

# How to read your statement - personal current accounts

# Introduction

We have produced this guide to help you to understand how to read your Northern Bank current account statements.

## **Regular statements, provided when you are expecting them**

We will send you a statement at the end of any month where a payment has been made to or from your account, otherwise we will send you a statement every six months.

## **More detailed information about your account**

Most bank statements show you the dates transactions were carried out on your account, but not when any funds you have lodged actually start working for you. Our statement includes an extra column which shows you the value date. This is the date when the funds you have lodged start earning you interest (if this applies) or reducing the interest on your overdraft if your account is overdrawn.

This booklet provides information about the layout of your statement.

The booklet contains the following information.

- Section 1 is a sample statement for a customer who holds a Northern Choice Plus account.
- Section 2 explains the information at the top of the statement.
- Section 3 provides information about how different transactions are displayed.
- Section 4 provides information about the bottom of the statement.
- Section 5 is a sample of the additional page that will be issued with your statement of account.
- Section 6 provides extra information that you may find useful.

We hope that you find this guide helpful. You should keep it to refer to until you become more familiar with the format of your statements.

If you have any questions about any of the statements you receive from us, or any other issues you'd like to discuss, please contact your local branch.

**Note:** The sample statement we have provided is an example only, and not all transactions shown may appear on your statement.

# Section 1 - Sample statement

This is a sample of a Northern Choice Plus account statement.

**Northern Bank**

MR AN Other  
25 Any Road  
Any Town  
Postcode

Northern Bank  
Any Branch  
16 Any Road  
Any Town  
Phone: 028 9004 5000  
SWIFT-BIC: DABAGB2B  
Website: www.northernbank.co.uk

*RATES AND AMOUNTS ARE PURELY  
FOR ILLUSTRATIVE PURPOSES*

30 June 2011  
Account number: 950123 45678910  
Account currency: pounds sterling

**Northern Choice Plus- Statement number 25 - No 2 Account**  
**IBAN:GB29 DABA9501 2345 6789 10 Mr A N Other**  
Period this statement relates to: 1 June 2011 to 30 June 2011

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Entry date	Value date		Credited + Debited -	Credit balance + Debit balance -
		Balance as at date of previous statement: 31 May 2011		20.00 +
01.06	01.06	BACS220000	1,000.00 +	1,020.00 +
		Your Employer's Name		
02.06	02.06	ATM Location *****123456	70.00 -	950.00 +
		000000-000000		
03.06	03.06	REFERENCE NO	150.00 -	800.00 +
		Company Name		
03.06	03.06	CH xxx123	500.00 -	300.00 +
06.06	06.06	BENEFICIARY NAME	250.00 -	50.00 +
		Reference number/name		
06.06	06.06	RETAILER NAME *****123456	100.00 -	50.00 -
10.06	10.06	Payment xxxxxxxxxxxxxxxxxxxx	250.00 +	200.00 +
15.06	16.06	NIE Bill	50.00 -	150.00 +
17.06	17.06	Payee11 xxxxxxxxxxxxxxxx	20.00 -	130.00 +
17.06	17.06	eBanking transfer	30.00 -	100.00 +
17.06	17.06	Foreign Exchange	77.00 -	23.00 +
21.06	21.06	Atm Bank Location *****123456	50.00 -	27.00 -
		EUR 70.00		
		Rate 1.400		
23.06	23.06	xxxxxxxxxxx Cash	90.00 +	63.00 +
23.06	23.06	BGC xxxxxx Cash	40.00 +	103.00 +
23.06	23.06	- NB Debits	50.00 +	153.00 +
23.06	23.06	- NB Cheques	80.00 +	233.00 +
23.06	25.06	- UK Cheques	20.00 +	253.00 +
28.06	28.06	xxxxxxxxxxxxx UKchq	40.00 +	293.00 +
28.06	28.06	xxxxxxxxxxxxx UKchq	40.00 -	253.00 +
		- Reversal		
28.06	28.06	Cash xxxxxxxxxxxxxx	10.00 -	243.00 +
30.06	30.06	Fees according to advice	23.00 -	220.00 +
30.06	30.06	Arranged overdraft interest	1.20 -	218.80 +
30.06	30.06	Unarranged overdraft interest	1.45 -	217.35 +
30.06	30.06	Package Fee	11.00 -	206.35 +
30.06	01.07	Interest	2.00 +	208.35 +
30.06	01.07	Interest Tax	0.40 -	207.95 +

**Balance as at 30 June 2011** = **207.95+**

The following conditions apply on the date of this statement.

Credit interest rate	=	0.150% per annum
Arranged overdraft interest rate	=	8.990% per annum
Unarranged overdraft interest rate	=	20.500%
Arranged overdraft limit	=	5,000.00

Credit interest rate that applied during the period this statement relates to:  
0.150 % per annum from 1 June 2011 to 30 June 2011

**The terms and conditions of your account apply to the entries which appear on this statement. A copy of our 'How to read your statement' guide is available on our website, by phoning us or by visiting one of our branches.**

MR AN Other  
25 Any Road  
Any Town  
Postcode



30 June 2011

Account number: 950123 45678910

Account currency: pounds sterling

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*RATES AND AMOUNTS ARE PURELY  
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**Northern Choice Plus- Statement number 25 - No 2 Account**  
**IBAN:GB29 DABA9501 2345 6789 10 Mr A N Other**  
Period this statement relates to: 1 June 2011 to 30 June 2011

<b>Entry date</b>	<b>Value date</b>	<b>Credited + Debited -</b>	<b>Credit balance + Debit balance -</b>
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Arranged overdraft interest rate that applied during the period this statement relates to:  
8.990 % per annum from 1 June 2011 to 30 June 2011

Unarranged overdraft interest rate that applied during the period this statement relates to:  
20.500% per annum from 1 June 2011 to 30 June 2011

**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 a transaction or refund is made in a currency other than sterling, we will convert the amount of the transaction or refund into sterling using the Northern Bank Card Exchange Rate. We will adjust the rate to provide us with commission of 2.75% of the amount of the transaction or refund. We will take the commission when we apply the transaction or refund to your account.

Help the environment, get this document sent electronically. For more details, go to [www.northernbank.co.uk](http://www.northernbank.co.uk) or contact your branch.

The terms and conditions of your account apply to the entries which appear on this statement. A copy of our 'How to read your statement' guide is available on our website, by phoning us or by visiting one of our branches.

30 June 2011

Account number: 950123 45678910

Account currency: pounds sterling

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*RATES AND AMOUNTS ARE PURELY  
FOR ILLUSTRATIVE PURPOSES*

**Northern Choice Plus- Statement number 25 - No 2 Account**  
**IBAN:GB29 DABA9501 2345 6789 10 Mr A N Other**  
 Period this statement relates to: 1 June 2011 to 30 June 2011

<b>Personal Current Account</b>	
This information is a summary of the main fees, service charges and interest that apply to your account. It is not meant to replace any of your account's terms and conditions.	
Credit interest	The credit interest rate on your account is variable and is set by us. The current rate is 0.1500 % gross on your cleared credit balances. We work out interest each day and pay it to your account on the last day of each month. If you have given us a valid Not Ordinarily Resident (NOR) declaration form to tell us that you are not a UK resident, we will not pay credit interest on balances below £10,000.
<b>Personal Current Account services</b>	
Package fee	There is a monthly fee (currently £11.00) for your current account package. We charge it to your account on the last business day of the month.
Arrangement fee	If you arrange an overdraft higher than £15,000, the service charge for setting up the arranged overdraft (known as an arrangement fee) is 1% of the extra amount.
Extra statement fee	We will send you a statement, free of charge, at the end of any month where you have had a payment transaction on your account, otherwise we will send you a statement every half year. If you are registered for eBanking, you can go online to see information on your balance and transactions. If you need an extra one-off statement or require a printout, from a branch counter, of payments to and from your account, the fee for these are currently £3.00. If it applies we will give you notice of the amount at the end of the month and charge it to your account on the last business day of the next month.
<b>If you are due to pay fees and service charges or interest on your account for an arranged or unarranged overdraft, we will write to you at the end of each calendar month and tell you the amounts that we will charge. We will take these amounts of money out of your account on the last business day of the next month. Please note that if the amount of arranged or unarranged overdraft interest we work out is less than £1, we will not charge you the interest.</b>	
<b>Arranged overdraft</b>	
Arranged overdraft interest rate	If the cleared balance in your account is overdrawn and you have an arranged overdraft or an arranged excess in place, we will charge the arranged overdraft interest rate on your account. This rate is variable and as at the date of this statement is the Bank of England Base Rate plus a variable margin of 8.49%, making a total rate of 8.990%.
<b>Unarranged overdraft</b>	
Unarranged overdraft interest rate	If the cleared balance on your account is overdrawn but you do not have an arranged overdraft in place, we will charge you 'unarranged overdraft interest' on this balance. If you have an unarranged excess on your account, we will charge you 'unarranged overdraft interest' on the amount of the unarranged excess. The unarranged overdraft interest rate on your account is variable and as at the date of this statement is the Bank of England Base Rate plus a variable margin of 20.00%, making a total rate of 20.5000%. If the amount of interest we work out is less than £1, we will not charge you the interest. We may charge you the following fees and service charges.
Unarranged overdraft fees and service charges including unpaid fees, referral charges and unarranged overdraft usage fee	For any item (for example, a cheque, direct debit or standing order) that we need to return unpaid, we charge an 'unpaid fee' (currently £28.00). Any day where an item or group of items is paid that results in your account having an unarranged overdraft or an unarranged excess, we charge a 'referral fee' (currently £25.00). The maximum amount we charge in referral fees in any calendar month is £125.00. We can choose not to charge a referral fee if the amount of any unarranged overdraft or unarranged excess is very small. We will also charge an 'Unarranged overdraft usage fee' (currently £20.00 per month) if, during any month, your account has an unarranged overdraft or an unarranged excess.

For information on other fees and service charges and interest rates, and how we work out the interest on your account, please see our 'Fees and service charges explained' and 'Interest rates' leaflets, which are available in all our branches or on our website at [www.northernbank.co.uk](http://www.northernbank.co.uk).

Note: A business day is any Monday to Friday which is not a bank holiday or other holiday on which Banks in Northern Ireland are not open for business.

## Section 2 – Information about the top of your statement

Below is an example of how the top section of your statement will look and the information it contains.

MR A N Other 25 Any Road Any Town Postcode		<b>Northern Bank</b>		
		(a) Northern Bank Any Branch 16 Any Road Any Town Phone 028 9004 XXXX		
		(b) SWIFT-BIC: DABAGB2B Website: www.northernbank.co.uk		
		30 June 2011		
		(c) Account number: 950123 45678910 Account currency: pounds sterling		
		(d) Page 1 of 3		
(e)	Northern Choice Plus - Statement number 25 – No 2 Account IBAN: GB29 DABA 9501 2345 6789 10 Mr A N Other			
(f)	Period this statement relates to: 1 June 2011 to 30 June 2011			
(1)	(2)	(3)	(4)	(5)
Entry date	Value date		Credited + Debited -	Credit balance + Debit balance -

### Sections a to f

**Section a** – this shows the address and contact number of your branch.

**Section b** – this shows the bank identifier code (BIC). You will need to quote this when you transfer funds to and from other countries. On the following page you will find more information about BIC and IBAN numbers.

**Section c** – the first six digits are your branch's sort code and the last eight digits are your account number. The following line shows the currency for transactions on your account – in this case, it is pounds sterling.

**Section d** – this shows how many pages are included in your statement.

**Section e** – this refers to specific details on your account.

- The product name of the account you hold – in this case, Northern Choice Plus.
- 'Statement number' – each statement will have a sequence number. In this example, the number is 25, so the next statement will be number 26, no matter how many pages there are in the statement.
- 'No 2 Account' – you can ask us to add an extra description to help you keep track of your accounts (for example, if you hold more than one account with us).
- IBAN number – this is your international bank account number (IBAN). You will need to quote this number when you transfer funds to or from another country. For more information about IBAN numbers, please see the following page.
- The name (or names) the account is held in appears after the IBAN number.

**Section f** – this shows the period the statement covers.

## Columns 1 to 5

Entry date	Value Date	Credited+ Debited -	Credit balance + Debit balance -
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[1]

**Column 1 -** Entry date - this is the date a transaction is applied to your account.

Entry Date	Value date	Credited+ Debited -	Credit balance + Debit balance -
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[2]

**Column 2 -** Value date - this is the date that any funds you have lodged are taken into account to work out any relevant interest. See the terms and conditions of your account for more details.

Entry Date	Value Date		Credited+ Debited -	Credit balance + Debit balance -
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[3]

**Column 3 -** This gives you more information about the individual transactions on your account. For a more detailed explanation on how transactions will be displayed, see the next page.

Entry Date	Value Date		Credited+ Debited -	Credit balance + Debit balance -
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[4]

**Column 4 -** Credited + This shows the amount of money paid in or added into your account.  
Debited - This shows the amount of money taken out of your account.

Entry Date	Value Date	Credited+ Debited -	Credit balance + Debit balance -
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[5]

**Column 5 -** Credit balance + This column shows the balance of your account. If you are in credit, the amount will be shown with a plus (+) sign.  
Debit balance - If you go overdrawn, the amount will be shown with a minus (-) sign.

## IBAN and BIC

Your IBAN and BIC are designed to be used if you want electronic payments to be paid into your account from other EEA countries. You will need to quote these numbers to the people who are transferring the funds to you from these countries, or in the invoices you send to those people.

No matter which country the payments are made from, the payments can then be directed to your account in Northern Bank. You must only use your IBAN and BIC for cross-border payments. If you need an IBAN for an account you want to make a payment into, the person holding that account can only get the correct IBAN from the bank that holds that account. You must not ask other service providers for an IBAN as they do not always provide the correct number.

# Section 3 - Examples of statement transactions

Northern Choice Plus- Statement number 25 - No 2 Account  
 IBAN:GB29 DABA9501 2345 6789 10 Mr A N Other  
 Period this statement relates to: 1 June 2011 to 30 June 2011

Entry date	Value date		Credited + Debited -	Credit balance + Debit balance -	
01.06	01.06	Balance as at date of previous statement: 31 May 2011		20.00 +	(a)
		BACS220000	1,000.00 +	1,020.00 +	(b)
02.06	02.06	Your Employer's Name			
		ATM Location	70.00 -	950.00 +	(c)
		*****123456			
		000000-0000000			
03.06	03.06	REFERENCE NO	150.00 -	800.00 +	(d)
		Company Name			
03.06	03.06	CH xxx123	500.00 -	300.00 +	(e)
06.06	06.06	BENEFICIARY NAME	250.00 -	50.00 +	(f)
		Reference number/name			
06.06	06.06	RETAILER NAME	100.00 -	50.00 -	(g)
		*****123456			
10.06	10.06	Payment	250.00 +	200.00 +	(h)
		xxxxxxxxxxxxxxxx			
15.06	16.06	NIE Bill	50.00 -	150.00 +	(i)
17.06	17.06	Payee11 xxxxxxxxxxxx	20.00 -	130.00 +	(j)
17.06	17.06	eBanking transfer	30.00 -	100.00 +	(k)
17.06	17.06	Foreign Exchange	77.00 -	23.00 +	(l)
21.06	21.06	Atm Bank Location			
		*****123456	50.00 -	27.00 -	(m)
		EUR 70.00			
		Rate 1.400			
23.06	23.06	xxxxxxxx Cash	90.00 +	63.00 +	(n)
23.06	23.06	BGC xxxxxx Cash	40.00 +	103.00 +	(o)
23.06	23.06	- NB Debits	50.00 +	153.00 +	(o)
23.06	23.06	- NB Cheques	80.00 +	233.00 +	(o)
23.06	25.06	- UK Cheques	20.00 +	253.00 +	(o)
28.06	28.06	xxxxxxxxxxxxx UKchq	40.00 +	293.00 +	(p)
28.06	28.06	xxxxxxxxxxxxx UKchq	40.00 -	253.00 +	(p)
		- Reversal			
28.06	28.06	Cash xxxxxxxxxxxx	10.00 -	243.00 +	(q)
30.06	30.06	Fees according to advice	23.00 -	220.00 +	(r)
30.06	30.06	Arranged overdraft interest	1.20 -	218.80 +	(s)
30.06	30.06	Unarranged overdraft interest	1.45 -	217.35 +	(t)
30.06	30.06	Package Fee	11.00 -	206.35 +	(u)
30.06	01.07	Interest	2.00 +	208.35 +	(v)
30.06	01.07	Interest Tax	0.40 -	207.95 +	(w)

- a** The balance of your last statement.
- b** A salary payment paid into your account electronically.
- c** A cash withdrawal made through a cash machine. This will quote the location of the cash machine, the last six digits of the card number and the reference number for the transaction.
- d** A direct debit. This will show the reference number and the name of the person or organisation who has taken the payment (known as the 'originator').
- e** A cheque payment drawn from your account. This will quote the cheque number.
- f** A standing order being taken from your account. This will quote the name of the person or organisation you are paying (known as the 'beneficiary'), along with a second reference to the name of their account or reference number.
- g** A Maestro transaction you carried out in the UK. This will quote the name of who the payment was made to and the last six digits of the card number.
- h** A transfer being credited to your account through a Northern Bank branch. This will quote 'Payment' and either the name of the payer or the text specified by the payer (if any).
- i** An example of a payment you made through the Northern Bank eBanking service. This will quote the text typed into the 'text on account statement' field when making the transfer, or the text you typed into the 'text on your account statement' field when you set up a payee (who you make payments to) in eBanking.
- j** An example of a bill payment processed through the Northern Bank 24 Hour Telephone Banking service. This will quote the name you gave when setting up the 'Bill Payee' (who the payments are made to).
- k** Funds transferred from one of your accounts to another through eBanking. This will quote the text you typed into the 'text on account statement' field when you made the transfer. If you did not type in any text, this will quote 'eBanking transfer'.
- l** Traveller's cheques or foreign currency sold to you through your account. Any commission will be shown as a separate amount. (You would have been given details of the exchange rate when you bought the traveller's cheques or foreign currency.)
- m** A withdrawal of foreign currency at a cash machine in the UK or abroad. This will quote the location of the cash machine and the last six digits of the card number. The text gives information about the exchange rate, adjusted by adding a commission of 2.75% of the transaction value which has been used.
- n** A cash deposit to your account. This will quote the text you instructed the branch to enter when paying cash into your account.
- o** Lodgements you make to your account are not shown as a single amount. Instead, the parts making up your lodgement will be listed separately and with different abbreviations. In this case, the abbreviations mean the following.
  - BGC xxxxxx Cash - cash paid in. This will show the Bank Giro Credit reference number for the total lodgement.
  - NB Debits - a payment made from another Northern Bank account.
  - NB Cheques - a Northern Bank cheque.
  - UK Cheques - a cheque drawn on another bank in either Northern Ireland, England, Scotland or Wales.
 With the information broken down in this way, you will easily be able to see the value date of each item.
- p** If you lodge a cheque from another bank in either Northern Ireland, England, Scotland or Wales this will be displayed as 'UKchq'. If a mistake is made in the course of a transaction (for example, if an amount is keyed in wrongly), this will appear as a reversal on your account.
- q** A cash withdrawal made over the counter at a Northern Bank branch. This will quote 'Cash' and the location of the branch the withdrawal was made at.
- r** This is the amount of any fees or service charges that we have given you notice of (in a pre-notification). Any pre-notification would have been sent to you a month before we charge these fees or service charges to your account.
- s** Any arranged overdraft interest (interest you owe us for an arranged overdraft) applied to your account. Any arranged overdraft interest due on your current account will be worked out to the last day of each calendar month. This will be applied to your account on the last business day of the next month.
- t** Any unarranged overdraft interest (interest you owe us for an unarranged overdraft) applied to your account. Any unarranged overdraft interest due on your current account will be worked out to the last day of each calendar month. This will be applied to your account on the last business day of the next month.
- u** If your account has a monthly package fee, it will appear like this.
- v** We will apply any credit interest (interest we will pay you) to your account at the end of each calendar month. This is gross interest (that is, the amount before tax has been taken off). We will work out any credit interest to the last day in each month and apply it to your account on the last day of each month.
- w** Tax (at the lower rate) on the credit interest.

## Section 4 - Information about the bottom of your statement

Balance as at June 2011 = 207.95

The following conditions apply on the date of this statement.

Credit interest rate	=	0.150% per annum	(a)
Arranged overdraft interest rate	=	8.990% per annum	(b)
Unarranged overdraft interest rate	=	20.500%	(c)
Arranged overdraft limit	=	5,000.00	(d)

Credit interest rate that applied during the period this statement relates to:  
0.150 % per annum from 1 June 2011 to 30 June 2011

Arranged overdraft interest rate that applied during the period this statement relates to:  
8.990 % per annum from 1 June 2011 to 30 June 2011

Unarranged overdraft interest rate that applied during the period this statement relates to:  
20.500% per annum from 1 June 2011 to 30 June 2011

(e)

### 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 a transaction or refund is made in a currency other than sterling, we will convert the amount of the transaction or refund into sterling using the Northern Bank Card Exchange Rate. We will adjust the rate to provide us with commission of 2.75% of the amount of the transaction or refund. We will take the commission when we apply the transaction or refund to your account.

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### Sections a to e

**Section a -** shows the credit interest rate that applied on your account at the date of the statement.

**Section b -** shows the arranged overdraft interest rate that applied on your account at the date of the statement.

**Section c -** shows any unarranged overdraft interest rate that applied on your account at the date of the statement.

**Section d -** shows any arranged overdraft limit that has been agreed on your account.

**Section e -** shows the various interest rates that applied on your account, and any changes to those rates, during the period covered by the statement.

For more information on interest rates, see our 'Interest rates' leaflet, which is available in all our branches or on our website at [www.northernbank.co.uk](http://www.northernbank.co.uk).

# Section 5

With your statement you will receive an extra page containing a summary of any main fees, service charges and interest that may apply to your account during the period.

## Northern Choice Plus- Statement number 25 - No 2 Account

IBAN:GB29 DABA9501 2345 6789 10 Mr A N Other

Period this statement relates to: 1 June 2011 to 30 June 2011

<b>Personal Current Account</b>	
This information is a summary of the main fees, service charges and interest that apply to your account. It is not meant to replace any of your account's terms and conditions.	
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<b>Personal Current Account services</b>	
Package fee	There is a monthly fee (currently £11.00) for your current account package. We charge it to your account on the last business day of the month.
Arrangement fee	If you arrange an overdraft higher than £15,000, the service charge for setting up the arranged overdraft (known as an arrangement fee) is 1% of the extra amount.
Extra statement fee	We will send you a statement, free of charge, at the end of any month where you have had a payment transaction on your account, otherwise we will send you a statement every half year. If you are registered for eBanking, you can go online to see information on your balance and transactions. If you need an extra one-off statement or require a printout, from a branch counter, of payments to and from your account, the fee for these are currently £3.00. If it applies we will give you notice of the amount at the end of the month and charge it to your account on the last business day of the next month.
<b>If you are due to pay fees and service charges or interest on your account for an arranged or unarranged overdraft, we will write to you at the end of each calendar month and tell you the amounts that we will charge. We will take these amounts of money out of your account on the last business day of the next month. Please note that if the amount of arranged or unarranged overdraft interest we work out is less than £1, we will not charge you the interest.</b>	
<b>Arranged overdraft</b>	
Arranged overdraft interest rate	If the cleared balance in your account is overdrawn and you have an arranged overdraft or an arranged excess in place, we will charge the arranged overdraft interest rate on your account. This rate is variable and as at the date of this statement is the Bank of England Base Rate plus a variable margin of 8.49%, making a total rate of 8.990%.
<b>Unarranged overdraft</b>	
Unarranged overdraft interest rate	If the cleared balance on your account is overdrawn but you do not have an arranged overdraft in place, we will charge you 'unarranged overdraft interest' on this balance. If you have an unarranged excess on your account, we will charge you 'unarranged overdraft interest' on the amount of the unarranged excess. The unarranged overdraft interest rate on your account is variable and as at the date of this statement is the Bank of England Base Rate plus a variable margin of 20.00%, making a total rate of 20.5000%. If the amount of interest we work out is less than £1, we will not charge you the interest. We may charge you the following fees and service charges.
Unarranged overdraft fees and service charges including unpaid fees, referral charges and unarranged overdraft usage fee	For any item (for example, a cheque, direct debit or standing order) that we need to return unpaid, we charge an 'unpaid fee' (currently £28.00). Any day where an item or group of items is paid that results in your account having an unarranged overdraft or an unarranged excess, we charge a 'referral fee' (currently £25.00). The maximum amount we charge in referral fees in any calendar month is £125.00. We can choose not to charge a referral fee if the amount of any unarranged overdraft or unarranged excess is very small. We will also charge an 'Unarranged overdraft usage fee' (currently £20.00 per month) if, during any month, your account has an unarranged overdraft or an unarranged excess.

For information on other fees and service charges and interest rates, and how we work out the interest on your account, please see our 'Fees and service charges explained' and 'Interest rates' leaflets, which are available in all our branches or on our website at [www.northernbank.co.uk](http://www.northernbank.co.uk).

Note: A business day is any Monday to Friday which is not a bank holiday or other holiday on which Banks in Northern Ireland are not open for business.

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## Section 6

### **Investment transactions**

If you hold a custody account, you will automatically receive a statement every six months. If you make regular investment transactions, you should be aware of the following.

### **Selling or buying securities**

The name of any securities (such as shares) you have sold or bought will be shown clearly on your statement as a credit or debit as appropriate. If it is a debit, this will show that you have made a purchase.

### **Dividends**

If a dividend payment has been credited to your account, your statement will show this as a dividend, along with the name of the company and the payment amount.

### **Custody account fees**

Any custody account fees will be clearly marked on your statement.

For more information about investment transactions, please contact your Investment Manager.

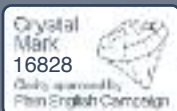
## Need more information?

For more information about the details in this guide, please contact your branch as shown on your statement.

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