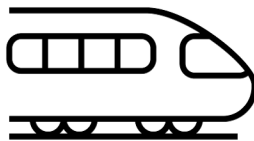


Account 1

- This account is a student current account, designed for those at university.
- You must have a place at university, or be at university, to have this account.
- Users get a free young person's railcard for 4 years with this account, worth £90. This railcard gives users 1/3 off train travel.
- You get an interest-free overdraft of £1,000 whilst at university.
- Once the user has graduated:
 - If they use an overdraft that is arranged, they get up to £1,000 interest-free for 2 years.
 - If they use an overdraft that is not arranged, users are charged £8 for each day used.



Account 2

- This account offers perks for a monthly fee. Users must pay £13 per month to have this bank account
- For this fee, users get:
 - 3% interest
 - Worldwide travel insurance for their family.
 - Free cash withdrawals worldwide
 - Free breakdown recover worldwide.
- If they used an overdraft that is arranged, they can spend up to £250 fee-free. If users spend more than £250, the charge is 50p per day.
- If they used an overdraft that is not arranged, users are charged 50p per day for up to £10 used and £5 per day for amounts over £10. The maximum fee is £50.



Account 3

- This account offers cashback on some bills that are paid for using Direct Debit.
- Users must pay £1 per month for this account and pay at least £500 into this account monthly.
- For this fee, users get:
 - 1% cashback on their water and council tax bills.
 - 2% cashback on their gas and electricity bills.
 - 3% cashback on mobile phone, home phone, TV and broadband bills.
- To use an overdraft of up to £2,000, users would be charged £1 per day of use. This is the same whether it is an arranged or unarranged overdraft.



Account 4

- This account is a basic current account with no fee.
- Users receive standard services including cash withdrawal, a contactless card, mobile payment system, access to branches, free online banking and free use of mobile banking (all bank accounts have this.)
- The use of an overdraft is subject to approval by the bank.
- If the user has an arranged overdraft, they get the first 3 months interest-free. After this they are charged 18.9% interest.
- If the user has an unarranged overdraft, they are charged 18.9% interest and a £5 fee for each unauthorised transaction. The total they can be charged is £50.



Account 5



- This bank has no branches; this account must be managed purely online and through a mobile app.
- Users are notified on their phone each time they spend money from this account, to help them keep track of their spending.
- Users can track how much they are spending on different things (e.g. food) and set limits of how much they want to spend on each category.
- They can withdraw up to £200 a month abroad with no extra fees, after this the charge is 3%.
- The use of an overdraft is subject to approval by the bank.
- An overdraft of up to £1,000 is available. Users can spend up to £20 without fees. If they spend more than £20, the fee is 50p per day. Maximum fees of £15.50.

Account 6



- This account gives users cashback if they have certain products with the same bank.
- Users pay £3 per month. The rewards will depend on the products you have with the same bank:
 - Up to £7 a month if you have a current account which has at least 2 direct debits each month.
 - Up to £3 a month if you have contents or buildings insurance with them.
 - Up to £5 a month if you have a mortgage with them.
 - Up to 7% cashback at certain retailers.
- An overdraft of up to £5,000 is available. Users are charged 75p per day if they spend up to £1,000, £1.50 per day if they spend up to £2,000 and £3 per day if they spend over £2,000.