

Summary of charges for the period
01 APR 2023 to 30 APR 2023
Business Bank Account Statement

BIC: MYMBGB2L IBAN: GB38MYMB23058044357739



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

WINHOLDINGS U.K. LIMITED
12 MUTTON PLACE
LONDON
NW1 8DF

Business Bank Account number	44357739
Sort code	23-05-80
Statement date	30 APR 2023
Overdraft limit	£0.00

The total of fees and charges for the account during this period is £62.10.

This amount will be deducted from your account on 28 MAY 2023 (or the next working day if it's a weekend or bank holiday).

Your fees and charges for this period are as follows:

Monthly Maintenance fee	£6.00
Online Banking fee (if applicable)	£0.00
FX Platform monthly fee	£0.00
Setup fee	£0.00
Service charges	£0.00
Cash charges	£44.10
Transaction charges	£12.00
Post Office change giving charges	£0.00
Instant overdraft charges	£0.00
Interest charges	£0.00
Total Fees and Charges:	£62.10

Details of Transaction and Cash Charges

Transaction charges	Volume	Price (£)	Charge (£)
Card Purchase	24	0.30	7.20
Outward Faster Payment SAMEDAY	13	0.30	3.90
Inward Payment	3	0.30	0.90
Sub Total	40		12.00
Less Free Transaction			0.00

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Transaction charges	Volume	Price (£)	Charge (£)
Total transactions Charge			12.00

Cash charges	Amount (£)	% Charge	Charge (£)
Cash Withdrawal	2,800.00	0.7%	19.60
Cash Deposit	3,500.00	0.7%	24.50
Sub Total	6,300.00		44.10
Less Free Allowance			0.00
Total Cash transaction Charge			44.10

This document sets out the charges and interest that have accrued on your account within the above period. There are 6 types of charge:

1. 'Monthly maintenance fee' – please see the Business Bank Account Important Information Summary for information on the monthly fee.
2. 'Online banking fee' – this is applied if you have subscribed to our Business Online Plus service – please see our Important Information Summary for Business Online Plus for more details
3. 'Transaction charges' – these are incurred when you make certain types of transaction – please see Business Bank Account Important Information Summary for further details.
4. 'Cash charges' – incurred when you bank or withdraw cash – please see Business Bank Account Important Information Summary for further details.
5. 'Instant Overdraft Charges' – these are incurred as follows:
 - When a transaction creates or increases an instant overdraft – debit interest at 25% EAR* is charged and we may make a 'paid item charge'; and
 - When we refuse to allow a transaction because it would have created or increased an instant overdraft – 'unpaid item charges' may be charged.
6. 'Agreed Overdraft Charges' – these are incurred when you use your agreed overdraft facility – debit interest (as set out in your agreed overdraft facility letter) is charged.

Please see Business Bank Account Important Information Summary for any additional charges applicable to your account. Should you require information about the calculation of debit interest (if any) deducted from your account and detailed in this statement please contact us.

Should you have any queries regarding your statement or any transaction on your statement, we would love to hear from you. Please call us on 0345 08 08 500 (or +44 20 3402 8312 if you are outside the UK), or visit one of our stores.

*EAR stands for Effective Annual Rate and illustrates what the interest rate on the overdraft would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges.

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WINHOLDINGS U.K. LIMITED
12 MUTTON PLACE
LONDON
NW1 8DF

ACCOUNT NAME: WINHOLDINGS U.K. LIMITED

Your account summary

From: 01 APR 2023	To: 30 APR 2023	Account number	44357739
Opening balance	£1,411.51	Sort code	23-05-80
Total money in	£31,500.00	Statement number	14
Total money out	£31,749.09	Overdraft limit	£0.00
End balance	£1,162.42		

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			1,411.51
04 APR 2023	Card Purchase 01 APR 2023 GOOGLE CLOUD 5T3PZB	21.69		1,389.82
	Dublin 2 IRL IRL			
04 APR 2023	Card Purchase 02 APR 2023 FOOTYSTATS.ORG 50108983992	29.99		1,359.83
	BURNABY BC CAN			
04 APR 2023	Card Purchase 01 APR 2023 CLOUD BVWTJv	71.24		1,288.59
	Dublin IRL IRL			
04 APR 2023	Card Purchase 31 MAR 2023 WWW.METROBANKONLINE.CO	94.97		1,193.62
	LONDON WC1B GBR			

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Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
04 APR 2023	Card Purchase 31 MAR 2023 CLICKSEND.COM RECHARGE 50107132941 SOUTH PERTH WA AUS	100.00		1,093.62
04 APR 2023	Card Purchase 01 APR 2023 SHUTTERSTOCK IRELAND L Dublin 2 IRL IRL	142.80		950.82
04 APR 2023	Card Purchase 01 APR 2023 GSUITE winholdings.co. Dublin IRL IRL	175.60		775.22
04 APR 2023	Outward Faster Payment Nathan Abel BARCLAYS BANK UK PLC	100.00		675.22
05 APR 2023	Card Purchase 03 APR 2023 ICONS8.COM 50108983992 WILMINGTON DE USA USD 13 @1.234567901	10.53		664.69
05 APR 2023	Non-Sterling Transaction Fee 04 APR 2023 NON-STERLING TRANSACTION FEE	0.31		664.38
05 APR 2023	Card Purchase 03 APR 2023 NOTION LABS INC. 50199843456 SAN FRANCISCO CA USA USD 6 @1.234567901	4.86		659.52
05 APR 2023	Non-Sterling Transaction Fee 04 APR 2023 NON-STERLING TRANSACTION FEE	0.15		659.37
06 APR 2023	Card Purchase 04 APR 2023 GITHUB INC. 50108983992 SAN FRANCISCO CA USA USD 20 @1.227747084	16.29		643.08
06 APR 2023	Non-Sterling Transaction Fee 05 APR 2023 NON-STERLING TRANSACTION FEE	0.49		642.59
06 APR 2023	Card Purchase 04 APR 2023 CLOUDFLARE 50162232349 SAN FRANCISCO CA USA USD 25 @1.227295042	20.37		622.22
06 APR 2023	Non-Sterling Transaction Fee 05 APR 2023 NON-STERLING TRANSACTION FEE	0.61		621.61
06 APR 2023	Card Purchase 04 APR 2023 TRELLO.COM ATLISSIAN 50190951754 NEW YORK NY USA USD 330 @1.227358947	268.87		352.74

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Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
06 APR 2023	Non-Sterling Transaction Fee 05 APR 2023 NON-STERLING TRANSACTION FEE	8.04		344.70
06 APR 2023	Inward Payment Castagnoli-H		5,000.00	5,344.70
06 APR 2023	Outward Faster Payment Nathan Abel BARCLAYS BANK UK PLC	1,200.00		4,144.70
06 APR 2023	Account to Account Transfer JESSE DAMOAH ANTI-TAYLOR Builder	800.00		3,344.70
06 APR 2023	Outward Faster Payment Nathan Abel BARCLAYS BANK UK PLC	100.00		3,244.70
11 APR 2023	Card Purchase 06 APR 2023 PAYPAL CHEAPWINVPS 4029357733 BC CAN	26.81		3,217.89
11 APR 2023	Card Purchase 05 APR 2023 TWILIO INC 50179173598 SAN FRANCISCO CA USA USD 30.2 @1.227143438	24.61		3,193.28
11 APR 2023	Non-Sterling Transaction Fee 06 APR 2023 NON-STERLING TRANSACTION FEE	0.74		3,192.54
11 APR 2023	Card Purchase 07 APR 2023 HEYLINK.ME 50108983992 LEICHHARDT NSW AUS USD 58.8 @1.24102997	47.38		3,145.16
11 APR 2023	Non-Sterling Transaction Fee 10 APR 2023 NON-STERLING TRANSACTION FEE	1.42		3,143.74
11 APR 2023	Card Purchase 05 APR 2023 Mobivate Limited St Peter Port GBR GBR	100.00		3,043.74
11 APR 2023	Card Purchase 09 APR 2023 PAYPAL CHEAPWINVPS 4029357733 BC CAN	14.27		3,029.47
11 APR 2023	Account to Account Transfer NOCTURNAL GROVE	90.00		2,939.47
11 APR 2023	Inward Payment Castagnoli-H		10,000.00	12,939.47
11 APR 2023	Outward Faster Payment Muhammad Awasi Umar WISE PAYMENTS LTD	500.00		12,439.47

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Date	Transaction	Money out (£)	Money in (£)	Balance (£)
12 APR 2023	Outward Faster Payment Nathan Abel BARCLAYS BANK UK PLC	1,000.00		11,439.47
12 APR 2023	Outward Faster Payment Ufuk Sevik NAT WEST BANK PLC	300.00		11,139.47
12 APR 2023	Account to Account Transfer JESSE DAMOAH ANTI-TAYLOR legal consult	3,200.00		7,939.47
13 APR 2023	Card Purchase 12 APR 2023 LINKTREE LINKTREE 50174765881 COLLINGWOOD VIC AUS	4.00		7,935.47
13 APR 2023	Cash Withdrawal	2,800.00		5,135.47
14 APR 2023	Card Purchase 13 APR 2023 BLINK GLOBAL LLC 512-354-2640 TX USA USD 99 @1.239669421	79.86		5,055.61
14 APR 2023	Non-Sterling Transaction Fee 13 APR 2023 NON-STERLING TRANSACTION FEE	2.39		5,053.22
14 APR 2023	Card Purchase 13 APR 2023 LINKTREE LINKTREE 50174765881 COLLINGWOOD VIC AUS	4.00		5,049.22
14 APR 2023	Card Purchase 12 APR 2023 ZOOM.US 888-799-9666 50166459933 SAN JOSE CA USA	15.59		5,033.63
14 APR 2023	Cash Deposit		3,500.00	8,533.63
14 APR 2023	Outward Faster Payment Nathan Abel BARCLAYS BANK UK PLC	600.00		7,933.63
14 APR 2023	Outward Faster Payment WowCations REVOLUT LTD	2,000.00		5,933.63
17 APR 2023	Card Purchase 13 APR 2023 CANVA I03754-20360543 50168901239 CAMDEN DE USA	46.99		5,886.64
17 APR 2023	Outward Payment Charge VIRAE MANAGEMENT BV	0.20		5,886.44
17 APR 2023	Outgoing SEPA Payments VIRAE MANAGEMENT BV SW-FINDMTMT	3,880.58		2,005.86
18 APR 2023	Card Purchase 16 APR 2023 Mobivate Limited St Peter Port GBR GBR	100.00		1,905.86

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Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
18 APR 2023	Card Purchase 16 APR 2023 SLACK T0395680Z52 50144936804 DUBLIN DUB IRL	185.34		1,720.52
19 APR 2023	Account to Account Transfer JESSE DAMOAH ANTI-TAYLOR Builder	400.00		1,320.52
19 APR 2023	Account to Account Transfer SPECTRE INVEST LTD	95.00		1,225.52
20 APR 2023	Card Purchase 18 APR 2023 Mobivate Limited St Peter Port GBR GBR	100.00		1,125.52
21 APR 2023	Card Purchase 19 APR 2023 LOOMLY 50172268214 BELLEVUE WA USA USD 172 @1.23518851	139.25		986.27
21 APR 2023	Non-Sterling Transaction Fee 20 APR 2023 NON-STERLING TRANSACTION FEE	4.16		982.11
21 APR 2023	Card Purchase 19 APR 2023 Mobivate Limited St Peter Port GBR GBR	100.00		882.11
21 APR 2023	Card Purchase 19 APR 2023 SURVEYMONK T 44160063 LONDON LND GBR	384.00		498.11
24 APR 2023	Card Purchase 20 APR 2023 SPORTMONKS.COM 50108983992 LEEWARDEN FR NLD EUR 105.6 @1.131226567	93.35		404.76
25 APR 2023	Card Purchase 21 APR 2023 EMBED SOCIAL PATRICH 23 BGR USD 3 @1.239669421	2.42		402.34
25 APR 2023	Card Purchase 21 APR 2023 SERPLAB ESCHEN LIE USD 5.99 @1.240165631	4.83		397.51
25 APR 2023	Card Purchase 22 APR 2023 Mobivate Limited St Peter Port GBR GBR	100.00		297.51
25 APR 2023	Card Purchase 22 APR 2023 RAPIDAPI 50198598772 SAN FRANCISCO CA USA USD 15 @1.236603462	12.13		285.38

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Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
25 APR 2023	Non-Sterling Transaction Fee 24 APR 2023 NON-STERLING TRANSACTION FEE	0.36		285.02
25 APR 2023	Inward Payment Castagnoli-H		13,000.00	13,285.02
25 APR 2023	Outward Faster Payment Nathan Abel BARCLAYS BANK UK PLC	2,000.00		11,285.02
26 APR 2023	Card Purchase 24 APR 2023 PANDADOC INC. 8888658755 CA USA USD 29 @1.236673774	23.45		11,261.57
26 APR 2023	Non-Sterling Transaction Fee 25 APR 2023 NON-STERLING TRANSACTION FEE	0.70		11,260.87
26 APR 2023	Outward Payment Charge MOBIUS SOLUTIONS	0.20		11,260.67
26 APR 2023	Outgoing SEPA Payments MOBIUS SOLUTIONS INIL1805570	4,555.81		6,704.86
26 APR 2023	Account to Account Transfer DIGITAL MINE LIMITED	50.00		6,654.86
26 APR 2023	Outward Faster Payment WowCations REVOLUT LTD	960.00		5,694.86
26 APR 2023	Outward Faster Payment Abdulkadir Abubakar STARLING BANK LTD	580.00		5,114.86
27 APR 2023	Outward Faster Payment Nathan Abel BARCLAYS BANK UK PLC	900.00		4,214.86
28 APR 2023	Card Purchase 26 APR 2023 TWITTER PAID FEATURES 50108983992 SAN FRANCISCO CA USA	9.60		4,205.26
28 APR 2023	Card Purchase 26 APR 2023 COLOSSYAN INC. 50108983992 NEW CASTLE DE USA USD 30 @1.238645747	24.22		4,181.04
28 APR 2023	Non-Sterling Transaction Fee 27 APR 2023 NON-STERLING TRANSACTION FEE	0.72		4,180.32
28 APR 2023	Outward Faster Payment Nathan Abel BARCLAYS BANK UK PLC	1,000.00		3,180.32
28 APR 2023	Account to Account Transfer JESSE DAMOAH ANTI-TAYLOR Builder	2,000.00		1,180.32

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Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
28 APR 2023	Account Maintenance Fee	6.00		1,174.32
28 APR 2023	Transaction Charges	11.90		1,162.42
	Closing Balance			1,162.42

Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

We love to hear from you - if you have any queries regarding your statement or any transaction on your statement, please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit your local store.

Listening to you

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.

Financial Services Compensation Scheme

Information Sheet



Protected

BASIC INFORMATION ABOUT THE PROTECTION OF YOUR ELIGIBLE DEPOSITS

Eligible deposits in Metro Bank PLC are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ²
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Metro Bank PLC for enquiries relating to your account: To contact the FSCS for further information on compensation:	Metro Bank PLC One Southampton Row London WC1B 5HA Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk
Acknowledgement of receipt by the depositor:	

ADDITIONAL INFORMATION

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

OPEN 7 DAYS

Monday - Friday: 8am - 8pm • Saturday: 8am - 6pm • Sunday: 11am - 5pm
Local Call Centre: 0345 08 08 500 • metrobankonline.co.uk • [Twitter: MetroBank_Help](https://twitter.com/MetroBank_Help)

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Financial Services Compensation Scheme (continued)

ADDITIONAL INFORMATION (continued)

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

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