We have lots of handy ways to help you keep on top of your finances.

The steps on how to do this are explained above.

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We have lots of handy ways to help you keep on top of your finances.
Understand how your overdraft works so this guide is designed to help you

- **Arranged overdraft**: see how interest will be charged, and whether and to what extent interest will be charged.
- **Unarranged overdraft**: you borrow more than you have agreed with us. We don’t normally allow unarranged

Overdraft

FlexibleAccount, FlexDirect & FlexPlus

<table>
<thead>
<tr>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1,750</td>
<td>£2,000</td>
<td>£2,250</td>
</tr>
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**How do our overdrafts compare?**

A good way to compare the cost of our overdraft with other overdrafts is to look at the representative APR. The APR shows the cost of borrowing as an annual rate.

**How much do my overdraft cost in pounds and pence?**

As an example of the interest cost of borrowing on an overdraft, we'll look at certain things. For example, you need to be paying in

- **Arranged overdraft limit**
- **Interest rate**
- **Fees and charges**

**Summary of important information.**

Everything’s explained in a bit more detail below:

- Our arranged overdrafts see how this helps you
- When charges are applicable on the account, they’re charged on an interest basis calculated on how long you borrow for. This is the same as the
- If you exceed your arranged overdraft limit whenever you like, so you only borrow what
- If I find myself in unarranged borrowing and therefore
- When the regulatory term is specific to unarranged charges – so our

**Unarranged overdrafts**

- Overdraft in the second month is higher as we charge interest on
- For the 60 day example, we've applied the charges for the first 30 days, on day 31.

**Annual interest rates payable**

- **0% APR (variable)**

**Monthly interest**

- **36.0% APR (variable)**

**The regulatory term is specific to unarranged charges – so our**

**How do the FlexStudent and FlexGraduate arranged overdraft work?**

- **As soon as your account opens, you have access to the first year’s maximum arranged limit.**
- **In year 2, we’ll increase the maximum available limit you can use to £2,000.**

**Your maximum available arranged overdraft limit**

- **You can ask to increase and reduce your arranged overdraft limit whenever you like, so you only borrow what
- You just need to tell us how much you’ll use, by the end of each year to arrange your next limit.**

- **Within your agreed arranged limit, you’ll be charged if you exceed your arranged overdraft limit.**

- **Within your agreed arranged limit, you’ll be charged if you exceed your arranged overdraft limit.**

**How do I set up or amend my arranged overdraft limit?**

- **You can ask to increase or reduce an arranged overdraft limit at any time.**

- **You’ll be charged if you exceed your arranged overdraft limit.**

**Unarranged overdrafts**

- Overdraft in the second month is higher as  we charge interest on

**Do you charge for unarranged overdrafts on the rare occasions this situation may happen?**

- The rare instances someone may go into unarranged

**Arranged overdraft**

- **To lend you, all without affecting your credit score.**

**Representative over 3 months**

- **39.9% APR (variable)**

**Here’s our approach to lending with us.**

- “How can I find out more about our overdraft limits?”

**Representative over 12 months**

- **40.9% APR (variable)**

**What’s included in your arranged overdraft limit?**

- **You can ask to increase or reduce your arranged overdraft limit whenever you like, so you only borrow what

**I have formalised the charge in the second month is higher as  we charge interest on

**Annual interest**

- **34.049% (variable)**