

**CLUB CHARITY RO ASSC****LUNAN BAY COMMUNITIES PARTNERSHIP**

THE BEARS DEN, INVERKEILOR, ARBROATH, DD11 5SS

<b>Account number</b>	<b>Sort code</b>	<b>Statement date</b>
60049718	82-66-25	01 Aug 23 - 31 Aug 23

Date	Description	Type	Debits	Credits	Balance
01 Aug 23	Opening Balance				£783.86
02 Aug 23	CRD57VM CASHBACK	Unknown		£0.05	£783.91
08 Aug 23	FPS, David Bennison, DAVID BENNISON	Transfer		£60.00	£843.91
25 Aug 23	Card 57, Zoom.Us 8887999666	Card	£15.59		£828.32
	Total debits		£15.59		
	Total credits			£60.05	
	Closing balance				£828.32

**Important information about compensation arrangements**

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme.

Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

**Interest rate information**

Planned borrowing interest rates apply to the amount of any borrowing, up to your agreed overdraft limit. Unplanned borrowing interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary overdraft or temporary increase to an existing overdraft to cover a Payment Item to which you do not have sufficient Available Funds. Interest rates applicable during the statement period are available on request, please call the team at Virgin Money on **0800 121 7365** or **+44 141 221 7300**.

**Dispute resolution**

If you have a complaint, please talk to us first so that we can try to resolve it. If you are not happy with the way we handled your complaint or the result, you can then refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent organisation that helps resolve complaints that customers and financial institutions haven't been able to solve themselves.

**CLUB CHARITY RO ASSC****LUNAN BAY COMMUNITIES PARTNERSHIP**

THE BEARS DEN, INVERKEILOR, ARBROATH, DD11 5SS

<b>Account number</b>	<b>Sort code</b>	<b>Statement date</b>
60049718	82-66-25	01 Sep 23 - 30 Sep 23

Date	Description	Type	Debits	Credits	Balance
01 Sep 23	Opening Balance				£828.32
04 Sep 23	CRD57VM CASHBACK	Unknown		£0.05	£828.37
25 Sep 23	Card 57, Zoom.Us 8887999666	Card	£15.59		£812.78
	Total debits		£15.59		
	Total credits			£0.05	
	Closing balance				£812.78

**Important information about compensation arrangements**

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme. Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch. For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

**Interest rate information**

Planned borrowing interest rates apply to the amount of any borrowing, up to your agreed overdraft limit. Unplanned borrowing interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary overdraft or temporary increase to an existing overdraft to cover a Payment Item to which you do not have sufficient Available Funds. Interest rates applicable during the statement period are available on request, please call the team at Virgin Money on **0800 121 7365** or **+44 141 221 7300**.

**Dispute resolution**

If you have a complaint, please talk to us first so that we can try to resolve it. If you are not happy with the way we handled your complaint or the result, you can then refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation that helps resolve complaints that customers and financial institutions haven't been able to solve themselves.