

MISS SUZANNE M LAPPIN
183 LECKAGH DRIVE
MAGHERAFELT
COUNTY LONDONDERRY
BT45 6ND

SELECT ACCOUNT

Summary	
Statement Date	06 APR 2023
Period Covered	08 MAR 2023 to 06 APR 2023
Previous Balance	£5.00
Paid In	£2,096.63
Withdrawn	£2,057.21
New Balance	£44.42
BIC	ULSBGB2B
IBAN	GB08ULSB98098510563791

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
08 MAR 2023	BROUGHT FORWARD			5.00
	Automated Credit LAPPIN SUZANNE OVERPAYMENT FP 08/03/23 1006 FP23067018263057	1.07		6.07
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 08/03/23 10 43100417743003000J		5.00	1.07
09 MAR	Card Transaction 8628 08MAR23 FREEMANS 0333 200 8077 GB		1.07	0.00
10 MAR	OnLine Transaction GARDINER DRS WAINS VIA MOBILE - PYMT	40.00		40.00
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		30.00	10.00
13 MAR	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	20.00		30.00
	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	0.19		30.19
	Automated Credit HMRC CHILD BENEFIT	36.25		66.44
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		0.25	66.19
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		9.94	56.25
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 13/03/23 10 41045300161566000J		6.19	50.06
	Card Transaction 8628 10MAR23 MR SPORTS BELFAST GB		5.00	45.06
	Card Transaction 8628 10MAR23 MR SPORTS BELFAST GB		5.00	40.06
	Card Transaction 8628 11MAR23 C TESCO-STORES 6596 MAGHERAFELT GB		10.06	30.00
	Cash Withdrawal NOTEMACHINE 13MAR		20.00	10.00
14 MAR	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	10.00		20.00
	Card Transaction 8628 13MAR23 VERY BOOTLE GB		10.00	10.00
	Cash Withdrawal ROYAL BANK 14MAR		10.00	0.00
16 MAR	OnLine Transaction GARDINER DRS WAINS VIA MOBILE - PYMT	40.00		40.00
	Automated Credit 202007R5U DFC UC	353.42		393.42
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		20.00	373.42
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 16/03/23 10 28064621312376000J		100.00	273.42

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			273.42
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 16/03/23 10 01064556419803000J		23.42	250.00
	OnLine Transaction INTERNET BILL 5890642 VIA MOBILE - PYMT FP 16/03/23 10 15064530752957000J		10.00	240.00
	Cash Withdrawal PAYPOINT 16MAR		180.00	60.00
20 MAR	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		20.00	40.00
	Card Transaction 8628 16MAR23 MR SPORTS BELFAST GB		5.00	35.00
	Card Transaction 8628 16MAR23 MR SPORTS BELFAST GB		5.00	30.00
	Card Transaction 8628 16MAR23 CLICKENERGYNI 08001070732 GB		20.00	10.00
	Card Transaction 8628 16MAR23 MR SPORTS BELFAST GB		5.00	5.00
	Card Transaction 8628 16MAR23 MR SPORTS BELFAST GB		5.00	0.00
21 MAR	Automated Credit HMRC CHILD BENEFIT	36.25		36.25
	Cash Withdrawal BMACH 21MAR		20.00	16.25
22 MAR	Card Transaction 8628 21MAR23 VERY BOOTLE GB		10.00	6.25
23 MAR	Automated Credit LAPPIN SUZANNE OVERPAYMENT FP 23/03/23 0539 FP23082O03328481	10.00		16.25
	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer		20.00	36.25
	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer		30.00	66.25
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 23/03/23 10 27054006185316000J		1.25	65.00
	Card Transaction 8628 22MAR23 MR SPORTS BELFAST GB		5.00	60.00
	Card Transaction 8628 22MAR23 MR SPORTS BELFAST GB		5.00	55.00
	Card Transaction 8628 22MAR23 MR SPORTS BELFAST GB		5.00	50.00
	Card Transaction 8628 22MAR23 MR SPORTS BELFAST GB		5.00	45.00
	Cash Withdrawal BMACH 23MAR		20.00	25.00
24 MAR	Automated Credit LAPPIN SUZANNE OVERPAYMENT FP 24/03/23 0911 FP23083O05792380	4.76		29.76
	OnLine Transaction GARDINER DRS WAINS VIA MOBILE - PYMT	40.00		69.76
	Cash Withdrawal DANSKE BANK 23MAR		20.00	49.76
27 MAR	Automated Credit HMRC CHILD BENEFIT	36.25		86.01
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 27/03/23 10 37105332020430000J		6.56	79.45
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 27/03/23 10 29044300890987000J		11.00	68.45
	Card Transaction 8628 24MAR23 C CENTRA MAGHERAFELT GB		8.45	60.00
	Cash Withdrawal DANSKE BANK 24MAR		20.00	40.00
	Cash Withdrawal DANSKE BANK 24MAR		20.00	20.00
	Cash Withdrawal BANK OF IREL 27MAR		20.00	0.00
28 MAR	Automated Credit ST MARYS TUITION	666.98		666.98
	Automated Credit LAPPIN SUZANNE OVERPAYMENT FP 28/03/23 0442 FP23087O12759084	2.08		669.06
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 28/03/23 10 51043630862340000J		10.00	659.06
	Cash Withdrawal ALL & LEICS 28MAR		110.00	549.06
	Cash Withdrawal BMACH 28MAR		100.00	449.06
29 MAR	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	100.00		549.06
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		300.00	249.06

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			249.06
	Card Transaction 8628 28MAR23 FREEMANS 0333 200 8077 GB		1.04	248.02
	Cash Withdrawal ALL & LEICS 29MAR		100.00	148.02
30 MAR	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	20.00		168.02
	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	20.00		188.02
	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	20.00		208.02
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		14.37	193.65
	Card Transaction 8628 29MAR23 CLUBLAND TICKETS COOKSTOWN GB		16.61	177.04
	Card Transaction 8628 29MAR23 CLUBLAND TICKETS COOKSTOWN GB		14.52	162.52
31 MAR	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	10.00		172.52
	OnLine Transaction GARDINER DRS WAINS VIA MOBILE - PYMT	40.00		212.52
	Card Transaction 8628 30MAR23 CLUBLAND TICKETS COOKSTOWN GB REFUND		16.61	229.13
	Automated Credit 202007R5V DFC UC	353.41		582.54
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 31/03/23 10 40050028850552000J		100.00	482.54
	OnLine Transaction INTERNET BILL 5890642 VIA MOBILE - PYMT FP 31/03/23 10 06045958439852000J		13.41	469.13
	OnLine Transaction MY ACCOUNT MY ACCOUNT VIA MOBILE - PYMT FP 31/03/23 10 03045930399662000J		10.00	459.13
	OnLine Transaction TV LICENCE/SUB SER 168417582 VIA MOBILE - PYMT FP 31/03/23 10 24050136487019000J		5.00	454.13
	Card Transaction 8628 28MAR23 WWW.SCOTTSF UELS.COM 02882253100 GB		148.00	306.13
	Card Transaction 8628 30MAR23 CLUBLAND TICKETS COOKSTOWN GB		14.52	291.61
	Cash Withdrawal BMACH 31MAR		210.00	81.61
03 APR	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	40.00		121.61
	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	20.00		141.61
	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	10.00		151.61
	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	4.37		155.98
	Automated Credit HMRC CHILD BENEFIT	36.25		192.23
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		10.00	182.23
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		10.00	172.23
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		20.20	152.03
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		40.00	112.03
	Card Transaction 8628 31MAR23 CLICKENERGYNI 08001070732 GB		20.00	92.03
	Card Transaction 8628 31MAR23 EBAY O*16-0 9887-31522 LONDON GB		3.99	88.04
	Card Transaction 8628 31MAR23 INTRUM UK REIGATE GB		5.00	83.04

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			83.04
	Card Transaction 8628 01APR23 PAYPAL *MAINESOFTDR 35314369001 GB		25.00	58.04
	Cash Withdrawal BARCLAYS BNK 02APR		40.00	18.04
04 APR	Card Transaction 8628 03APR23 VERY BOOTLE GB		10.00	8.04
	Card Transaction 8628 03APR23 FREEMANS 0333 200 8077 GB		8.04	0.00
05 APR	Card Transaction 8628 04APR23 CLUBLAND TICKETS COOKSTOWN GB REFUND	14.32		14.32
06 APR	OnLine Transaction From A/C 11280866 LAPPIN SM Via Mobile Xfer	4.52		18.84
	Automated Credit HMRC CHILD BENEFIT	39.90		58.74
	OnLine Transaction To A/C 11280866 LAPPIN SM Via Mobile Xfer		14.32	44.42

Interest (variable) you currently pay us on overdrawn balances

When you stay within your arranged overdraft limit

Amount Account overdrawn by:

Over £0 33.75% NAR 39.49% EAR

When you go over your arranged overdraft limit

Rate that applies on the amount:

Up to your arranged limit 33.75% NAR 39.49% EAR

Above your arranged limit 33.75% NAR 39.49% EAR

When you do not have an arranged overdraft limit

Applicable rate on full amount 33.75% NAR 39.49% EAR

Interest (variable) we currently pay you on your credit balance

We do not pay credit interest on this account.

Overdraft Arrangements

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.

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.

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or to register for **Anytime Banking**, visit

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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.ulsterbank.co.uk/paperless

You can change your paperless preferences in **Anytime 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.ulsterbank.co.uk/financial-health-check.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.ulsterbank.co.uk

24hr Lost/Stolen Cards: **0370 600 0459**

Telephone Banking 8am-8pm: **03457 424 365**

To register for Telephone Banking: **03459 003 200**

24hr Business Telephone Banking: **03453 665 592**

To use Relay UK add **18001** in front of the numbers above.

Branch Address: **L'Derry-Waterside Branch, PO Box 3, 29 Clooney Terrace, Londonderry, BT47 6AS.**

Important information about compensation arrangements

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS).

Your eligible deposits with Ulster Bank are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of National Westminster Bank Plc, NatWest Premier, Ulster Bank and Mettle are covered under the same FSCS limit. An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the website:

www.FSCS.org.uk

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:

- Message Us via the mobile app
- Visit www.ulsterbank.co.uk/complaints
- Telephone 03457 424 365 (to use Relay UK add **18001** in front of the number)

**For a Braille, large print or audio versions of your statement
call 0345 7424 365 or contact your local branch
(to use Relay UK add 18001 in front of the number).**