

M1/J1052823000

Mr F O’Gorman  
6 Eddeys Lane  
Headley Down  
Bordon  
Hampshire  
GU35 8HU

## Smile Savings Account

### Summary

Account name

**MR F O’GORMAN**

Sort code **08-92-88**

Account number **11489283 00**

Statement date **4 February 19**

Statement number **12**

Page number **1 of 1**

### Opening balance

**17,913.83**

### Money out

**2,000.00**

### Money in

**Nil**

### Statement closing balance

**15,913.83**

### International Bank Account Number

(IBAN) GB06 CPBK 0892 8811 4892 83

### Bank Identification Code

(BIC/SWIFT)CPBK GB22

**Deposits into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.**

Date	Description	Money out	Money in	Balance
<b>04 October</b>	<b>BROUGHT FORWARD</b>			<b>17,913.83</b>
28 January	TFR 16581020866240	2,000.00		15,913.83
	<b>Statement closing balance</b>			<b>15,913.83</b>

Abbreviations: **S** Sub Total (Intermediate Balance)

### Current gross interest rates\*

£1 and above 0.46% (AER 0.46%)

### Personal Savings Allowance

Following the introduction of the new personal savings allowance we will pay you gross interest on your savings. For more information about this and to find out how you may need to pay tax on the interest please visit [www.gov.uk/hmrc/savingsallowance](http://www.gov.uk/hmrc/savingsallowance)

Manage your account  
anytime, anywhere, online  
at [www.smile.co.uk](http://www.smile.co.uk)

Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.

Typetalk is available on all our numbers, simply dial 18001 before the number. Calls may be monitored or recorded for security and training purposes.

Please phone 03457 212 212 for:

- Details of current rates and charges
- If your name and address has changed
- If you would like to receive this information in any other format

#### \* Interest Rate

This is the gross rate of interest, without the deduction of tax.

This interest rate is variable.

We will pay interest without deducting income tax. If you earn more interest than the amount permitted as tax-free income, you will have to pay tax on the interest earned directly to HM Revenue & Customs.

AER means the Annual Equivalent Rate and illustrates the contractual rate of interest as if paid and compounded each year.

## Useful Contacts

Visit us at **smile.co.uk**

Telephone Banking **03457 212 212**

Lost and Stolen **0345 600 6000**

### Switching

If all your money is in one place, it makes it easier to manage. We offer the Current Account Switch Service which makes switching hassle-free. The new service allows you to transfer your regular payments from another bank, on a switch date that suits you. It is backed by the Current Account Switch Guarantee. You can find out more information on how to switch by visiting [www.smile.co.uk/switch](http://www.smile.co.uk/switch)



### Important Information

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

Alternatively, please refer to the Information Sheet and Exclusions List. These are available online:

For Co-operative Bank  
<http://www.co-operativebank.co.uk/assets/pdf/bank/global/dgsd.pdf>

For smile  
[www.smile.co.uk/assets/pdf/smile/importaninfo/dgsd.pdf](http://www.smile.co.uk/assets/pdf/smile/importaninfo/dgsd.pdf)

Please note only compensation related queries should be directed to the FSCS.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.