINSTER GB		20.51	1,416.13
	Card Transaction 8432 20NOV25 C SUBWAY32398 BIDEFORD GB		8.29	1,407.84
	Card Transaction 8432 20NOV25 TRAINLINE LONDON GB		37.46	1,370.38
	Card Transaction 8432 20NOV25 C THE CORNISH BAKERY BRI BRIDPORT GB		9.95	1,360.43
	Card Transaction 8432 20NOV25 C THE CORNISH BAKERY BRI BRIDPORT GB		3.60	1,356.83
24 NOV	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		20.00	1,336.83
	Card Transaction 8432 23NOV25 C SUMUP *LEO S TAXI SER DOUGLAS GB		5.90	1,330.93
	Card Transaction 8432 21NOV25 C MCDONALDS STEPHENSONS P GB		9.69	1,321.24
	Card Transaction 8432 22NOV25 C AVOLTA LPL WDF MAIN LIVERPOOL GB		48.65	1,272.59
	Card Transaction 8432 22NOV25 TESCO STORES 2396 DOUGLAS GB		347.17	925.42
	Card Transaction 8432 23NOV25 C BOOTS,1153 DOUGLAS GB		18.39	907.03
	Card Transaction 8432 20NOV25 C FIRST HAMPSHIRE SOUTHAMPTON GB		6.00	901.03
	Card Transaction 8432 21NOV25 TRAINLINE LONDON GB		142.02	759.01
	Card Transaction 8432 22NOV25 WITH LOVE FROM LIVERPO LIVERPOOL GB		11.97	747.04
	Card Transaction 8432 21NOV25 EASYJET000KBLN4GH LUTON, BEDS GB		69.98	677.06
	Card Transaction 8432 21NOV25 ALPHA_CARS* 43181390 A LIVERPOOL GB		24.50	652.56
25 NOV	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		5.00	647.56
	Card Transaction 8432 24NOV25 C NEWBYS DOUGLAS GB		30.29	617.27
	Card Transaction 8432 24NOV25 WWW MEDICANN CO UK DOUGLAS GB		290.00	327.27
	Card Transaction 8432 24NOV25 REVOLUT**6803* LONDON GB		20.00	307.27
26 NOV	Card Transaction 8432 25NOV25 C SPAR WESTMORELAND RD DOUGLAS GB		6.10	301.17
27 NOV	Card Transaction 8432 26NOV25 EASYJET000KBMFP94 LUTON, BEDS GB		50.98	250.19
	Card Transaction 8432 26NOV25 TRAINLINE LONDON GB		39.09	211.10
28 NOV	Automated Credit THE MARINE GROUP S MONTH 8 SALARY FP 28/11/25 1747 REV643520432503519	4,205.75		4,416.85
	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		150.00	4,266.85
	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		50.00	4,216.85
	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		300.00	3,916.85
	OnLine Transaction To A/C 13183648 GARRETT RA Via Mobile Xfer		300.00	3,616.85
	OnLine Transaction Chris Gillespie Calendar VIA MOBILE - PYMT FP 28/11/25 10 18113949699039000N		32.00	3,584.85

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			3,584.85
	OnLine Transaction JOSHVIC FISH COLTD LOAN VIA MOBILE - PYMT FP 28/11/25 10 49182249017448000N		120.00	3,464.85
	Card Transaction 8432 27NOV25 C SPAR BUCKS ROAD DOUGLAS GB		10.00	3,454.85
01 DEC	Interest 1DEC GRS 13122258	1.14		3,455.99
	OnLine Transaction From A/C 12869171 GARRETT RA Via Mobile Xfer	60.00		3,515.99
	Card Transaction 8432 29NOV25 REVOLUT**6803* LONDON GB		20.00	3,495.99
	Card Transaction 8432 29NOV25 B & Q 1095 DOUGLAS IM		195.00	3,300.99
	Card Transaction 8432 29NOV25 C BOOTS,1153 DOUGLAS GB		75.75	3,225.24
	Card Transaction 8432 29NOV25 REVOLUT**6803* LONDON GB		60.00	3,165.24
	Card Transaction 8432 29NOV25 C NO 16 VICTORIA ISLE OF MAN GB		27.95	3,137.29
	Card Transaction 8432 29NOV25 C SUMUP *COUNTRY CUSINE DOUGLAS GB		15.50	3,121.79
	Card Transaction 8432 29NOV25 C DOI CAR PARK DOUGLAS GB		3.00	3,118.79
	Card Transaction 8432 28NOV25 C NEWBYS DOUGLAS GB		28.80	3,089.99
	Card Transaction 8432 29NOV25 BROWN BOBBY FILLING S DOUGLAS GB		85.00	3,004.99
	Card Transaction 8432 29NOV25 C SPAR STRAND STREET DOUGLAS GB		28.10	2,976.89
	Card Transaction 8432 29NOV25 SPAR BUCKS ROAD DOUGLAS GB		200.00	2,776.89
	Card Transaction 8432 28NOV25 C KINRADES PHARMACY ISLE OF MAN GB		11.55	2,765.34
	Card Transaction 8432 28NOV25 WWW MEDICANN CO UK DOUGLAS GB		109.50	2,655.84
02 DEC	Card Transaction 8432 01DEC25 C COSTA COFFEE ISLE OF MAN IM		3.80	2,652.04
	Card Transaction 8432 01DEC25 REVOLUT**6803* LONDON GB		400.00	2,252.04
	Card Transaction 8432 01DEC25 C BON BON PREMIER WEYMOUTH GB		8.27	2,243.77
	Card Transaction 8432 01DEC25 C BON BON PREMIER WEYMOUTH GB		4.50	2,239.27
	Card Transaction 8432 01DEC25 C COSTA COFFEE 43011833 LONDON GB		8.25	2,231.02
03 DEC	OnLine Transaction To A/C 12869171 GARRETT RA Via Mobile Xfer		40.00	2,191.02
	Card Transaction 8432 02DEC25 C ZETTLE_*SHIPS GALLEY BRIDPORT GB		3.40	2,187.62
	Card Transaction 8432 02DEC25 C ZETTLE_*BY THE BRIDGE WEST BAY GB		7.60	2,180.02
	Card Transaction 8432 01DEC25 C FIRST HAMPSHIRE SOUTHAMPTON GB		3.00	2,177.02
	Card Transaction 8432 02DEC25 C ZETTLE_*SHIPS GALLEY BRIDPORT GB		14.10	2,162.92
04 DEC	Cash Withdrawal TSB BANK 03DEC		10.00	2,152.92
05 DEC	Card Transaction 8432 04DEC25 WM MORRISONS STORE BRIDPORT GB		101.59	2,051.33
	Card Transaction 8432 04DEC25 C WM MORRISONS STORE BRIDPORT GB		19.45	2,031.88
	Card Transaction 8432 04DEC25 C SPAR WEST BAY ROAD SOUTHAMPTON GB		9.83	2,022.05

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			2,022.05
	Card Transaction 8432 05DEC25 HPI INSTANT INK UK READING GB		4.49	2,017.56
08 DEC	Automated Credit L BRADLEY FP 06/12/25 1027 600000001677422451	15.00		2,032.56
	Card Transaction 8432 07DEC25 REVOLUT**6803* LONDON GB		20.00	2,012.56
10 DEC	OnLine Transaction JOSHVIC FISH COLTD LOAN VIA MOBILE - PYMT FP 10/12/25 10 60165332008190000N		100.00	1,912.56
	Card Transaction 8432 09DEC25 C WM MORRISONS STORE BRIDPORT GB		12.60	1,899.96
	Card Transaction 8432 09DEC25 MORR BRIDPORT BRIDPORT GB CASH BACK 20.00		24.99	1,874.97
	Card Transaction 8432 09DEC25 WM MORRISONS STORE BRIDPORT GB		136.80	1,738.17
	Card Transaction 8432 09DEC25 C WM MORRISONS STORE BRIDPORT GB		10.20	1,727.97
	Card Transaction 8432 09DEC25 C WM MORRISONS STORE BRIDPORT GB		29.45	1,698.52
11 DEC	Automated Credit GREAT WESTERN TRAI	109.40		1,807.92
	Card Transaction 8432 10DEC25 C FIRST HAMPSHIRE SOUTHAMPTON GB		2.40	1,805.52
	Card Transaction 8432 10DEC25 REVOLUT**6803* LONDON GB		20.00	1,785.52
12 DEC	Card Transaction 8432 11DEC25 REVOLUT**6803* LONDON GB		20.00	1,765.52
	Card Transaction 8432 11DEC25 REVOLUT**6803* LONDON GB		10.00	1,755.52

The current interest rates for this account are shown below

Interest Rates

The interest rate that actually applies depends on the amount deposited in your account at the time

£1 - £49,999	1.05% AER	1.05% Gross rate p.a.	1.05% Net rate p.a.
£50,000 +	1.10% AER	1.10% Gross rate p.a.	1.10% Net rate p.a.

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

Gross Rate

This means the interest rate you are paid before the deduction of income tax.

Net Rate

This means the interest rate you are paid after the deduction of income tax.

The interest rate you receive may be fixed or variable depending on the product you hold.

Please note that rounding (to two decimal places) may have been applied to the above rates.

Take control of your finances

Stay on top of your finances with our digital banking services.
To apply, visit
www.iombank.com/mobile
or to register for **Online Banking**, visit
www.iombank.com/register
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

Switching to paperless statements

By switching to paperless statements if applicable, you could cut down on the clutter and reduce paper waste.
For more information, visit
www.iombank.com/paperless-statements
You can change your paperless preferences in **Online Banking**, by selecting the **Paperless Settings** option

Need help with your finances

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:
www.iombank.com/global/dealing-with-financial-difficulties.html

Statement Abbreviations

N-S TRN FEE = Non Sterling Transaction Fee
VRATE = Variable Payment Scheme Exchange Rate
OD = Overdrawn

How to contact us

Message Us via the mobile app
Ask Cora, our digital assistant at: www.iombank.com
24hr Lost/Stolen Cards: **01624 637000**
Telephone Banking: **01624 637000**
To register for Telephone Banking: **01624 637000**
Business Telephone Banking: **01624 637699**
Branch Address: **East Region Branch, PO Box 13, Douglas, Isle of Man, IM99 1AN.**

Depositor Compensation Scheme

Isle of Man Bank is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors Compensation Scheme Regulations 2010. To understand your eligibility under the scheme you may wish to visit
<https://www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/>
Not all accounts will be covered by these schemes, and further details of these schemes are available on request.

Dispute Resolution

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:
• Visit www.iombank.com/complaints
• Telephone 01624 637000

**For a Braille, large print or audio versions of your statement
call 01624 637000 or contact your local branch.**