

CATHERINE ALLAWAY  
THE WING ROSINA COTTAGE  
LA RUE DU MONT MARCHE  
FOREST  
GY8 0DN

Customer Lending Centre  
Howard Pearson House  
Summerhill Business Park  
Douglas  
Isle of Man  
IM2 4RP

Tel No:  
Jersey: 01534 282828  
Guernsey: 01481 703800  
Isle of Man: 01624 697900  
Gibraltar: 00 350 20077737

Date: 11 September 2017

Branch:600920  
Account number: 74583190  
Arranged Overdraft Limit: 500.00

Dear MISS ALLAWAY

### **We wanted to let you know you went into an unarranged overdraft**

There have been withdrawals or payments on your account that couldn't be covered by the available balance in your account at the time.

We processed these transactions for you, but we do charge a fee of £6 per day for our unarranged overdraft service (we won't charge at weekends or bank holidays if you correct your account by the following business day), so the sooner you can check your balance and pay in some money, the less you will pay. The maximum amount you can be charged in daily Unarranged Overdraft Usage Fees is £90 per monthly charging period.

When you pay money into your account, remember to allow for your future payments as this will help you avoid getting further charges.

### **When will we debit charges from your account?**

At the end of your "charging period" we will send you a notification of the fees due, we will then debit your account 21 days later.

### **What is your "charging period"?**

This runs month to month, usually from the date you opened your account. For example, if you opened your account on the 15th of the month, your charging period will be from the 15th - 14th of each month.

### **Don't forget we have some great services that can help you minimise or avoid charges in the future -**

- **Balance & Limit Alerts** - A text to inform you when your account goes above or below a certain limit.
- **Online Banking & our Mobile App** - Keep track and manage your money 24/7.

To find out more or register for any of the above please visit [www.natwestinternational.com](http://www.natwestinternational.com), contact us, or pop into your local branch

Yours sincerely

Customer Services Team