

Account Name
MR YEVHEN PANOV
REWARD ACCOUNT

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MR YEVHEN PANOV
7294A N CIRCULAR ROAD
PHIBSBOROUGH
DUBLIN
D07 V6W2

Reward

Summary	
Statement Date	03 JUN 2025
Period Covered	01 MAY 2025 to 31 MAY 2025
Previous Balance	£210,250.44
Paid In	£31,909.02
Withdrawn	£6,311.22
New Balance	£235,848.24
BIC	NWBKGB2L
IBAN	GB16NWBK60204845624011

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
01 MAY 2025	BROUGHT FORWARD			210,250.44
	Standing Order SABA HAMID		100.00	210,150.44
	Direct Debit PAYPAL PAYMENT		63.33	210,087.11
02 MAY	Card Transaction 9637 02MAY25 C TESCO STORES 4357 STOURBRIDGE GB		27.62	210,059.49
	Card Transaction 9637 02MAY25 C ALDI 72 772 STOURBRIDGE GB		35.40	210,024.09
03 MAY	Automated Credit F MUSRUR FP 03/05/25 1709 100000001254857796	4.49		210,028.58
05 MAY	OnLine Transaction HEATHCOTE SA CURRY VIA MOBILE - PYMT	15.00		210,043.58
	OnLine Transaction G FISHER MECHANICA A PANOVA VIA MOBILE - PYMT FP 05/05/25 10 04181526224118000N		50.00	209,993.58
	Card Transaction 9637 05MAY25 C ALDI 72 772 STOURBRIDGE GB		25.89	209,967.69
	Card Transaction 9637 05MAY25 C SAVERS HEALTH & BEAUTY STOURBRIDGE GB		0.95	209,966.74
	Card Transaction 9637 05MAY25 C SHARMA GARAGES STOURBRIDGE GB		25.01	209,941.73
	Card Transaction 9637 05MAY25 C SHARMA GARAGES STOURBRIDGE GB		15.48	209,926.25
	Card Transaction 9637 05MAY25 C ROADHOUSE FAST FOOD WEST MIDLANDS GB		21.21	209,905.04
	Standing Order ICEC FP 05MAY25 30 44013229466981000N		20.00	209,885.04
08 MAY	Card Transaction 9637 08MAY25 TESCO STORES 4357 STOURBRIDGE GB		39.35	209,845.69
	Card Transaction 9637 08MAY25 C BOOTS,STOURBRIDGE STOURBRIDGE GB		4.66	209,841.03
	Card Transaction 9637 08MAY25 C DAY BREAK STOURBRIDGE D GB			209,839.45
09 MAY	Card Transaction 9637 09MAY25 PAYPAL *EBAY UK 35314369001 GB			209,820.78
10 MAY	Card Transaction 9637 10MAY25 C TESCO STORES 4357 STOURBRIDGE GB			209,788.52
11 MAY	Card Transaction 9637 11MAY25 C TESCO STORES 4357 STOURBRIDGE GB		22.59	209,765.93
	Card Transaction 9637 11MAY25 TAPTAP SEND UK LTD LONDON GB		300.00	209,465.93

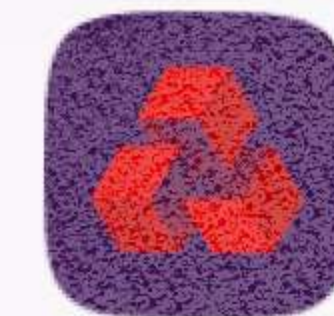
VERIFY THAT THE WITHIN HAS BEEN COMPARED WITH AND IS A TRUE COPY OF THE ORIGINAL

DATED 04 DAY OF June 2025

EGAN DAUGHTER & CO
SOLICITORS
100 CASTLEBAR, Co. Mayo
TEL (094) 90 21375 Email law@egandc.ie

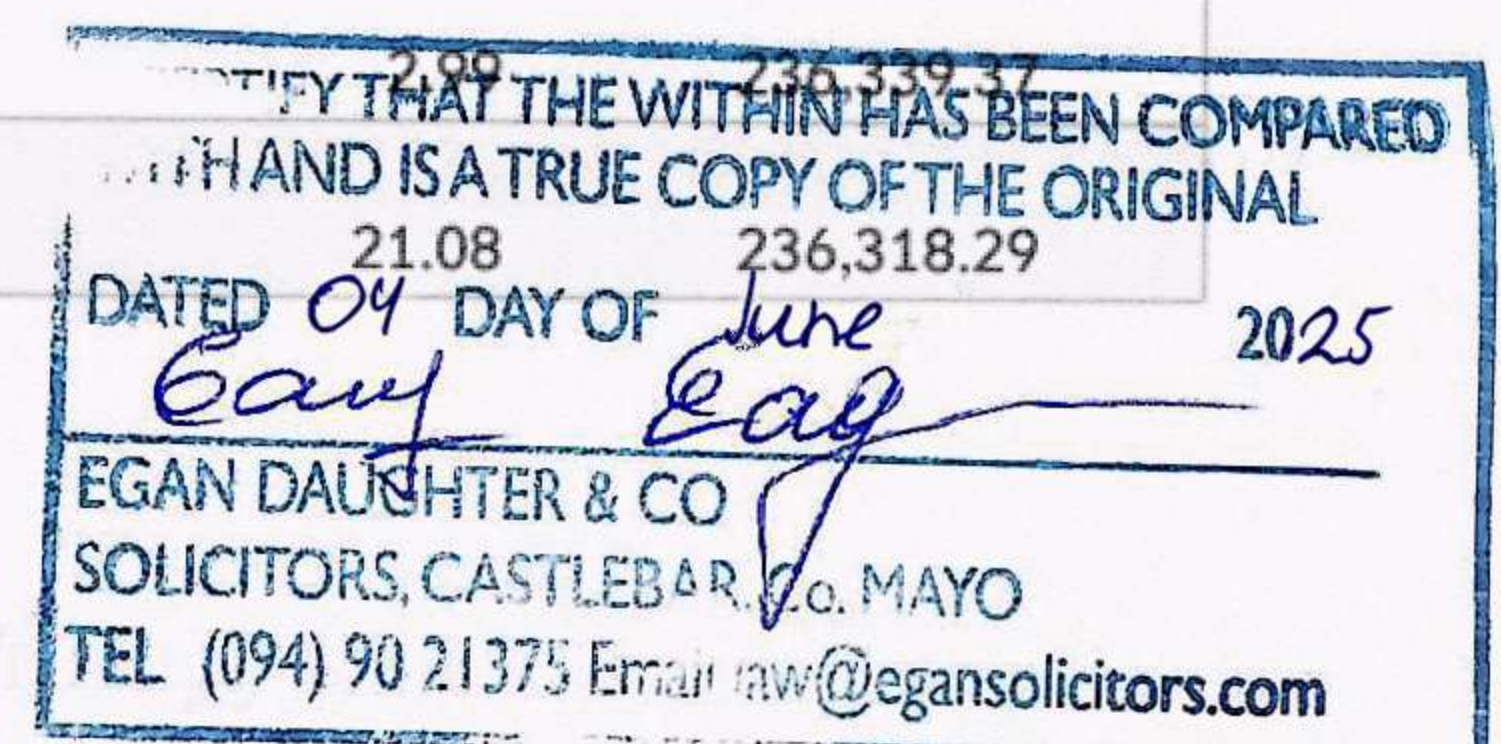
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NatWest

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			209,465.73
	Card Transaction 9637 11MAY25 C ICELAND STOURBRIDGE GB		10.00	209,455.73
	Direct Debit TV LICENCE QBP1		41.00	209,414.73
13 MAY	OnLine Transaction SABA HAMID A PANOV VIA MOBILE - PYMT		150.00	209,264.73
	Card Transaction 9637 13MAY25 C DAY BREAK STOURBRIDGE D GB		1.25	209,263.48
	Card Transaction 9637 13MAY25 C ALDI 72 772 STOURBRIDGE GB		31.44	209,232.04
	Card Transaction 9637 13MAY25 TAPTAP SEND UK LTD LONDON GB		821.92	208,410.12
	Card Transaction 9637 13MAY25 C CAKEBOX STOURBRIDGE STOURBRIDGE D GB		31.99	208,378.13
	Standing Order CLOSED ACCOUNT		50.00	208,328.13
	Direct Debit O2		13.10	208,315.03
14 MAY	Card Transaction 9637 13MAY25 TAPTAP SEND UK LTD LONDON GB		817.44	207,497.59
	Card Transaction 9637 14MAY25 C MERCHANTS STOURBRIDGE STOURBRIDGE GB		13.20	207,484.39
	Card Transaction 9637 14MAY25 C MERCHANTS STOURBRIDGE STOURBRIDGE GB		2.10	207,482.29
	Direct Debit NATWEST BNPL VIRTU		105.00	207,377.29
15 MAY	Card Transaction 9637 15MAY25 C TESCO STORES 4357 STOURBRIDGE GB		38.33	207,338.96
	Direct Debit VODAFONE LTD		11.00	207,327.96
16 MAY 2025	OnLine Transaction From A/C 45697175 ZEB & PANOV Via Mobile Xfer	300.00		207,627.96
	Charges 12DEC A/C 45624011		2.00	207,625.96
	Card Transaction 9637 16MAY25 TAPTAP SEND UK LTD LONDON GB		200.00	207,425.96
	Direct Debit NDCS		3.00	207,422.96
	Direct Debit DVLA-EJ61UYE		13.12	207,409.84
18 MAY	Card Transaction 9637 18MAY25 ALDI 72 772 STOURBRIDGE GB		47.61	207,362.23
	Direct Debit OCTOPUS ENERGY		276.85	207,085.38
19 MAY	Automated Credit MAIMUNA DANHASSAN MAIMUNA ORDER BDAY FP 04/01/24 1048 PHJ1TTKSF5XFB6NCHR	50.00		207,135.38
	Card Transaction 9637 19MAY25 C ICELAND STOURBRIDGE GB		6.00	207,129.38
	Direct Debit PAYPAL PAYMENT		2.99	207,126.39
20 MAY	OnLine Transaction Muhammad Yousaf PANOV VIA MOBILE -PYMT FP 20/05/25 10 29200006169307000N		2,000.00	205,126.39
	Card Transaction 9637 20MAY25 C TESCO STORES 4357 STOURBRIDGE GB		37.26	205,089.13
	Card Transaction 9637 20MAY25 C SAVERS HEALTH & BEAUTY STOURBRIDGE GB		0.95	205,088.18
	Card Transaction 9637 20MAY25 TAPTAP SEND TRANSFER 0808 168 7707 GB		100.00	204,988.18
	Standing Order AMER		100.00	204,888.18
	Direct Debit NHSBSA PPC		11.16	204,877.02
	Direct Debit FIRSTCENTRALSERV		74.19	204,802.83
24 MAY	Automated Credit LLC "FC MBK" Ukraine 24/05/25 1326 100000001268411366	31,539.53		236,342.36
	Card Transaction 9637 24MAY25 C DAY BREAK STOURBRIDGE D GB			
	Card Transaction 9637 24MAY25 C ALDI 72 772 STOURBRIDGE GB			



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NatWest

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
	BROUGHT FORWARD			236,318.29
	Card Transaction 9637 24MAY25 C SHARMA GARAGES STOURBRIDGE GB		36.07	236,282.22
	Card Transaction 9637 24MAY25 C HOME BARGAINS STOURBRI STOURBRIDGE GB		2.98	236,279.24
	Card Transaction 9637 24MAY25 PAYPAL *EBAY UK 35314369001 GB		11.16	236,268.08
	Direct Debit POSTOFFICE MONEY		193.90	236,074.18
	Direct Debit FIRSTCENTRALSERV		65.79	236,008.39
25 MAY	Direct Debit TALKTALK TELECOM T		26.00	235,982.39
26 MAY	Card Transaction 9637 25MAY25 C TESCO STORES 4357 STOURBRIDGE GB		43.84	235,938.55
	Card Transaction 9637 26MAY25 C DAY BREAK STOURBRIDGE D GB		1.00	235,937.55
30 MAY	Standing Order YEVHEN PANOV		50.00	235,887.55
31 MAY	Card Transaction 9637 31MAY25 C POUNDBAZAAR PLUS STOURBRIDGE GB		2.49	235,885.06
	Card Transaction 9637 31MAY25 C TESCO STORES 4357 STOURBRIDGE GB		36.82	235,848.24

Interest (variable) you currently pay us on overdrawn balances

When you stay within your arranged overdraft limit

Amount Account overdrawn by:

Over £0

33.75% NAR

39.49% EAR

When you go over your arranged overdraft limit Rate that applies on the amount:

Up to your arranged limit

33.75% NAR

39.49% EAR

Above your arranged limit

33.75% NAR

39.49% EAR

When you do not have an arranged overdraft limit

Applicable rate on full amount

33.75% NAR

39.49% EAR

Interest (variable) we currently pay you on your credit balance

We do not pay credit interest on this account.

Overdraft Arrangements

For charging periods starting on or after 18th October 2023, we reduced unpaid transaction fees from £2.15 to £1.55 for personal accounts. For more information please go to natwest.com/current-accounts/rates-and-charges.html.

Any overdraft related charges will be notified to you in your 'Pre Advice of Interest and Charges'. For personal accounts, we will not charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions. For charging periods starting on or after 18th October 2023, this will be reduced to £18.80 in a monthly charging period.

NAR - the Nominal Annual Rate is the annual rate of interest you'll pay on your overdraft. It doesn't take into account that you'll pay interest on any interest that has been added to your overdraft balance in the previous month.

EAR - the Effective Annual Rate is the real cost of an overdraft shown as a yearly rate, which takes into account how often we charge interest to the account, if this applies.

AER - the Annual Equivalent Rate is used for accounts where you earn interest, if this applies. It shows what the gross interest rate would be if we paid it to the account every year and you then received interest as part of the account balance.



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NatWest

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Need help with your finances Whether you want to set up a savings goal to fund your dreams or make a financial plan for the future, we're here to help with our free financial health check. To find out more visit: www.natwest.com/financial-health-check.html	
Statement Abbreviations N-S TRN FEE = Non Sterling Transaction Fee VRATE = Variable Payment Scheme Exchange Rate OD = Overdrawn	
How to contact us Message Us via the mobile app Ask Cora, our digital assistant at: www.natwest.com 24hr Lost/Stolen Cards: 0370 600 0459 Telephone Banking 8am-8pm: 03457 888 444 To register for Telephone Banking: 03458 351 251 24hr Business Telephone Banking: 03457 114 477 To use Relay UK add 18001 in front of the numbers above. Branch Address: Merry Hill Centre (A) Branch, Merry Hill Centre, Brierley Hill, West Midlands, DY1 1LW.	
Important information about compensation arrangements Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). Your eligible deposits with Natwest are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of National Westminster Bank Plc, NatWest Premier, Ulster Bank and Mettle are covered under the same FSCS limit. An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the website: www.FSCS.org.uk	
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. If you need to contact us about a complaint, you can: Message Us via the mobile app Visit www.natwest.com/complaints Telephone 03457 888 444 (to use Relay UK add 18001 in front of the number)	
For a Braille, large print or audio versions of your statement call 03457 888 444 or contact your local branch (to use Relay UK add 18001 in front of the number).	

