



Miss LJ Kinloch
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ISLE OF LEWIS
HS2 0EJ

Inverness
2/4 Inglis Street
IV1 1HN

Call us on: 03459 758758 (from UK)
www.tsb.co.uk

Your branch: INVERNESS
Sort Code: 87-34-52
Account Number: 84803368
BIC: TSBSGB2AXXX
IBAN: GB19TSBS87345284803368

09/07/2026

Classic Plus Account

Statement number: 134
Effective from: 09 June 2026 to 09 July 2026

Your Account

Date of previous statement	08 June 2026
Balance on 09 June 2026	£372.76
Money in	£1,379.79
Money out	£1,594.56
Balance on 09 July 2026	£157.99

Your Interest Rates

Balances of	AER%	Gross p.a.%	Net p.a.%
£1.00+	0.00	0.00	0.00

Balances of	AER%	Gross p.a.%	Net p.a.%
£1,501.00+	0.00	0.00	0.00
Amount of Unarranged Overdraft and Interest Payable			
£0.00+	2.84% per month (39.90% EAR* variable)		

* EAR is the Equivalent Annual Rate. This is the actual annual interest rate of an Overdraft. It does not take into account other fees and charges.
AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Net is the rate of interest which would be payable after allowing for deduction of income tax at the specified rate.
We will give you at least 14 days notice before we take any Overdraft fees or interest out of your account. Interest rates and fees are detailed as at the date of this statement.

Fees Explained

Other services - These are fees for other services you have asked for. You can find more details in our Banking Charges guide or at www.tsb.co.uk
The monthly cap on unarranged overdraft charges for the Classic Plus Account account is £30. Further details can be found online at tsb.co.uk/overdrafts
Fees and interest rates may have changed during the period covered by this summary. For details please see your regular statements.

Useful information

Please keep your contact information up to date

To update your contact information please write to us at: **TSB, PO Box 453, Mitcheldean, GL14 9LR** or visit any TSB branch. Some of the information below may not apply to you depending on your account type.

Contact us immediately if you think your Cards, PINS or Cheque books have been lost or stolen

- **Cards or PINS:** please call us on **0800 015 0030** or **+44 (0) 2074 812567** if you're outside the UK
- **Cheque book:** please call us on the telephone number on the front of your statement.

We have a range of tools and features to help you manage your money and stay in control

- **Internet Banking:** go to tsb.co.uk/registerquick
- **Mobile App:** download the app on the App store or Google Play and sign up once you've registered for Internet Banking
- **Telephone Banking:** call the number at the top of the statement (available 24/7). For your everyday banking needs you can use our fast automated service any time and when you need to speak to us we have a dedicated team of advisors available between 7am and 11pm. Between 11pm and 7am our advisors are dedicated to helping customers who need to report lost or stolen cards.
- **Text Alerts:** If we have your mobile number, we'll automatically send you text alerts to let you know when you're using an arranged or unarranged overdraft. To find out more or to sign up to our other handy text alerts, visit tsb.co.uk/help/mobile-banking/text-alerts/
- **Get your statements electronically:** Once you're registered for Internet Banking you can choose to stop receiving paper statements and get them electronically instead. Simply go to Your Account Tools to manage your preferences.

Fees and charges

There are fees and charges for certain transactions, such as using your debit or ATM card abroad, when we refuse a payment due to lack of funds or when you use an arranged overdraft. For more information, please see the Banking Charges Guide which can be found on our website.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid on tsb.co.uk or by asking at any TSB branch or call **03459 758 758** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

Checking your statement

Please read through the entries on your statement. If you think something is wrong, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. For example, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

Important information about compensation arrangements

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

Is your current account (and any overdraft) still right for you?

- There may be other options that are more suitable for your needs
- To find out more about other TSB products visit tsb.co.uk or pop in to one of our branches.
- Remember you can find out how much your current account costs you each year by looking at the Statement of Fees which we send you annually

If you're thinking about switching your TSB account to another provider, the Current Account Switch Service is free-to-use and makes it easy to switch your account in just 7 working days. Your switch is also backed by the Current Account Switch Guarantee. Find out more about the Current Account Switch Service at tsb.co.uk/current-accounts/switching-bank-account/

Independent service quality survey results

As part of an independent survey, customers of the 16 largest Personal Current Account providers are asked if they would recommend their provider to family and friends. The results are published every six months to enable you to compare TSB's overall quality of service, online and mobile banking services, branch service and overdraft services. Find the latest published results here tsb.co.uk/help-and-support/personal-service-quality/

Open Banking

Open Banking is a secure way you can give regulated third parties access to your financial information. If you're an Internet Banking or Mobile App customer you'll be able to securely share your current account, credit card and some savings account data with your chosen third party. Open Banking services could make banking easier for you, for example by helping you budget or finding the best deals on products and services that suit you, as well as offering new ways to pay. Find out more at tsb.co.uk/help-and-support/open-banking/

Making a complaint

If you have a problem with your account, please let us know and try to resolve it with us first. If you don't, you won't be able to complain to the Financial Ombudsman Service if you're not happy with how we handled your complaint or the result. We can provide details of how to contact the Ombudsman.



Please contact us if you'd like this in Braille or large print.

If you have a hearing or speech impairment and would prefer to use Textphone, please feel free to contact us on 03458 353 843 (or 01179 743664 for offshore customers) or via text relay. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB business customers will be covered by these schemes).



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Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Jun 26		STATEMENT OPENING BALANCE			372.76
09 Jun 26		TESCO STORES 5762 CD 5610	60.04		312.72
09 Jun 26		CAMPBELLS SERVICE STAT CD 5610	11.00		301.72
09 Jun 26		SumUp *The Gambia Par CD 5610	5.00		296.72
09 Jun 26		Ad free for PrimeVideo CD 5610	2.99		293.73
09 Jun 26		PAYPAL *TEMU CD 5610	12.31		281.42
09 Jun 26		AMZNMktplace*N353V6DC4 CD 5610	8.98		272.44
09 Jun 26		PAYPAL *TTS SELLER CD 5610	43.70		228.74
09 Jun 26	FASTER PAYMENT	Zoe M Murray Krispy creme xx	15.00		213.74
10 Jun 26	CASH WITHDRAWAL	PO CEARN SHULAISGEIR STORNOWAY GB	6.45		207.29
11 Jun 26		TESCO STORES 5762 CD 5610	10.05		197.24
11 Jun 26		TESCO STORES 5762 CD 5610	31.68		165.56
11 Jun 26		TESCO STORES 5762 CD 5610	29.20		136.36
11 Jun 26	CASH WITHDRAWAL	PO CEARN SHULAISGEIR STORNOWAY GB	11.79		124.57
11 Jun 26	CASH WITHDRAWAL	PO CEARN SHULAISGEIR STORNOWAY GB	2.82		121.75
15 Jun 26		PAYPAL *POSTCODELOT CD 5610	12.50		109.25
16 Jun 26		AMZNMktplace*NR5L55J34 CD 5610	7.59		101.66
16 Jun 26		TESCO STORES 5762 CD 5610	5.75		95.91
17 Jun 26		Camerons Chip Shop CD 5610	8.80		87.11
17 Jun 26		Bridge Centre Cafe CD 5610	7.40		79.71
18 Jun 26		TESCO STORES 5762 CD 5610	35.00		44.71
18 Jun 26		MANOR FILLING STATION CD 5610	9.67		35.04
19 Jun 26		TESCO STORES 5762 CD 5610	6.00		29.04
19 Jun 26	FASTER PAYMENT	Zoe Murray xxx		25.00	54.04
19 Jun 26	FASTER PAYMENT	MACKENZIE EI MONEY		30.00	84.04
19 Jun 26	CASH WITHDRAWAL	PO CEARN SHULAISGEIR STORNOWAY GB	30.35		53.69
23 Jun 26		AMZNMktplace*N72SX4PN5 CD 5610	6.98		46.71
23 Jun 26		MANOR FILLING STATION CD 5610	4.99		41.72
23 Jun 26		Amazon Prime*SZ5BR7PF5 CD 5610	8.99		32.73
23 Jun 26		AMAZON* QJ5NZ5KX5 CD 5610	6.63		26.10
23 Jun 26		AMZNMktplace*V20RN55U5 CD 5610	9.99		16.11

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
23 Jun 26		TESCO STORES 5762 CD 5610	6.80		9.31
23 Jun 26		AMZNMktplace*F862300N5 CD 5610	6.99		2.32
23 Jun 26	FASTER PAYMENT	Zoe Murray xxx		10.00	12.32
25 Jun 26		TESCO STORES 5762 CD 5610	6.34		5.98
25 Jun 26		TESCO STORES 5762 CD 5610	2.25		3.73
26 Jun 26	DIRECT CREDIT	JB400955D SSS ADP REFERENCE: 000000003846731039		458.40	462.13
26 Jun 26	DIRECT CREDIT	206Y0508F DWP UC REFERENCE: 000000003845998932		833.45	1,295.58
26 Jun 26	FASTER PAYMENT	Eilidh I MacKenzie IOU THANK YOU XXX	30.00		1,265.58
26 Jun 26	FASTER PAYMENT	Zoe M Murray IOU thank you.xxxx	35.00		1,230.58
26 Jun 26	CASH	STORNOWAY	70.00		1,160.58
26 Jun 26	WITHDRAWAL	STORNOWAY GB2026-06-26			
26 Jun 26	CASH	PO CEARN SHULAISGEIR	53.48		1,107.10
26 Jun 26	WITHDRAWAL	STORNOWAY GB			
26 Jun 26	CASH	PO CEARN SHULAISGEIR	202.48		904.62
26 Jun 26	WITHDRAWAL	STORNOWAY GB			
29 Jun 26	DIRECT DEBIT	SKY DIGITAL REFERENCE: 00624806592090	49.00		855.62
29 Jun 26		MANOR FILLING STATION CD 5610	2.49		853.13
30 Jun 26	DIRECT DEBIT	SKY TV REFERENCE: 00624806592082	58.00		795.13
30 Jun 26		PAYPAL *EBAY UK CD 5610	13.50		781.63
30 Jun 26		Lewis Crofters CD 5610	14.10		767.53
30 Jun 26		TESCO STORES 5762 CD 5610	21.45		746.08
30 Jun 26		Lewis Crofters CD 5610	42.08		704.00
30 Jun 26		AMAZON* TS5C36OF5 CD 5610	27.33		676.67
30 Jun 26		PAYPAL *TEMU CD 5610	13.16		663.51
30 Jun 26		Google Play Apps CD 5610	3.99		659.52
30 Jun 26		WILLOWGLEN GARDEN CENT CD 5610	9.56		649.96
30 Jun 26		Google One CD 5610	1.59		648.37
30 Jun 26		Google Play Apps CD 5610	2.29		646.08
30 Jun 26		TESCO STORES 5762 CD 5610	178.67		467.41
30 Jun 26		PAYPAL *TEMU CD 5610	32.41		435.00
30 Jun 26	CASH	PO CEARN SHULAISGEIR	8.00		427.00
30 Jun 26	WITHDRAWAL	STORNOWAY GB			
01 Jul 26		TESCO STORES 5762 CD 5610	14.70		412.30
02 Jul 26	DIRECT DEBIT	SKY MOBILE REFERENCE: 00624972209792	34.00		378.30
02 Jul 26		PAYPAL *TEMU CD 5610	15.53		362.77
02 Jul 26		PAYPAL *TEMU CD 5610	11.15		351.62
03 Jul 26		CO-OP GROUP 020160 CD 5610	6.95		344.67
03 Jul 26		GOLDEN OCEAN STORNOWAY CD 5610	10.60		334.07
06 Jul 26		TESCO STORES 5762 CD 5610	89.40		244.67
06 Jul 26		AMAZON* WI5AC0B15 CD 5610	8.99		235.68

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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
06 Jul 26		TESCO STORES 5762 CD 5610	27.95		207.73
06 Jul 26		AMZNMktplace*Q17VR5S45 CD 5610	19.19		188.54
07 Jul 26		AMZNMktplace*BU5563KU5 CD 5610	4.99		183.55
07 Jul 26		TESCO STORES 5762 CD 5610	32.21		151.34
08 Jul 26		ENGEBRET LTD CD 5610	10.80		140.54
08 Jul 26		TESCO STORES 5762 CD 5610	2.50		138.04
09 Jul 26		Ad free for PrimeVideo CD 5610	2.99		135.05
09 Jul 26	FASTER PAYMENT	Zoe Murray Amazon		22.94	157.99
09 Jul 26		STATEMENT CLOSING BALANCE	1,594.56	1,379.79	157.99

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Monthly Maximum Charge (MMC) for Overdraft Fees and Interest

To make comparing bank accounts easier for you, all banks and building societies are setting a maximum monthly charge. Each bank may charge a different amount, but all banks are explaining this to their customers in the same way with the same wording. This wording is in the box below.

We'll never charge you more than £30 each monthly billing period for interest charged on the amount you borrow using an Unarranged Overdraft.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
 - a. going overdrawn when you have not arranged an overdraft; or
 - b. going over/past your arranged overdraft limit (if you have one)
2. This cap covers:
 - a. Interest for going over/past your arranged overdraft limit
 - b. Fees for each payment your bank allows despite lack of funds; and
 - c. Fees for each payment your bank refuses due to lack of funds

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling 03459 758 758, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on 03459 758 758 (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

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