

Foundation Account

Summary	
Statement Date	10 DEC 2025
Period Covered	11 NOV 2025 to 10 DEC 2025
Previous Balance	£0.02
Paid In	£1,333.00
Withdrawn	£1,330.86
New Balance	£2.16
BIC	RBOSGB2L
IBAN	GB53RBOS83173110008382

MRS ANN BRANNAN
47 LAUREL GROVE
BONNYBRIDGE
FK4 2ED

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If you have changed your address, telephone number, email address or occupation, please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
11 NOV 2025	BROUGHT FORWARD			0.02
	Automated Credit CHARLENE ASHCROFT FUEL FP 11/11/25 0942 HUBX790692A9E28B62	80.00		80.02
	OnLine Transaction To A/C 00632880 BRANNAN G & A Via Mobile Xfer		80.00	0.02
13 NOV	OnLine Transaction From A/C 00632880 BRANNAN G & A Via Mobile Xfer	453.00		453.02
	OnLine Transaction From A/C 00623997 BRANNAN G & A Via Mobile Xfer	600.00		1,053.02
	OnLine Transaction ACC-RBSPLAT 552085*****9361 VIA MOBILE - PYMT FP 13/11/25 10 08092549861178000R		500.00	553.02
26 NOV	Direct Debit AIL M&S INSURANCE		50.27	502.75
	Direct Debit SKY MOBILE		68.04	434.71
01 DEC	Standing Order SCAA		8.68	426.03
	Direct Debit OCTOPUS ENERGY		157.68	268.35
	Direct Debit SC LOTTERY INITIAL PAYMENT		10.75	257.60
	Direct Debit DENPLAN LTD		23.10	234.50
	Direct Debit FALKIRK COUN TAX		181.43	53.07
	Direct Debit SKY DIGITAL		35.50	17.57
	Direct Debit RBS MASTERCARD		14.62	2.95
04 DEC	OnLine Transaction From A/C 00632880 BRANNAN G & A Via Mobile Xfer	100.00		102.95
	OnLine Transaction BRANNAN MISS E/REV X VIA MOBILE - PYMT	100.00		202.95
	Direct Debit EE LTD		44.99	157.96
	Direct Debit H3G		11.46	146.50
08 DEC	OnLine Transaction To A/C 00632880 BRANNAN G & A Via Mobile Xfer		100.00	46.50
	OnLine Transaction To A/C 00632880 BRANNAN G & A Via Mobile Xfer		40.00	6.50
	Direct Debit BHF WEEKLY LOTTERY		4.34	2.16



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.

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>Take control of your finances Stay on top of your finances with our digital banking services. To apply, visit www.rbs.co.uk/mobile or to register for Digital Banking, visit www.rbs.co.uk/digital 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>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.rbs.co.uk/paperless You can change your paperless preferences in Digital Banking, by selecting the Paperless Settings option</p>
<p>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.rbs.co.uk/financial-health-check.html</p>	
<p>Statement Abbreviations N-S TRN FEE = Non Sterling Transaction Fee VRATE = Variable Payment Scheme Exchange Rate OD = Overdrawn</p>	
<p>How to contact us Message Us via the mobile app Ask Cora, our digital assistant at: www.rbs.co.uk 24hr Lost/Stolen Cards: 0370 600 0459 Telephone Banking 8am-8pm: 03457 242 424 To register for Telephone Banking: 03457 222 345 24hr Business Telephone Banking: 03456 002 230 To use Relay UK add 18001 in front of the numbers above. Branch Address: Kirkintilloch (F) Branch, 116 Cowgate, Kirkintilloch, G66 1JX.</p>	
<p>Important information about compensation arrangements 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 & 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: www.rbs.co.uk/fscs-information-sheet 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: www.FSCS.org.uk</p>	
<p>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:</p> <ul style="list-style-type: none">• Message Us via the mobile app• Visit www.rbs.co.uk/complaints• Telephone 03457 242 424 (to use Relay UK add 18001 in front of the number)	
<p style="text-align: center;">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).</p>	