

Personal Loan Overdraft Statement

Account Details

Account Holder Name	John Doe
Account Number	1234567890
Statement Period	01-Jan-2024 to 31-Jan-2024
Loan Overdraft Limit	\$10,000.00
Bank Name	ABC Bank Ltd.
Branch	Main City Branch

Transaction Statement

Date	Description	Withdrawals	Deposits	Balance
01-Jan-2024	Opening Balance	-	-	\$2,500.00
05-Jan-2024	ATM Withdrawal	\$500.00	-	\$3,000.00
10-Jan-2024	Salary Credit	-	\$1,800.00	\$1,200.00
15-Jan-2024	Online Payment	\$700.00	-	\$1,900.00
22-Jan-2024	Interest Charges	\$30.00	-	\$1,930.00
31-Jan-2024	Deposit	-	\$2,000.00	-\$70.00

Interest & Charges Summary

Interest Rate	12.50% p.a.
Total Interest Charged This Period	\$30.00
Processing Fees	\$0.00
Other Charges	\$0.00

Important Notes:

- This statement reflects the overdraft transactions and applicable interest/charges for the specified period.
- Please verify all entries and inform the bank within 15 days in case of any discrepancies.
- Interest is calculated on the daily outstanding overdrawn balance and debited monthly.
- Maintain regular repayments to avoid overdue interest and penalties.
- This document is computer-generated and does not require a signature.