



Mr PR Carroll
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144 High Street
KA12 8AH

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

Your branch: SALTCOATS (874309)
Sort Code: 87-43-09
Account Number: 80849560
BIC: TSBGB2AXXX
IBAN: GB42TSBS87430980849560

17/02/2026

Spend & Save Account

Statement number: 190
Effective from: 02 February 2026 to 17 February 2026

Your Account

| | |
|-----------------------------|------------------|
| Date of previous statement | 01 February 2026 |
| Balance on 02 February 2026 | £843.30 OD |
| Money in | £2,854.69 |
| Money out | £3,276.85 |
| Balance on 17 February 2026 | £1,265.46 OD |

Arranged Overdraft limit £1,500.00

| Fees, Interest and Charges | Quantity | Total |
|----------------------------|----------|--------|
| Debit interest | 1 | £27.03 |
| Total fees | 1 | £27.03 |

Your Interest Rates

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

Amount of Arranged Overdraft and Interest Payable
£0.00+ 2.84% per month (39.50% EAR* variable)

Amount of Unarranged Overdraft and Interest Payable
£0.00+ 2.84% per month (39.50% 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 Spend & Save 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.

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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 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 9am and 5pm, between 9am and 5pm our advisors are dedicated to helping customers who need to speak to us at other times.

Fast Alerts: In your mobile number, we'll automatically text you alerts to let you know when you're using an unarranged overdraft. To find out more or to sign up to our other handy text alerts, visit tsb.co.uk/help/mobile-banking/fast-alerts/

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

- There may be other options that are more suited to 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 to your new bank. Your switch is also facilitated by the Current Account Switch Guarantee. Find out more about the Current Account Switch Service at tsb.co.uk/current-accounts/switching-bank-accounts/

Independent service quality survey results

