

# Case Bundle — A4 Financial Control (with Exhibit)

Defence working bundle — DRAFT

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## A4 — Financial Control

### What she claims

- Controlled my finances despite being unemployed for long periods.
- Restricted how I spent my own money, including everyday items and clothing.
- Forced me to contribute more to household and business work while he refused to work.
- Made me feel responsible for supporting him financially. — **PD-05 - Pattern of Behaviour Summary**, Head 4 · [TO CONFIRM exact doc/page/para, esp. the "£12,000 is false" wording]

### Our position

Denied, and contradicted by the documentary record. The allegation is **internally contradictory**: Ms Ford cannot simultaneously have been financially *controlled* by Mr Rye **and** the one *supporting* an unemployed partner who “refused to work.” The records show the opposite direction of support — money and liabilities flowed from Mr Rye to Ms Ford.

### Points in dispute

- **“The £12,000 [he says he gave me] is false.”** → The transfers are documented in certified bank statements. → [CF-A4-1 - The £12,000 transfer](#)
- **“He controlled my finances.”** → She held bank accounts in her **sole name** throughout and earned her own income; Mr Rye never held her banking credentials. → [TO CONFIRM → promote to CF-A4-2]
- **“I supported him / he refused to work.”** → Contradicted by joint-account contributions (more from Mr Rye every year) and liabilities in his sole name; internally inconsistent with “he controlled my finances.” → [TO CONFIRM → promote to CF-A4-3]

### Legal angle

- **Element attacked:** EL-EFFECT (no *substantial adverse effect on day-to-day activities* arising from finances), plus credibility going to EL-PATTERN.
- **Defence supported:** DEF-BESTINTERESTS — the joint-budget proposal (Actual Budget) was a good-faith fairness measure, not control. (Overlaps the “website he controlled” point in A1.)

### Supporting evidence

- [EX-FIN-004 - Starling Certified Statements](#) — certified record of ~£12,000 transferred to Ms Ford.
- [EX-FIN-001 - Ellee Had Her Own Bank Accounts](#) — sole-name accounts. [TO CREATE]
- [EX-FIN-002 - Financial Liabilities Carried Alone](#) — ~£12,500 business loan + three vehicles in his sole name. [TO CREATE]
- [EX-FIN-003 - Joint Account Contributions](#) — Mr Rye contributed more every year (471 transaction screenshots). [TO CREATE]

## Witnesses

- *W-01 - Household Witnesses* — who paid for what in the shared home. [TO CREATE]

## Timeline

- 2025-07/08 — transfers to Ms Ford (~£11,516.48 Jul-Aug) — *Master Chronology*
- 2025-11-25 — Letter Before Action

## Related allegations

- *A1 - Surveillance and Monitoring* — the “website he controlled” (Actual Budget) is the same fact, seen from the finance angle.

## Open questions / to-do

- [TO CONFIRM] Identify the exact prosecution document and wording where the £12,000 is said to be false.
- [TO CONFIRM] Reconcile the exact figure: £11,516.48 (Jul-Aug) vs ~£12,000 (Jul-Oct) — itemise the components.
- Promote CF-A4-2 (sole accounts) and CF-A4-3 (reversed support) to full contested-fact notes.

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## CF-A4-1 — The £12,000 transfer

### Her claim

“His claims of £12,000 are incorrect, and he had gifted me a camera, a Steam Deck and a mechanical keyboard.” — *PD-03 - Statement 3 (3-21 Dec 2025)*, **4 December 2025** entry.

### Our answer (one line)

The cash transfers are documented in Starling **certified** bank statements: ~£11,516.48 across Jul-Aug 2025 (plus further transfers through October), totalling approximately £12,000 — separate from any physical gifts.

### The proof

- [EX-FIN-004 - Starling Certified Statements](#) — **bank-certified**, not Mr Rye’s word against hers.
- Transfers to Ms Ford [TO CONFIRM exact lines from the certified statements]:
  - £ \_\_\_ — [date] — ref “ \_\_\_ ”
  - £ \_\_\_ — [date] — ref “ \_\_\_ ”
  - **Running total: ~£12,000.**
- Her own first statement exhibits a **joint bank statement (EAF/16)** and an **acceptance-of-damage-payment screenshot (EAF/17)** — corroboration from the Crown’s own bundle.



24hr Customer Service: 0207 930 4450  
www.starlingbank.com

Mr William Rye  
14 Downlands Way  
South Wonston  
WINCHESTER  
Hampshire  
SO21 3HS

Account Name: William Rye  
IBAN: GB51SRLG60837137176678  
BIC: SRLGGB2L  
Sort code: 60-83-71  
Account Number: 37176678

Summary	01/08/2025 - 31/08/2025
Opening Balance	£1207.64
Payments In	£77497.31
Payments Out	£67113.55
Closing Balance	£11591.40

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

### August 2025 Statement

DATE	TYPE	TRANSACTION	IN	OUT	END OF DAY ACCOUNT BALANCE
	OPENING BALANCE				£1207.64
01/08/2025	CARD SUBSCRIPTION	DIGITALOCEAN.COM (\$21.60, Rate: 1.3179)		£16.39	
01/08/2025	FASTER PAYMENT	Will Lloyds (WILLBER)	£13372.24		
01/08/2025	TRANSFER	William Rye (Transfer into Easy Saver)		£3000.00	£11563.49
02/08/2025	GOOGLE PAY	TESCO STORES 3406		£25.08	£11538.41
03/08/2025	GOOGLE PAY	TESCO STORES 3406		£22.60	
03/08/2025	ONLINE PAYMENT	NATIONAL LOTTERY		£10.00	£11505.81
04/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£569.00	
04/08/2025	FASTER PAYMENT	PAYPAL (PPWDL5L2J22252AGWC)	£12.79		£10949.60
05/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£1.99	
05/08/2025	TRANSFER	William Rye (Transfer into Easy Saver)		£8000.00	£2947.61
06/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£5.68	
06/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£19.99	
06/08/2025	ONLINE PAYMENT	Google Play Apps		£29.99	
06/08/2025	TRANSFER	William Rye (Transfer from Easy Saver)	£5000.00		
06/08/2025	FASTER PAYMENT	Elee Ford (From W Rye)		£5000.00	£2891.95
07/08/2025	FASTER PAYMENT	Will Lloyds (WILLBER)	£10953.14		
07/08/2025	TRANSFER	William Rye (Transfer into Easy Saver)		£10000.00	
07/08/2025	ONLINE PAYMENT	OPENRENT VERIFIED TENA		£10.00	£3835.09
08/08/2025	FASTER PAYMENT	Will Lloyds (WILLBER)	£8478.75		
08/08/2025	DIRECT CREDIT	Ocado (WILLIAM RYE)	£871.94		
08/08/2025	FASTER PAYMENT	Will Lloyds (WILLBER)	£2992.50		£16178.28
09/08/2025	CARD SUBSCRIPTION	Lycamobile		£10.00	£16168.28
10/08/2025	FASTER PAYMENT	Will Lloyds (WILL LLOYDS)	£6260.73		
10/08/2025	ONLINE PAYMENT	NATIONAL LOTTERY		£10.00	
10/08/2025	ONLINE PAYMENT	MARKS&SPENCER PLC		£167.00	
10/08/2025	CARD SUBSCRIPTION	Amazon Prime*RF594HA4		£95.00	£22157.01
11/08/2025	FASTER PAYMENT	Will Lloyds (WILL LLOYDS)	£9625.88		£31782.89
12/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£12.25	
12/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£12.25	
12/08/2025	FASTER PAYMENT	Will Lloyds (WILL LLOYDS)	£3291.75		
12/08/2025	FASTER PAYMENT	Will Lloyds (WILL LLOYDS)	£3391.50		£38441.64
13/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£9.32	
13/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£11.49	
13/08/2025	FASTER PAYMENT	Will Lloyds (WILL LLOYDS)	£13246.09		

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Starling Bank Limited is a member of the Financial Services Compensation Scheme and the Financial Ombudsman Service. For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk). Further details can also be found on the FSCS Information Sheet and Exclusions List which are available in the app and on our website.

1

(highlighted crop to

add)

### Why this matters

She answers the £12,000 not by denying support but by **re-characterising it as gifts** (camera, Steam Deck, keyboard) — while the **cash** transfers are independently documented. Where her account is testable against bank-certified records, it is wrong, which goes to credibility across the untested heads. The transfers are also the *opposite* of financial control. **Precision point:** itemise the components that sum to ~£12,000 so the round figure is airtight.

## Links

- Allegation: [A4 - Financial Control](#)
- Prosecution doc: *PD-03 - Statement 3 (3-21 Dec 2025)*
- Case theory thread: “Where the account is testable, it is false” → *Case Theory*

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## EX-FIN-004 — Starling Certified Statements

### What it is

Certified bank statements from Starling Bank showing transfers from Mr Rye to Ms Ford during July–October 2025.

### What it shows / proves

Approximately **£12,000** transferred from Mr Rye to Ms Ford (Jul–Aug 2025 schedule ~£11,516.48; [TO CONFIRM full total through October]). Evidences support flowing **from** Mr Rye **to** Ms Ford — the opposite of financial control — and contradicts any claim that the £12,000 is invented.

### Supports

- [A4 - Financial Control](#)
- [CF-A4-1 - The £12,000 transfer](#)

### Source & provenance

- File: *StarlingCertifiedStatement\_Jul25.pdf* and *StarlingCertifiedStatement\_Jul25.pdf* .
- Origin / authentication: **certified by Starling Bank**.
- Integrity: record a SHA-256 hash of each certified PDF for chain-of-custody.

### Notes

- Prepare a cropped, highlighted image of the specific transfer lines for use in CF-A4-1.
- Reconcile the exact figure: £11,516.48 (Jul–Aug) vs ~£12,000 (Jul–Oct) — itemise components so the total is airtight.

**Full certified statement:** see [Appendix — Exhibit EX-FIN-004](#) (appended pages).

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## EX-FIN-001 — Ellee Had Her Own Bank Accounts

### What it is

[TO COMPLETE] Records showing Ms Ford held bank accounts in her sole name throughout.

### What it shows / proves

She controlled her own finances; Mr Rye never held her banking credentials — contradicting “he controlled my finances.”

## Supports

- [A4 - Financial Control](#)

## Source & provenance

- File: Shared/Finances/Ellee had her own bank accounts.docx.
- Origin / authentication: [T0 CONFIRM].

## Notes

- Stub — populate from the source document.

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## EX-FIN-002 — Financial Liabilities Carried Alone

### What it is

[T0 COMPLETE] The ~£12,500 Ittybittyfox business loan and the finance on all three vehicles (Ford Fiesta, Cupra Leon, BMW 330i), all in Mr Rye's sole name.

### What it shows / proves

Significant liabilities sat with Mr Rye, not Ms Ford — the opposite of being financially supported by her.

## Supports

- [A4 - Financial Control](#)

## Source & provenance

- Files: Shared/Finances/Financial Liabilities Carried Alone.docx, Shared/Cars/.
- Origin / authentication: [T0 CONFIRM].

## Notes

- Stub — populate from the source documents.

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## EX-FIN-003 — Joint Account Contributions

### What it is

[T0 COMPLETE] Joint-account records (incl. 471 transaction screenshots) showing Mr Rye contributed more than Ms Ford in every year of operation and covered her shortfalls.

### What it shows / proves

Support flowed from Mr Rye to Ms Ford on the joint account — opposite to the allegation. (Ms Ford's own Statement 1 admits the joint account they both accessed — EAF/16.)

## Supports

- [A4 - Financial Control](#)

## Source & provenance

- Files: Shared/Finances/Joint account.docx, Shared/Finances/Joint account transactions - GPS/.
- Cross-ref: her exhibit **EAF/16** (joint bank statement).

## Notes

- Stub — populate from the source documents.

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## Appendix — Exhibit EX-FIN-004

The full **bank-certified** Starling statements (Jul-Aug 2025) follow on the next pages, appended as scanned source. Linked from *CF-A4-1* and *EX-FIN-004*.

## Mr William Rye

14 Downlands Way  
South Wonston  
WINCHESTER  
Hampshire  
SO21 3HS

Account Name: William Rye  
IBAN: GB51SRLG60837137176678  
BIC: SRLGGB2L  
Sort code: 60-83-71  
Account Number: 37176678

### Summary

01/07/2025 - 31/07/2025

Opening Balance	£1969.24
Payments In	£5048.49
Payments Out	£5810.09
Closing Balance	£1207.64



Your deposit is eligible for protection by the Financial Services Compensation Scheme.

## July 2025 Statement

DATE	TYPE	TRANSACTION	IN	OUT	END OF DAY ACCOUNT BALANCE
	OPENING BALANCE				£1969.24
01/07/2025	CARD SUBSCRIPTION	DIGITALOCEAN.COM (\$21.60, Rate: 1.3671)		£15.80	£1953.44
02/07/2025	ONLINE PAYMENT	WWW.PACTCOFFEE.COM		£7.46	£1945.98
03/07/2025	ONLINE PAYMENT	OCADO		£92.12	£1853.86
04/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£1.99	£1851.87
07/07/2025	ONLINE PAYMENT	AMAZON* RC3I25CO4		£33.73	£1818.14
08/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£12.25	
08/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£12.25	
08/07/2025	CONTACTLESS	WALKABOUT VET		£43.80	£1749.84
09/07/2025	GOOGLE PAY	SOUTH WONSTON VILLAGE		£6.23	£1743.61
10/07/2025	CARD SUBSCRIPTION	Lycamobile		£10.00	£1733.61
11/07/2025	DIRECT CREDIT	Ocado (WILLIAM RYE)	£1793.25		
11/07/2025	ONLINE PAYMENT	AMZNMktplace*RC3UK6WU4		£50.74	£3476.12
12/07/2025	ONLINE PAYMENT	NATIONAL LOTTERY		£8.50	£3467.62
13/07/2025	ONLINE PAYMENT	Amazon.co.uk*R77NU9M74		£29.38	
13/07/2025	ONLINE PAYMENT	AMZNMktplace*R720G0MQ4		£86.58	
13/07/2025	ONLINE PAYMENT	AMZNMktplace	£25.25		£3376.91
15/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£72.00	
15/07/2025	ONLINE PAYMENT	JAMES GOURMET COFFEE		£65.00	
15/07/2025	ONLINE PAYMENT	LENSTORE		£61.59	£3178.32
16/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£25.95	
16/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£14.99	
16/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£16.71	£3120.67
17/07/2025	GOOGLE PAY	TESCO STORES 3406		£24.65	
17/07/2025	FASTER PAYMENT	William Rye Principality (612107403)		£200.00	
17/07/2025	TRANSFER	William Rye (Transfer into Easy Saver)		£500.00	£2396.02
18/07/2025	ONLINE PAYMENT	AMZNMktplace*RY0WT3M14		£64.18	£2331.84
19/07/2025	ONLINE PAYMENT	AMZNMktplace*RY3342HN4		£21.64	
19/07/2025	GOOGLE PAY	TESCO STORES 3406		£10.55	
19/07/2025	ONLINE PAYMENT	NATIONAL LOTTERY		£10.00	£2289.65
23/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£16.24	
23/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£33.74	
23/07/2025	FASTER PAYMENT	Joint Account (From W Rye)		£500.00	
23/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£5.28	
23/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£43.99	

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23/07/2025	ONLINE PAYMENT	CLOUDFLARE (\$5.21, Rate: 1.3463)	£3.87	£1686.53
25/07/2025	ONLINE PAYMENT	OCADO	£110.39	
25/07/2025	FASTER PAYMENT	Ellee Ford (noot noot)	£165.00	
25/07/2025	ONLINE PAYMENT	WWW.PIZZAHUT.CO.UK	£27.96	£1383.18
26/07/2025	CARD SUBSCRIPTION	DL CENTRE	£85.80	£1297.38
28/07/2025	ONLINE PAYMENT	MARWELLZOO	£58.00	£1239.38
30/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£11.49	
30/07/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£12.79	
30/07/2025	CARD SUBSCRIPTION	WWW.PACTCOFFEE.COM	£7.46	
30/07/2025	FASTER PAYMENT	Joint Account (Paid with Starling)	£3229.99	
30/07/2025	FASTER PAYMENT	Ellee Ford (.)	£3229.99	£1207.64

Full balance of joint account  
transferred to Ellee

Interest will be payable to you each day your Account is in credit. We charge interest each day you are overdrawn. We calculate interest on your end of day account balance. For further information about our interest rates, refer to [www.starlingbank.com/legal](http://www.starlingbank.com/legal)

Date range applicable: 01/07/2025 - 31/07/2025

Interest rate paid on	%AER	%Gross	Interest rate charged	%APR
Account Balance	Variable	Variable	on Account Balance	Variable
£0.00 - unlimited	0.00%	0.00%	Less than £0	0.00%

## Mr William Rye

14 Downlands Way  
South Wonston  
WINCHESTER  
Hampshire  
SO21 3HS

Account Name: William Rye  
IBAN: GB51SRLG60837137176678  
BIC: SRLGGB2L  
Sort code: 60-83-71  
Account Number: 37176678

### Summary

01/08/2025 - 31/08/2025

Opening Balance	£1207.64
Payments In	£77497.31
Payments Out	£67113.55
Closing Balance	£11591.40



Your deposit is eligible for protection by the Financial Services Compensation Scheme.

## August 2025 Statement

DATE	TYPE	TRANSACTION	IN	OUT	END OF DAY ACCOUNT BALANCE
	OPENING BALANCE				£1207.64
01/08/2025	CARD SUBSCRIPTION	DIGITALOCEAN.COM (\$21.60, Rate: 1.3179)		£16.39	
01/08/2025	FASTER PAYMENT	Will Lloyds (WILLBER)	£13372.24		
01/08/2025	TRANSFER	William Rye (Transfer into Easy Saver)		£3000.00	£11563.49
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03/08/2025	GOOGLE PAY	TESCO STORES 3406		£22.60	
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04/08/2025	FASTER PAYMENT	PAYPAL (PPWDL5L2J22252AGWC)	£12.79		£10949.60
05/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£1.99	
05/08/2025	TRANSFER	William Rye (Transfer into Easy Saver)		£8000.00	£2947.61
06/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£5.68	
06/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£19.99	
06/08/2025	ONLINE PAYMENT	Google Play Apps		£29.99	
06/08/2025	TRANSFER	William Rye (Transfer from Easy Saver)	£5000.00		
06/08/2025	FASTER PAYMENT	Ellee Ford (From W Rye)		£5000.00	£2891.95
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12/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£12.25	
12/08/2025	FASTER PAYMENT	Will Lloyds (WILL LLOYDS)	£3291.75		
12/08/2025	FASTER PAYMENT	Will Lloyds (WILL LLOYDS)	£3391.50		£38441.64
13/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£9.32	
13/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)		£11.49	
13/08/2025	FASTER PAYMENT	Will Lloyds (WILL LLOYDS)	£13246.09		

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Our terms and conditions can be accessed via the Starling app or by our website [www.starlingbank.com/legal](http://www.starlingbank.com/legal)

Starling Bank Limited is a member of the Financial Services Compensation Scheme and the Financial Ombudsman Service. For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk). Further details can also be found on the FSCS Information Sheet and Exclusions List which are available in the app and on our website.

13/08/2025	ONLINE PAYMENT	JAMES GOURMET COFFEE	£33.00	
13/08/2025	CARD SUBSCRIPTION	Jagex Payment	£77.88	
13/08/2025	FASTER PAYMENT	Ellee Ford (orderthermalpaste)	£6.50	£51549.54
14/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£14.99	£51534.55
17/08/2025	FASTER PAYMENT	Ellee Ford (monkey madness)	£100.00	£51434.55
20/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£49.99	
20/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£2.49	
20/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£30.00	
20/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£19.00	£51333.07
21/08/2025	FASTER PAYMENT	Ellee Ford (Car)	£3000.00	£48333.07
22/08/2025	GOOGLE PAY	DELIVEROO	£25.81	
22/08/2025	TRANSFER	William Rye (Transfer into Easy Saver)	£35000.00	£13307.26
23/08/2025	FASTER PAYMENT	Joint Account (From W Rye)	£500.00	
23/08/2025	ONLINE PAYMENT	AMZNMktplace*RU4EN36U4	£27.11	£12780.15
24/08/2025	FASTER PAYMENT	William Rye Principality (612107403)	£200.00	
24/08/2025	FASTER PAYMENT	R L RUSSELL-RYE (Paid with Starling)	£500.00	
24/08/2025	FASTER PAYMENT	Ellee Ford (topper toothbrush)	£100.00	£11980.15
26/08/2025	FASTER PAYMENT	George Wright (papi)	£50.00	
26/08/2025	CARD SUBSCRIPTION	DL CENTRE	£85.80	
26/08/2025	ONLINE PAYMENT	AMZN Mktp UK*R44Q27ER4	£36.68	
26/08/2025	ONLINE PAYMENT	AMZN Mktp UK*R48RY5EO4	£9.86	£11797.81
27/08/2025	CARD SUBSCRIPTION	WWW.PACTCOFFEE.COM	£7.46	£11790.35
28/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£79.99	
28/08/2025	DIRECT DEBIT	PayPal (5L2J222AMR2TS)	£79.99	
28/08/2025	ONLINE PAYMENT	MOONPIG	£20.97	£11609.40
29/08/2025	CARD SUBSCRIPTION	The New York Times	£9.00	
29/08/2025	ONLINE PAYMENT	NATIONAL LOTTERY	£9.00	£11591.40

Interest will be payable to you each day your Account is in credit. We charge interest each day you are overdrawn. We calculate interest on your end of day account balance. For further information about our interest rates, refer to [www.starlingbank.com/legal](http://www.starlingbank.com/legal)

Date range applicable: 01/08/2025 - 31/08/2025

Interest rate paid on	%AER	%Gross	Interest rate charged	%APR
Account Balance	Variable	Variable	on Account Balance	Variable
£0.00 - unlimited	0.00%	0.00%	Less than £0	0.00%