

0572

Mr S Mcleod  
2/1 Lochend Drive  
EDINBURGH  
EH7 6DW



## Your FlexBasic transactions

Statement date: 21 July 2026

Statement no 79 1 of 4

Sort code 07-08-06

Account no 00484145

Start balance £597.89

End balance £527.51

Average credit balance £390.05

Average debit balance £0.00

### Receiving an International Payment?

BIC NAIAGB21

IBAN GB11 NAI 0708 0600 4841 45

Swift  
Intermediary Bank MIDLGB22

| Date   | Description                                | £ Out  | £ In   | £ Balance |
|--------|--------------------------------------------|--------|--------|-----------|
| 2026   | Balance from statement 78 dated 21/06/2026 |        |        | 597.89    |
| 22 Jun | LC INTERNATIONAL LTD GIBALTAR              | 10.00  |        |           |
|        | Effective Date 21 Jun 2026                 |        |        |           |
|        | KFC MEADOW BANK EDINBURGH                  | 26.56  |        |           |
|        | Contactless Payment                        | 39.47  |        | 521.86    |
|        | Best One Lochend Edinburgh                 |        |        |           |
| 23 Jun | Bank credit 203X86V81 DWP UC               |        | 483.69 |           |
|        | 000000003840157647                         |        |        |           |
|        | ATM Withdrawal NATIONWIDE                  | 20.00  |        |           |
|        | Contactless Payment                        | 52.62  |        | 932.93    |
|        | Best One Lochend Edinburgh                 |        |        |           |
| 24 Jun | Payment to SCOTT MCLEOD                    | 250.00 |        |           |
|        | Effective Date 23 Jun 2026                 |        |        |           |
|        | PPOINT_*BESTONE LOCHEND L EDINBU           | 0.20   |        |           |
|        | Contactless Payment                        | 6.90   |        |           |
|        | RED VELVET CAFE GLASGOW                    |        |        |           |
|        | Contactless Payment                        | 21.39  |        | 654.44    |
|        | PPOINT_*BESTONE LOCHEND L                  |        |        |           |
| 25 Jun | LC International Ltd London                |        | 20.00  |           |
|        | Payment to LISA MCLEOD                     | 20.00  |        |           |
|        | Contactless Payment                        | 28.72  |        | 625.72    |
|        | Best One Lochend Edinburgh                 |        |        |           |
| 26 Jun | ATM Withdrawal NOTEMACHINE LTD             | 50.00  |        |           |
|        | Contactless Payment                        | 28.87  |        |           |
|        | Best One Lochend Edinburgh                 |        |        |           |
|        | Transfer to MISS DEBORAH KING              | 28.00  |        | 518.85    |
| 27 Jun | LC INTERNATIONAL LTD GIBALTAR              | 10.00  |        |           |
|        | Contactless Payment                        | 33.75  |        | 475.10    |
|        | SCOTMID COOP 0055 ST MARGARETS             |        |        |           |
| 29 Jun | Payment to LISA MCLEOD                     | 20.00  |        |           |
|        | Effective Date 28 Jun 2026                 |        |        |           |

## Stop and think

We want to do everything we can to alert, educate and protect you from fraud. That's why, when you set up a new payee you'll soon be given some guidance to help you decide whether to make that payment before it goes through.

For more information about fraud and scams, go to [nationwide.co.uk/fraudaware](https://nationwide.co.uk/fraudaware)

Please help us to keep your details up to date and let us know if your name, telephone numbers or address changes.

- Log in to the Internet Bank
- Visit your local branch
- Visit [nationwide.co.uk/update-details](https://nationwide.co.uk/update-details) for more information

## transactions (continued)

| Date   | Description                     | £ Out | £ In   | £ Balance |
|--------|---------------------------------|-------|--------|-----------|
| 2026   |                                 |       |        | 455.10    |
| 29 Jun | Payment to LISA MCLEOD          | 20.00 |        |           |
|        | Effective Date 28 Jun 2026      |       |        |           |
|        | Payment to LISA MCLEOD          | 20.00 |        |           |
|        | Effective Date 28 Jun 2026      |       |        |           |
|        | Payment to LISA MCLEOD          | 20.00 |        |           |
|        | Effective Date 28 Jun 2026      |       |        |           |
|        | Transfer from 071986 03377674   |       | 60.00  |           |
|        | Effective Date 28 Jun 2026      |       |        |           |
|        | Direct debit THE CITY OF EDINBU | 13.81 |        |           |
|        | Direct debit THE CITY OF EDINBU | 13.81 |        |           |
|        | Direct debit THE CITY OF EDINBU | 14.83 |        |           |
|        | Direct debit THE CITY OF EDINBU | 16.88 |        |           |
|        | Direct debit TALKTALK TELECOM T | 27.30 |        |           |
|        | ATM Withdrawal NATIONWIDE       | 25.00 |        |           |
|        | Contactless Payment             | 16.95 |        | 326.52    |
|        | SCOTMID COOP 0055 ST MARGARETS  |       |        |           |
| 30 Jun | Contactless Payment             | 20.09 |        |           |
|        | PPOINT_*FAME NEWS AGENT L       |       |        |           |
|        | Contactless Payment             | 24.29 |        | 282.14    |
|        | PPOINT_*BESTONE LOCHEND L       |       |        |           |
| 01 Jul | Contactless Payment             | 24.75 |        | 257.39    |
|        | SCOTMID COOP 0055 ST MARGARETS  |       |        |           |
| 02 Jul | Contactless Payment             | 26.87 |        | 230.52    |
|        | BESTONE LOCHEND LTD EDINBURGH   |       |        |           |
| 03 Jul | Contactless Payment             | 35.20 |        | 195.32    |
|        | PPOINT_*BESTONE LOCHEND L       |       |        |           |
| 04 Jul | Payment to LISA MCLEOD          | 40.00 |        |           |
|        | Effective Date 03 Jul 2026      |       |        |           |
|        | Contactless Payment             | 32.56 |        | 122.76    |
|        | SCOTMID COOP 0055 ST MARGARETS  |       |        |           |
| 06 Jul | Contactless Payment             | 3.60  |        |           |
|        | POST OFFICE COUNTER EDINBURGH   |       |        |           |
|        | Effective Date 05 Jul 2026      |       |        |           |
|        | Contactless Payment             | 24.75 |        |           |
|        | BEST ONE E'BURGH EH7            |       |        |           |
|        | Effective Date 05 Jul 2026      |       |        |           |
|        | Payment to SCOTT MCLEOD         | 70.00 |        |           |
|        | Effective Date 05 Jul 2026      |       |        |           |
|        | Contactless Payment             | 24.40 |        | 0.01      |
|        | SCOTMID COOP 0055 ST MARGARETS  |       |        |           |
| 07 Jul | Bank credit 203X86V82 DWP UC    |       | 483.68 |           |
|        | 000000003864966954              |       |        |           |
|        | Cheque deposit                  |       | 37.43  | 521.12    |
| 08 Jul | ATM Withdrawal NATIONWIDE       | 20.00 |        | 501.12    |

|                |              |
|----------------|--------------|
| Statement date | 21 July 2026 |
| Statement no   | 79 2 of 4    |
| Sort code      | 07-08-06     |
| Account no     | 00484145     |

## transactions (continued)

| Date   | Description                                                                        | £ Out  | £ In   | £ Balance |
|--------|------------------------------------------------------------------------------------|--------|--------|-----------|
| 2026   |                                                                                    |        |        | 501.12    |
| 09 Jul | Contactless Payment<br>BESTONE LOCHEND LTD EDINBURGH                               | 10.58  |        |           |
|        | Contactless Payment<br>BESTONE LOCHEND LTD EDINBURGH                               | 26.71  |        | 463.83    |
| 10 Jul | ATM Withdrawal NOTEMACHINE LTD                                                     | 60.00  |        | 403.83    |
| 11 Jul | Contactless Payment<br>Best One Lochend Edinburgh                                  | 34.57  |        |           |
|        | Contactless Payment<br>SCOTMID COOP 0055 ST MARGARETS                              | 37.16  |        |           |
|        | ATM Withdrawal NATIONWIDE                                                          | 30.00  |        | 302.10    |
| 13 Jul | Payment to LISA MCLEOD<br>Effective Date 12 Jul 2026                               | 15.00  |        |           |
|        | ATM Withdrawal NATIONWIDE<br>Effective Date 12 Jul 2026                            | 10.00  |        |           |
|        | Contactless Payment<br>BESTONE LOCHEND LTD EDINBURGH<br>Effective Date 12 Jul 2026 | 21.14  |        |           |
|        | Standing order SCOTT MCLEOD                                                        | 100.00 |        |           |
|        | Contactless Payment<br>PPOINT_*BESTONE LOCHEND L                                   | 10.08  |        |           |
|        | Payment to LISA MCLEOD                                                             | 40.00  |        | 105.88    |
| 14 Jul | Contactless Payment<br>PPOINT_*BESTONE LOCHEND L                                   | 37.69  |        |           |
|        | Payment to LISA MCLEOD                                                             | 10.00  |        |           |
|        | Payment to SCOTT MCLEOD                                                            | 50.00  |        | 8.19      |
| 15 Jul | Direct debit SUNLIFE                                                               | 25.00  |        |           |
|        | Returned direct debit                                                              |        | 25.00  | 8.19      |
| 17 Jul | Bank credit NR414005B SSS ADP<br>000000003884168661                                |        | 778.40 | 786.59    |
| 18 Jul | BETWAY WWW.BETWAY.CO                                                               | 5.00   |        |           |
|        | Contactless Payment<br>BESTONE LOCHEND LTD EDINBURGH                               | 25.93  |        | 755.66    |
| 20 Jul | LC INTERNATIONAL LTD WWW.LADBRO<br>Effective Date 19 Jul 2026                      | 10.00  |        |           |
|        | LC INTERNATIONAL LTD WWW.LADBRO<br>Effective Date 19 Jul 2026                      | 10.00  |        |           |
|        | BETWAY WWW.BETWAY.CO                                                               | 10.00  |        |           |
|        | Contactless Payment<br>PPOINT_*BESTONE LOCHEND L                                   | 49.56  |        |           |
|        | LC INTERNATIONAL LTD WWW.LADBRO                                                    | 10.00  |        |           |
|        | Contactless Payment<br>SCOTMID COOP 0055 ST MARGARETS                              | 29.40  |        | 636.70    |
| 21 Jul | BETWAY WWW.BETWAY.CO                                                               | 10.00  |        |           |
|        | LC INTERNATIONAL LTD WWW.LADBRO                                                    | 10.00  |        |           |

|                |              |
|----------------|--------------|
| Statement date | 21 July 2026 |
| Statement no   | 79 3 of 4    |
| Sort code      | 07-08-06     |
| Account no     | 00484145     |

## transactions (continued)

| Date   | Description                   | £ Out | £ In | £ Balance |
|--------|-------------------------------|-------|------|-----------|
| 2026   |                               |       |      | 616.70    |
| 21 Jul | Contactless Payment           | 39.19 |      |           |
|        | PPOINT_*BESTONE LOCHEND L     |       |      |           |
|        | Transfer to MISS DEBORAH KING | 50.00 |      | 527.51    |

|                |              |
|----------------|--------------|
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| Statement no   | 79 4 of 4    |
| Sort code      | 07-08-06     |
| Account no     | 00484145     |

Please check your statement to make sure everything's correct. If there's anything you're unsure about please get in touch or if you've changed any of your contact details, you need to let us know.

## Interest, Rates and Fees

FlexBasic doesn't pay any credit interest.

We won't charge you any fees if you try to make a payment and don't have enough money in your account to cover it.



## Summary box for your FlexBasic account

This information doesn't replace your Terms and Conditions

**Have you lost your card or cheque book or had them stolen?** Let us know straight away, either via the Banking app (if you have it) or by calling us on **0800 055 66 22**. You can report lost or stolen cards and cheque books 24/7.

|                                                                                                                                                                                                              |                                                                                                                                                                                                        |                                       |                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------------|
| Credit interest                                                                                                                                                                                              | All balances                                                                                                                                                                                           | AER<br>0.00%                          | Gross p.a.<br>0.00% |
| Other account fees                                                                                                                                                                                           | Overdraft Interest                                                                                                                                                                                     | arranged overdrafts are not available |                     |
|                                                                                                                                                                                                              | Refused payment fee                                                                                                                                                                                    | no fee                                |                     |
| Charges for specialist services                                                                                                                                                                              | Sending money within the UK                                                                                                                                                                            |                                       |                     |
|                                                                                                                                                                                                              | Chaps                                                                                                                                                                                                  | no fee                                |                     |
|                                                                                                                                                                                                              | SEPA (euros)                                                                                                                                                                                           | no fee                                |                     |
|                                                                                                                                                                                                              | SWIFT (foreign currency except euros)                                                                                                                                                                  | £15 transaction fee each time         |                     |
|                                                                                                                                                                                                              | Sending money outside the UK                                                                                                                                                                           |                                       |                     |
|                                                                                                                                                                                                              | SEPA (euros within the SEPA region)                                                                                                                                                                    | £0 transaction fee                    |                     |
|                                                                                                                                                                                                              | SWIFT (UK pounds in the EEA)                                                                                                                                                                           | £0 transaction fee                    |                     |
|                                                                                                                                                                                                              | SWIFT (UK pounds outside the EEA)                                                                                                                                                                      | £15 transaction fee each time         |                     |
|                                                                                                                                                                                                              | SWIFT (Foreign currency - including euros outside the SEPA region)                                                                                                                                     | £15 transaction fee each time         |                     |
| Foreign usage                                                                                                                                                                                                | For Visa exchange rates, visit <a href="https://visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a> |                                       |                     |
| *If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so Foreign currency transaction fees won't apply. | Cash withdrawal in foreign currency outside the UK                                                                                                                                                     |                                       |                     |
|                                                                                                                                                                                                              | Foreign currency transaction fee                                                                                                                                                                       | 2.99% of the transaction amount       |                     |
|                                                                                                                                                                                                              | Cash withdrawal in foreign currency within the UK                                                                                                                                                      |                                       |                     |
|                                                                                                                                                                                                              | Foreign currency transaction fee*                                                                                                                                                                      | 2.99% of the transaction amount       |                     |
|                                                                                                                                                                                                              | Debit card payment in a foreign currency                                                                                                                                                               |                                       |                     |
|                                                                                                                                                                                                              | Foreign currency transaction fee                                                                                                                                                                       | 2.99% of the transaction amount       |                     |

\*If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so Foreign currency transaction fees won't apply.

**AER** stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once a year.

**Gross p.a.** is the interest rate without tax deducted.

### Receiving money within the UK

To receive sterling payments into your account, the person making the payment will need to quote your sort code and your 8 digit account number, which you'll find on the front of your statement. Entering account numbers incorrectly can mean payments being misdirected, so please be sure to provide the correct details.

### Receiving money from outside the UK and receiving money from within the UK in a currency other than sterling

**SWIFT** - someone making a payment to you must quote your Bank Identifier Code (BIC) and International Bank Account Number (IBAN). The BIC and IBAN are the international equivalents of your UK sort code and account number. An international payment will also need to quote the SWIFT Intermediary Bank number as we're using the routing services of an Agent Bank. You'll find this number along with your BIC and IBAN on the front of your statement

**SEPA Credit Transfer** - someone making a payment to you must quote your International Bank Account Number (IBAN). Your IBAN is found on the front of your statement.

You can find a guide to your statement, and other tips for your account at [nationwide.co.uk/flexbasic/support](https://nationwide.co.uk/flexbasic/support)

**Banking of cheques** - You can pay money into or out of your account by cheque. To find out more information about cheque interest, clearing times, withdrawals and certainty, please visit [nationwide.co.uk/cheque](https://nationwide.co.uk/cheque)

If you have a problem with your account, and wish to complain, please try to settle it with us first. If you're not happy with the way in which we handled your complaint or the outcome you may be able to complain to the Financial Ombudsman Service. We'll give you details of how to contact the Ombudsman.

We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call **03457 30 20 11**.

### Important information about compensation arrangements

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS). An **Information Sheet** and **Exclusion List** which provides information about the FSCS and the protection that it provides can be found at [nationwide.co.uk/fscs-info](https://nationwide.co.uk/fscs-info)

For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](https://fscs.org.uk)

Alternatively, please visit your local branch or call **03457 30 20 11** to request a copy or to chat to us about your account. For more information about our opening times, visit: [nationwide.co.uk/contact-us](https://nationwide.co.uk/contact-us)

