

MISS FOROOGH KHAKBAZ JOBIJAR KOOLY
8 THE OLD FORT
TEMPLE ROAD
LONDONDERRY
BT47 6SU
UNITED KINGDOM

Danske Bank
University Road
49-51 University Road
Belfast BT7 1ND
Phone: 02890045230
SWIFT-BIC: DABAGB2B
Website: www.danskebank.co.uk

31 January 2019

Account number: 950149 70215031
Account currency:pounds sterling

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Danske Choice - Statement number 92
IBAN: GB28 DABA 9501 4970 2150 31 - Forough Khakbaz Jobijar Kooly
Period this statement relates to: 01 January 2019 to 31 January 2019

Entry date	Value date		Credited + Debited -	Credit balance + Debit balance -
		Balance as at date of previous statement: 31 December 2018		1, 592. 68 +
02.01	02.01	NETFLIX.COM *****112603	9. 99 -	1, 582. 69 +
02.01	02.01	The Anchorage Inn)))) *****112603	7. 80 -	1, 574. 89 +
03.01	03.01	Montgomery&McCleer DEANFIELD PROPER	476. 67 -	1, 098. 22 +
03.01	03.01	ATM 31343862 Spar Nort *****112603 90144104-490517	10. 00 -	1, 088. 22 +
03.01	03.01	Costa)))) *****112603	5. 75 -	1, 082. 47 +
08.01	08.01	GED42393811 O2	50. 60 -	1, 031. 87 +
08.01	08.01	MARKS&SPENCER PLC SF)))) *****112603	18. 90 -	1, 012. 97 +
08.01	08.01	Northland Auto Point)))) *****112603	3. 19 -	1, 009. 78 +
09.01	09.01	BP MILLBURN S/STN)))) *****112603	5. 63 -	1, 004. 15 +
09.01	09.01	Downstairs At The Ne)))) *****112603	23. 85 -	980. 30 +
09.01	09.01	PAYPAL *SAFE2CARE *****112603	30. 00 -	950. 30 +
10.01	10.01	TESCO STORE 2294)))) *****112603	14. 77 -	935. 53 +
11.01	11.01	ATM 31343862 Spar Nort *****112603 90144104-525601	20. 00 -	915. 53 +
15.01	15.01	ATM Pennyburn *****112603	20. 00 -	895. 53 +
17.01	17.01	D928 -129161 00630224599245	25. 00 -	870. 53 +
21.01	21.01	SKY DIGITAL Northland Auto Point)))) *****112603	4. 59 -	865. 94 +

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.

31 January 2019

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Danske Choice - Statement number 92
IBAN: GB28 DABA 9501 4970 2150 31 - Foroogh Khakbaz Jobijar Kooly
Period this statement relates to: 01 January 2019 to 31 January 2019

Entry date	Value date		Credited + Debited -	Credit balance + Debit balance -
21.01	21.01	Dunnes Springtown))) *****112603	3.43 -	862.51 +
21.01	21.01	Nicholl Oils Derry *****112603	20.00 -	842.51 +
25.01	25.01	T K Maxx))) *****112603	8.99 +	851.50 +
25.01	25.01	T K Maxx))) *****112603	23.97 -	827.53 +
28.01	28.01	The River Inn))) *****112603	6.90 -	820.63 +
29.01	29.01	ATM Pennyburn *****112603	20.00 -	800.63 +
29.01	29.01	D928 -891344 BOB & BERTS))) *****112603	6.20 -	794.43 +
29.01	29.01	Spar Culmore))) *****112603	4.38 -	790.05 +
30.01	30.01	EASYJET000 EWKBNR *****112603	59.45 -	730.60 +
30.01	30.01	MARKS&SPENCER PLC))) *****112603	5.70 -	724.90 +
31.01	31.01	LIAM BRADLEY LTD	1,875.73 +	2,600.63 +
31.01	31.01	NETFLIX.COM *****112603	9.99 -	2,590.64 +
31.01	31.01	Nicholl Oils Derry *****112603	20.00 -	2,570.64 +
31.01	31.01	POUNDLAND LTD 1512))) *****112603	12.15 -	2,558.49 +

Balance as at 31 January 2019 : 2,558.49 +

The following conditions apply on the date of this statement.

Arranged overdraft interest rates : 15.240% per annum
 The arranged overdraft interest rate above will only apply when the arranged overdraft balance exceeds £100.
 For arranged overdraft balances of £100 or less, the arranged overdraft interest rate is 0%.

Arranged overdraft interest rates that applied during the period this statement relates to:
 15.240% per annum from 01 January 2019 to 31 January 2019

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IBAN: GB28 DABA 9501 4970 2150 31 - Foroogh Khakbaz Jobijar Kooly
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Entry date	Value date	Credited + Debited -	Credit balance + Debit balance -
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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.

Non-Sterling Transactions Using your Debit Card

If a transaction or refund is made in a currency other than sterling, using your debit card, we will convert the amount of the transaction or refund into sterling using the Danske Bank Card Exchange Rate (UK). Rates can be found at www.danskebank.co.uk/travelmoney. We will adjust the rate to charge a non-sterling transaction fee of 2.75% of the value of the transaction (no adjustment is made for a refund). The adjusted rate will be the rate that appears on your statement where you will also see the amount of the fee for each transaction.

In addition when you use your Debit Card for a non-sterling purchase, a £0.75 non-sterling purchase fee will apply. Similarly when you use your Debit Card for a non-sterling cash withdrawal, a £1.25 non-sterling cash fee will apply. The non-sterling transaction fee, non-sterling purchase fee and / or non-sterling cash fee will not be included in any refund.

Financial Services Compensation Scheme

This account is eligible for protection by the Financial Services Compensation Scheme (FSCS), the UK's Deposit Guarantee Scheme. More information can be found in the Information Sheet and the Exclusions List available on our website at www.danskebank.co.uk/fscs-info.

FOR FURTHER INFORMATION ABOUT COMPENSATION PROVIDED BY THE FSCS, REFER TO THE FSCS WEBSITE AT WWW.FSCS.ORG.UK.

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Period this statement relates to: 01 January 2019 to 31 January 2019

Personal Current Account	
<p>This information is a summary of the main fees and service charges that apply to your account. It is not meant to replace any of your account's terms and conditions. Once you pay an item into your account it will not be included in the cleared balance until the value date that is shown on your statement. You may incur fees or debit interest if you draw against an item before the value date.</p>	
Personal Current Account services	
Overdraft Set Up fee	If you arrange an overdraft higher than £7,500, the service charge for setting up the arranged overdraft (known as an overdraft set up fee) is 1% of the extra amount.
<p>If you are due to pay any of the following charges, we will write to you at the end of the month and tell you the amount we will charge. We will charge it to your account on the last business day of the next month.</p>	
Cheques paid or payments from your current account made at a branch counter	You can make up to 4 cheque payments each calendar month free of charge. For each extra cheque you pay out of your account during that month, we will charge you a fee (currently £0.70). If you make a payment out of your account at a branch counter, we will count this as a cheque payment. This charge does not apply to any sterling payments you make by debit card, direct debit or standing order or through eBanking to a UK bank.
Cash withdrawals at a branch counter	You can make 4 cash withdrawals at a branch counter each calendar month free of charge. For each extra cash withdrawal you make out of your account at a Danske Bank branch counter in Northern Ireland, we will charge you a fee (currently £0.70). This charge does not apply to cash withdrawals from a cash machine, including cash machines inside a Danske Bank branch in Northern Ireland.
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.
<p>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.</p>	
Arranged overdraft	
Arranged overdraft usage fee	If the cleared balance in your account is overdrawn by more than £100 and you have an arranged overdraft or an arranged excess in place, we will charge an 'Arranged overdraft usage fee' (currently £12.00). If your account is overdrawn by £100 or less then we will not charge an 'Arranged overdraft usage fee'.
Unarranged overdraft	
Unarranged overdraft fees and service charges including unpaid transaction fees, paid transaction fees and unarranged overdraft usage fee.	<p>For any item (for example, a cheque, direct debit or standing order) that we need to return unpaid and where the amount by which you would have been overdrawn exceeds £5, we charge an 'unpaid transaction fee' (currently £25.00) for refusing a payment due to lack of funds. Any day where an item or group of items is paid that results in your account having an unarranged overdraft or an unarranged excess greater than £5, we charge a 'paid transaction fee' (currently £25.00) for allowing a payment despite lack of funds.</p> <p>We will also charge an 'Unarranged overdraft usage fee' (currently £25.00 per month) if, during any month, your account has an unarranged overdraft or an unarranged excess greater than £5. The monthly cap on unarranged overdraft charges for your Danske Choice account is £75.00. Further details can be found online at www.danskebank.co.uk/reducefees</p>

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.danskebank.co.uk

Note: A business day is a Monday, Tuesday, Wednesday, Thursday or Friday, except for bank holidays and other holidays in Northern Ireland on which the bank is usually open for business.