You have £100 in the bank and pay by cheque Rent £80 ESB £50 GAS £15

- 1. You then owe the bank £45
- 2. You then owe the bank £145
- 3. The bank owes you £20

You have $\pounds 100$ in the bank and no overdraft facility.

You pay by cheque Rent £80 ESB £50 GAS £15

- 1. You then owe the bank £45
- 2. You then owe the bank £145
- 3. The bank owes you £20