



The team at Virgin Money  
Sunderland  
SR43 4JB

Tel: 0800 121 7365  
[virginmoney.com](https://www.virginmoney.com)

0000000000  
MISS S DILLON  
15 Luce Avenue  
Bellfield  
Kilmarnock  
KA1 3PE

Page 1 of 8

**Statement date**  
06 January 2026

**Account name**  
MISS SARAH DILLON

**Sort code**  
82-65-30

**Account number**  
50212700

**IBAN**  
GB45CLYD82653050212700

**BIC**  
CLYDGB21530

Deposits in this account are eligible for cover under the Financial Services Compensation Scheme (FSCS)

## Your M Plus Account statement

Statement No: 474

Date	Description	Debits	Credits	Balance
06 Dec 2025	Previous statement			848.28
08 Dec	Mb William Fullart Sally 826530 30230863 Card 77 Pets At Home Kilmarnock	12.00	50.00	
	Cls 77 Try 785.00 Rate 0.01777 Stg Amt 13.95	13.95		
	Cls 77 Try 898.45 Rate 0.01777 Stg Amt 15.97	15.97		
	Cls 77 The Range Kilmarnock	17.97		
	Cls 77 Jet2.Com Leeds	19.10		
	Card 77 Secure Paymen London	42.30		
	Cls 77 Aldi Stores Kilmarnock	93.68		
	Cls 77 Try 6193.53 Rate 0.01777 Stg Amt 110.10	110.10		

**Opening balance**  
£848.28

**Debits**  
£6769.36

**Credits**  
£6475.41

**Closing balance**  
£554.33

**Arranged overdraft limit**  
Current £250

DD = Direct Debit  
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### Have a think about your options

To make sure your account and the interest rate you're receiving is still right for you, it's important to consider all of your options. You can learn about other accounts at [virginmoney.com](https://www.virginmoney.com) or visit a Virgin Money Branch.

Interest rate details can be found on Page 2.

**Change of address**

Do we have your correct postal address? If not, please call us on **0800 121 7365** to let us know of your new address. Please have a list of all the products you have with us to hand. For joint accounts, each account holder must get in touch.

**Complaints**

Unfortunately, things can go wrong sometimes. When this happens, we'd really like to know so we can put it right as soon as possible. If you're unhappy with something, please get in touch.

You can also speak to the Financial Ombudsman Service if you don't like the way we handle your complaint. Visit [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) for more information.

**Fees and charges**

Details of interest rates and charges for our accounts are available at [virginmoney.com/pca](http://virginmoney.com/pca), or give us a call on **0800 121 7365**.

**Account info**

You'll find your **IBAN** (International Bank Account Number) and **BIC** (Bank Identifier Code) on page one. These details must be used to receive international payments from within the EU. For all other international payments, it's the BIC and your full account number. If you have any questions, please get in touch.

**Keeping you in the loop**

You can change your marketing preferences anytime. Just head to the app, online banking or give us a call.

**Lost and stolen cards**

If your debit card is lost or stolen, please call us as soon as possible on **0800 121 7365 (00 44 141 221 7300** from overseas). We're here 24/7. If possible please have your card details to hand when you call. Calls may be monitored or recorded.

**Important info about the Financial Services Compensation Scheme**

We're covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. For details on the protection of eligible deposits and exclusions, head to [virginmoney.com/FSCSdeposit](http://virginmoney.com/FSCSdeposit) or visit [www.FSCS.org.uk](http://www.FSCS.org.uk).

**Please read - Interest rate information**

The following interest rates were applicable during the statement period. Arranged Overdraft interest rates apply to the amount of any borrowing, up to your Arranged Overdraft limit. Unarranged Overdraft interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary Unarranged Overdraft or temporary increase to an existing Arranged Overdraft to cover a payment despite lack of funds.

Debit interest rate(s) effective from	Limit (£)	Rate (%) per annum
Arranged Overdraft 06/12/2025	250	18.29
Unarranged Overdraft 06/12/2025	250+	18.29

Current Credit Interest Rate	Tier (£)	Rate % (Per Annum)
	0 - 1,000	1.00
	1,000 +	0.00

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08 Dec	Balance brought forward from previous page			573.21
	Cl's 77 Try 6288.81			
	Rate 0.01777			
	Stg Amt 111.80	111.80		
	Mb Donald Wood	200.10		261.31
09 Dec	Transfer		750.00	1011.31
10 Dec	Cl's 77 Savers Health			
	Kilmarnock	4.67		
	Cl's 77 D M Fruit Co			
	Kilmarnock	5.50		
	Card 77 Netflix.Com			
	London	5.99		
	Cl's 77 D M Fruit Co			
	Kilmarnock	6.00		
	Cl's 77 Cex Burns Mal			
	Kilmarnock	7.50		
	Card 77 Amazon* Z91Cc			
	London	21.97		
	Card 77 Secure Paymen			
	London	52.65		
	Card 77 Jd Sports Plc			
	Br 400 Kilmar	283.40		623.63
11 Dec	Mb William Fullart			
	Sally			
	826530 30230863		50.00	
	Autbk77 Noteka1 3Rb	150.00		
	Card 77 Amazon* Z930X			
	London	13.48		510.15
12 Dec	Cl's 77 M & D Green			
	Kilmarnock	5.49		
	Cl's 77 Ms Convenienc			
	Kilmarnock	9.34		
	Cl's 77 Ms Convenienc			
	Kilmarnock	9.42		
	Cl's 77 Asda Stores			
	Kilmarnock	13.00		
	DD O2	44.46		
	Cl's 77 Harry Corry K			
	Kilmarnock	54.57		
	Cl's 77 Asda Supersto			
	Kilmarnock	99.96		273.91
15 Dec	Mb 826530 70006363			
			300.00	
	Cl's 77 Ms Convenienc			
	Kilmarnock	2.50		
	Cl's 77 Subway30357			
	Glasgow	3.78		
	Cl's 77 Ms Convenienc			
	Kilmarnock	5.19		

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Date	Description	Debits	Credits	Balance
15 Dec	Balance brought forward from previous page			562.44
	Card 77 Ebay O*04-139			
	London	5.99		
	Cls 77 Sumup *Brunc			
	Kilmarnock	15.00		
	Card 77 Ebay O*21-139			
	London	20.04		
	Card 77 Tesco Stores			
	Kilmarnock	109.30		
	DD Ovo Energy	146.00		266.11
16 Dec	Autbk77 Noteka1 3Rb	150.00		
	Card 77 Amazon* Ze3Hx			
	London	18.65		
	Cls 77 Poundland Ltd			
	Kilmarnock	42.60		
	Card 77 Sp Doyobest			
	Wan Chai	51.99		
	Card 77 B&M 773 Glenc			
	Glencairn	103.84		100.97 OD
17 Dec	Edward Dillon			
	Money Returned			
	09012641971751		60.00	
	Cls 77 Kev's Kards			
	Kilmarnock	3.60		
	Cls 77 Ms Convenienc			
	Kilmarnock	5.99		
	Cls 77 Ms Convenienc			
	Kilmarnock	8.13		
	Cls 77 Home Bargains			
	Kilmarnock St	16.93		
	Cls 77 Jd Sports Plc			
	Br 400 Kilmar	21.00		96.62 OD
18 Dec	Mb 826530 70006363			
	Card 77 Ebay O*04-139		200.00	
	London	4.74		
	Cls 77 Ms Convenienc			
	Kilmarnock	13.00		
	Card 77 Sp Hope Rings			
	Encinitas	39.00		46.64
19 Dec	Edward Dillon			
	Money Returned			
	09012641971751		100.00	
	Cls 77 Ms Convenienc			
	Kilmarnock	9.02		
	Cls 77 Scotmid Co-op			
	Kilmarnock	25.70		
	Card 77 Sakertool.Co.			
	Bromley	89.10		22.82

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Current	£250

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19 Dec	Balance brought forward from previous page			22.82
22 Dec	Edward Dillon			
	Money Returned			
	09012641971751		500.00	
	Mb 826530 70006363			
			80.00	
	Mb William Fullart			
	Sally			
	826530 30230863		150.00	
	Mb 826530 10111083			
			400.00	
	Autbk77 BOS Kilmarnock	30.00		
	Cls 77 Pollok Willia			
	Kilmarnock	2.30		
	Cls 77 Ms Convenienc			
	Kilmarnock	2.59		
	Cls 77 Electro Light			
	Glasgow	8.00		
	Cls 77 Pollok Willia			
	Kilmarnock	8.99		
	Cls 77 Mckay Pet Sup			
	Glasgow	10.00		
	Cls 77 Ms Convenienc			
	Kilmarnock	10.73		
	Cls 77 Ms Convenienc			
	Kilmarnock	14.34		
	Cls 77 Ms Convenienc			
	Kilmarnock	14.76		
	Cls 77 Wheatsheaf			
	Kilmarnock	18.14		
	Cls 77 New Look - Ki			
	Kilmarnock	20.99		
	Cls 77 Sumup *Cards			
	Glasgow	24.99		
	Cls 77 B&M 773 Glenc			
	Glencairn	26.19		
	Cls 77 Mckay Pet Sup			
	Glasgow	40.00		
	Cls 77 Jd Kilmarnock			
	Kilmarnock	55.00		
	Cls 77 Cafe Di Vinci			
	Kilmarnock	60.00		
	Card 77 Boots 0626			
	Kilmarnock	102.10		
	Card 77 Jd Sports Plc			
	Br 400 Kilmar	115.40		
	Card 77 Aldi Stores			
	Kilmarnock	138.49		
	Card 77 Boots 0626			
	Kilmarnock	375.20		

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22 Dec	Balance brought forward from previous page			74.61
	Mb 826530 10111083	20.00		
	Mb 826530 10111083	100.00		
	Mb 826530 10111083	177.00		222.39 OD
23 Dec	Na294446D DWP Xb		10.00	
	Na294446D Sss Adp		558.40	
	East Ayrshire Coun		1004.69	1350.70
24 Dec	Cls 77 Harry Corry K Kilmarnock	16.00		
	Cls 77 Harry Corry K Kilmarnock	17.99		
	Cls 77 The Range Kilmarnock	18.87		
	Card 77 Currys Kilmar Kilmarnock	189.99		1107.85
29 Dec	Leigh Mills & O Ok Leigh			
	04000434190934 Mb William Fullart Sally		1000.00	
	826530 30230863 Card 77 Ebay O*02-140 London	3.79		
	Card 77 Ebay O*01-140 London	5.75		
	Cls 77 Scotmid Co-op Kilmarnock	12.40		
	Cls 77 Home Bargains Kilmarnock St	13.98		
	Cls 77 Ms Convenienc Kilmarnock	21.42		
	Card 77 Sp Bare Addic Sevenoaks	21.99		
	Cls 77 B&M 773 Glenc Glencairn	25.24		
	Cls 77 Scotmid Co-op Kilmarnock	25.65		
	Cls 77 B&M 773 Glenc Glencairn	27.48		
	Cls 77 Farmfoods 269 Kilmarnock	29.16		
	Cls 77 The Range Kilmarnock	48.93		
	Cls 77 Sportsdirect Kilmarnock	54.99		
	Card 77 Tesco Stores Kilmarnock	179.90		
	Mb M Howie	50.00		
	Mb 826530 70006363	1500.00		237.17

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29 Dec	Balance brought forward from previous page			237.17
30 Dec	Card 77 Gfm Internati Birmingham	11.65		
	Cls 77 Ms Convenienc Kilmarnock	19.78		
	Card 77 Full House Kilmarnock	20.10		
	Card 77 Paypal *Oadfv 4029357733	23.29		162.35
31 Dec	Edward Dillon Money Returned 09012641971751		11.00	
	Card 77 Temu.Com London	39.06		
	Mb Shaun Sinclair	100.10		
	<b>Gross Interest</b>		<b>0.45</b>	<b>34.64</b>
02 Jan	Edward Dillon Money Returned 09012641971751		15.00	
	Edward Dillon Money Returned 09012641971751		30.00	
	Autbk77 Noteka1 3Rb Card 77 Ebay O*06-140 London	30.00		
	DD TV Licence MBP	14.95		
	Cls 77 Kilmarnock Ma 01563537080	15.00		
	Cls 77 Ms Convenienc Kilmarnock	21.18		
	Cls 77 Sq *Victoriou Kilmarnock	30.00		
	Cls 77 Aldi Stores Kilmarnock	53.24		
	Mb Shaun Sinclair	20.00		115.68 OD
05 Jan	Card 77 Temu.Com London		5.87	
	Card 77 Currrys Kilmar Kilmarnock		10.00	
	Mb 826530 70006363		250.00	
	Cls 77 Ms Convenienc Kilmarnock	9.50		
	Cls 77 Scotmid Co-op Kilmarnock	12.05		
	Card 77 Amazon* Zg5Gk London	13.28		
	Card 77 Amazon* Zg4Ab London	19.98		

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05 Jan	Balance brought forward from previous page			95.38
	ClS 77 Asda Stores			
	Kilmarnock	40.02		
	SO Miss S Dillon	150.00		94.64 OD
06 Jan	Credit		740.00	
	Mb William Fullart			
	Sally			
	826530 30230863		50.00	
	Autbk77 BOS Kilmarnock	120.00		
	Card 77 Awx*Hairstudi			
	Burlingame	7.94		
	ClS 77 Scotmid Co-op			
	Kilmarnock	13.09		554.33

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