



MR S S U GILANI
297 DALLOW ROAD
LUTON
BEDFORDSHIRE
LU1 1TF



Statement No. 2
Branch LUTON BUTE ST
Sort Code 11-04-98
Account No 17320260
IBAN GB31 HLFX 1104 9817 3202 60
BIC HLFXGB21O27
Banking Helpline 0345 720 3040



CURRENT ACCOUNT

27 May 2023 to 26 June 2023

Your Account

Date of previous statement	26 May 2023
Balance on 27 May 2023	£62.52
Money in	£0.00
Money out	£60.56
Balance on 26 Jun 2023	£1.96
Arranged overdraft interest	£0.00

Fees Explained

Other fees for special services are detailed in the Reward Payments and Account Fees leaflet, previously provided. If switching to us, different rates and fees may apply.

Things you need to know

Getting in touch



Write to us: Halifax,
PO Box 548, Leeds, LS1 1WU



Visit us in branch



Go online:
halifax.co.uk/contactus



Call: 0345 720 3040
8am-8pm, seven days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Online Banking** - View and manage your accounts online - 24 hours a day, 7 days a week. Register at halifax.co.uk/onlinebanking
- **Mobile Banking** - Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** - Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** - We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at halifax.co.uk/mobilealerts

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at halifax.co.uk/overdrafts tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit halifax.co.uk/borrow or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting halifax.co.uk/bankaccounts to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit halifax.co.uk/bankaccounts/rates-rewards-fees or ask us in branch.



Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on 0800 500 3914 or +44 1132 888 408 if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them - please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit halifax.co.uk/security for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on 0800 015 1515 or +44 (0) 113 242 8196 if outside the UK - lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at halifax.co.uk/aboutonline/download-apps/card-freezes

About the fees we charge if you use your card abroad

If you're planning to travel overseas, we advise you to take a range of currency options including foreign currency as well as your debit and credit card. To help protect you from fraud we always monitor transactions. In some circumstances this might mean we block your cash machine or card transactions in the UK or a foreign country. If this happens, just call us on 0345 720 3040. We'll ask you a few security questions and unblock your card for you.

If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling 0345 720 3040 (+44 113 242 1984 from overseas); if you call before the transaction is processed, the rate provided will be an indication only. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

If you use your savings card to withdraw cash in a currency other than pounds we'll charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. If you use your savings card to withdraw cash in a currency other than pounds (at a cash machine) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

If you use your debit card to withdraw cash or to make a payment in a currency other than pounds we'll charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. When you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person or by internet or phone, we will also charge a £0.50 foreign currency purchase fee. We won't charge a foreign currency purchase fee if you make a payment in euro within the EEA or UK. If you use your debit card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

With Travel Ready you can use your debit card abroad as often as you like with no debit card fees for £7 a week. Add it to your account before you travel and it'll start on the date you tell us.

Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at halifax.co.uk/privacy or call us for a copy on 0345 720 3040.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit FSCS.org.uk



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call 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.

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service which is available 24 hours a day, 7 days a week; or via textphone on 0345 732 3436 (lines are open 9am - 5.30pm, 7 days a week).

SignVideo services are also available if you're Deaf and use British Sign Language at halifax.co.uk/accessibility/signvideo

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Fair lending – we adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk



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26 June 2023
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Sort Code 11-04-98
Account Number 17320260

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
26 May 23		STATEMENT OPENING BALANCE			62.52
06 Jun 23	DEB	DVSA CD 2813	23.00		39.52
12 Jun 23	DEB	RUNLEY MINI MARKET CD 2813 11JUN23	1.20		38.32
12 Jun 23	DEB	RUNLEY MINI MARKET CD 2813 11JUN23	1.60		36.72
12 Jun 23	DEB	SQ *FRESH SHAWARMA CD 2813	3.00		33.72
13 Jun 23	DEB	EURO MARKET CD 2813	1.68		32.04
13 Jun 23	DEB	TESCO STORES 5956 CD 2813	2.80		29.24
13 Jun 23	DEB	TSGN CD 2813	16.30		12.94
20 Jun 23	DEB	RUNLEY MINI MARKET CD 2813	2.98		9.96
21 Jun 23	DEB	ARRIVA THE SHIRES CD 2813	2.00		7.96
21 Jun 23	DEB	ARRIVA THE SHIRES CD 2813	2.00		5.96
21 Jun 23	DEB	Zettle_*PREMIER MI CD 2813	2.00		3.96
22 Jun 23	DEB	ZETTLE_*PREMIER MI CD 2813	2.00		1.96
26 Jun 23		STATEMENT CLOSING BALANCE	60.56	0.00	1.96

Payment types:
DEB - Debit Card

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.