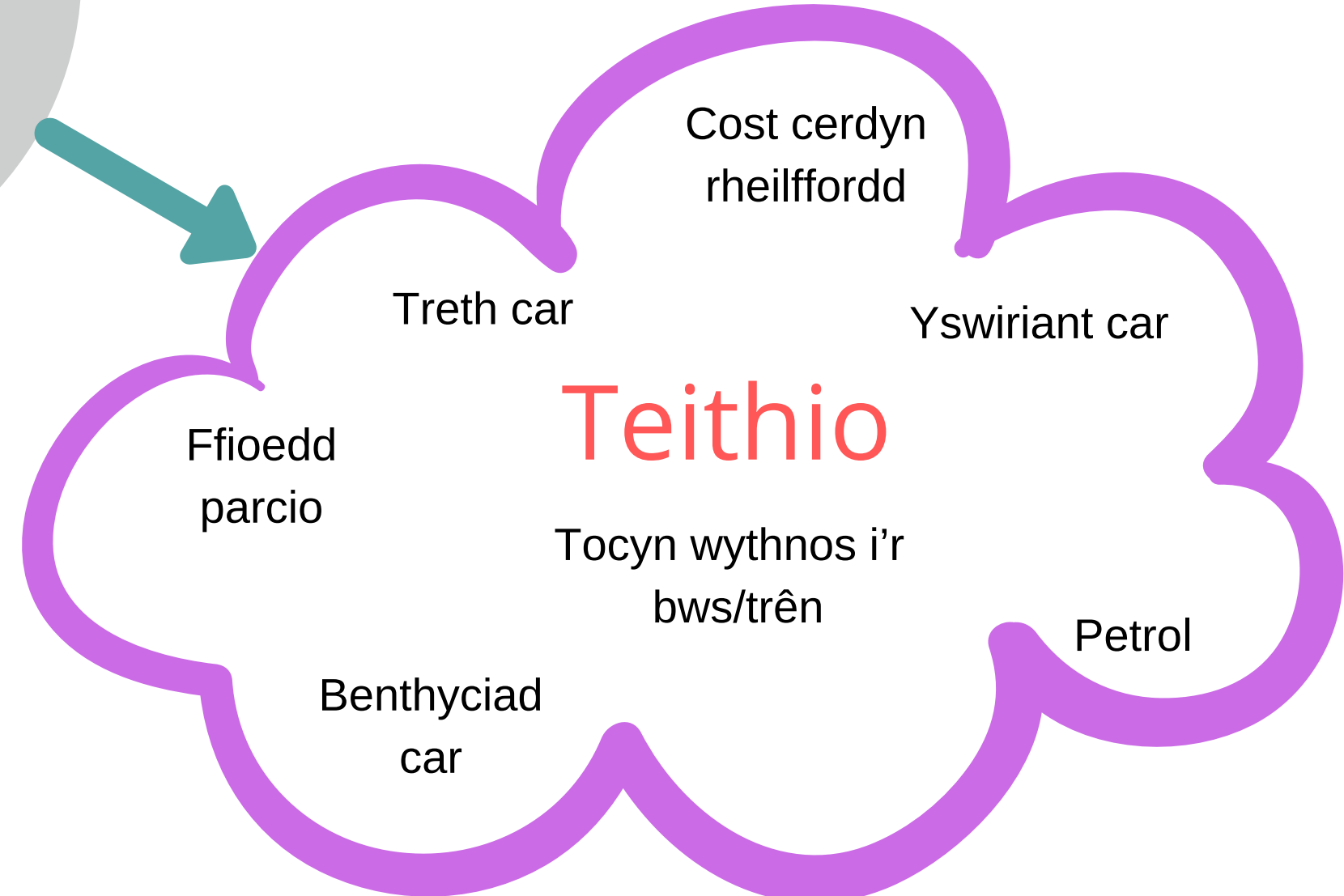
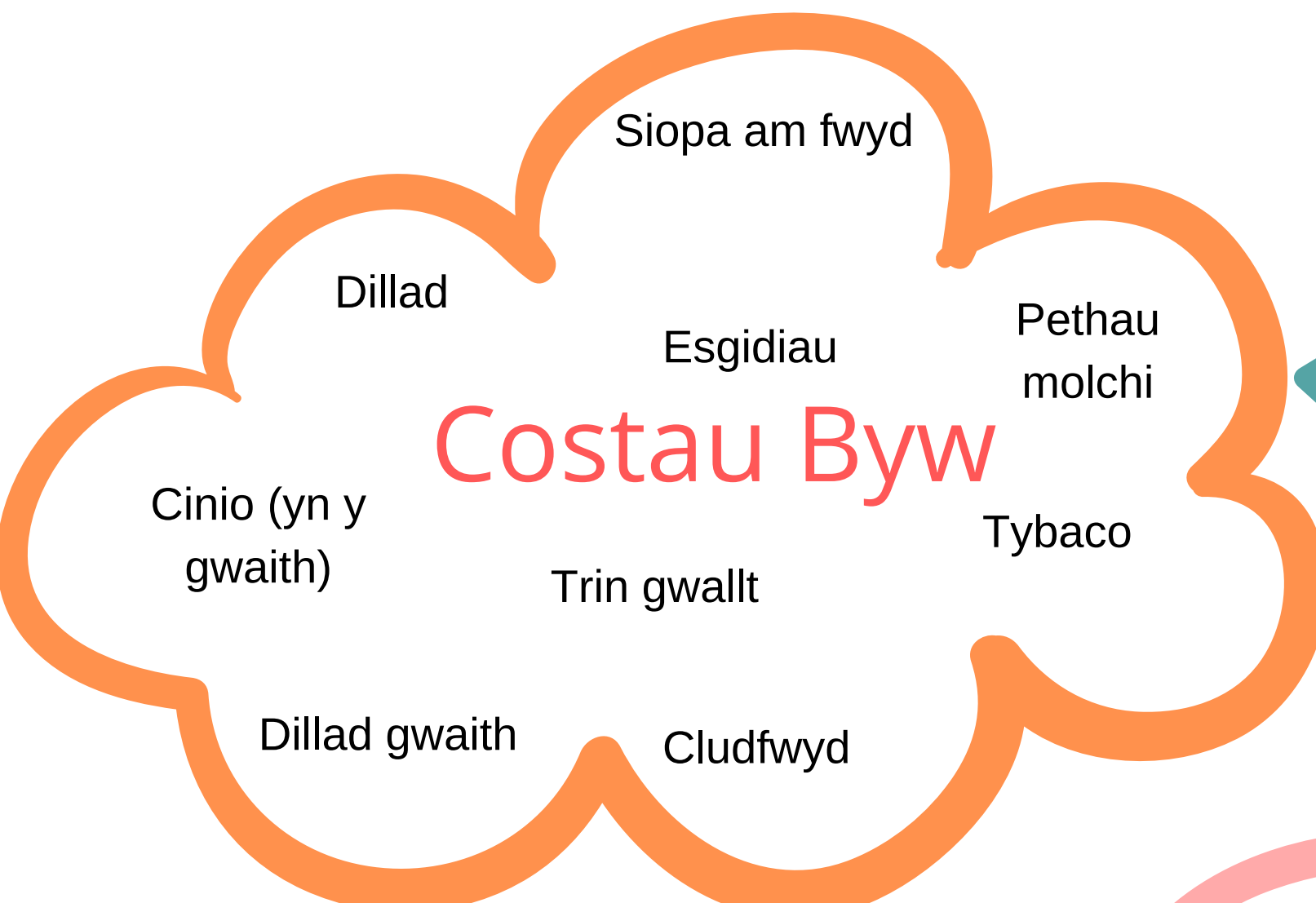
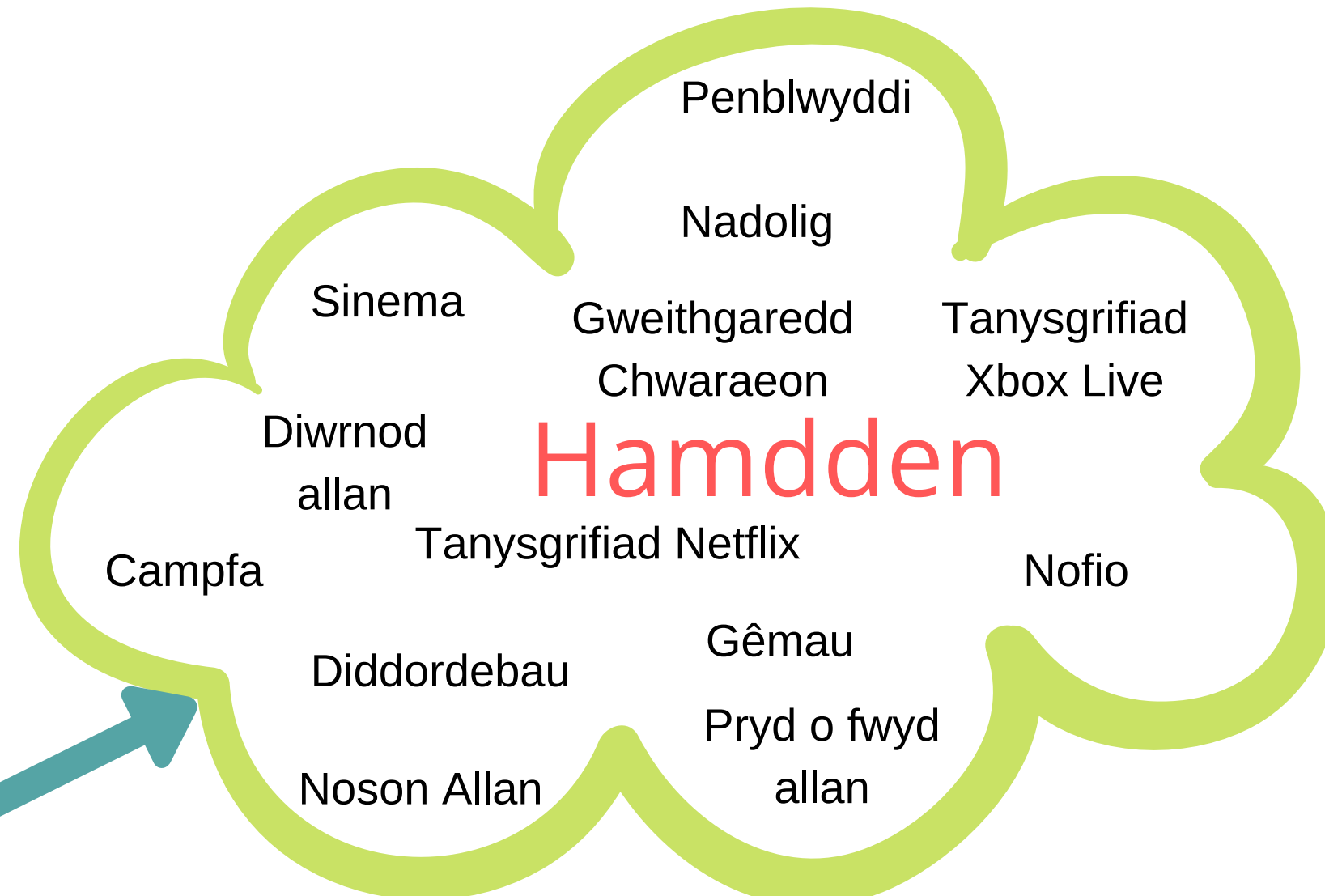
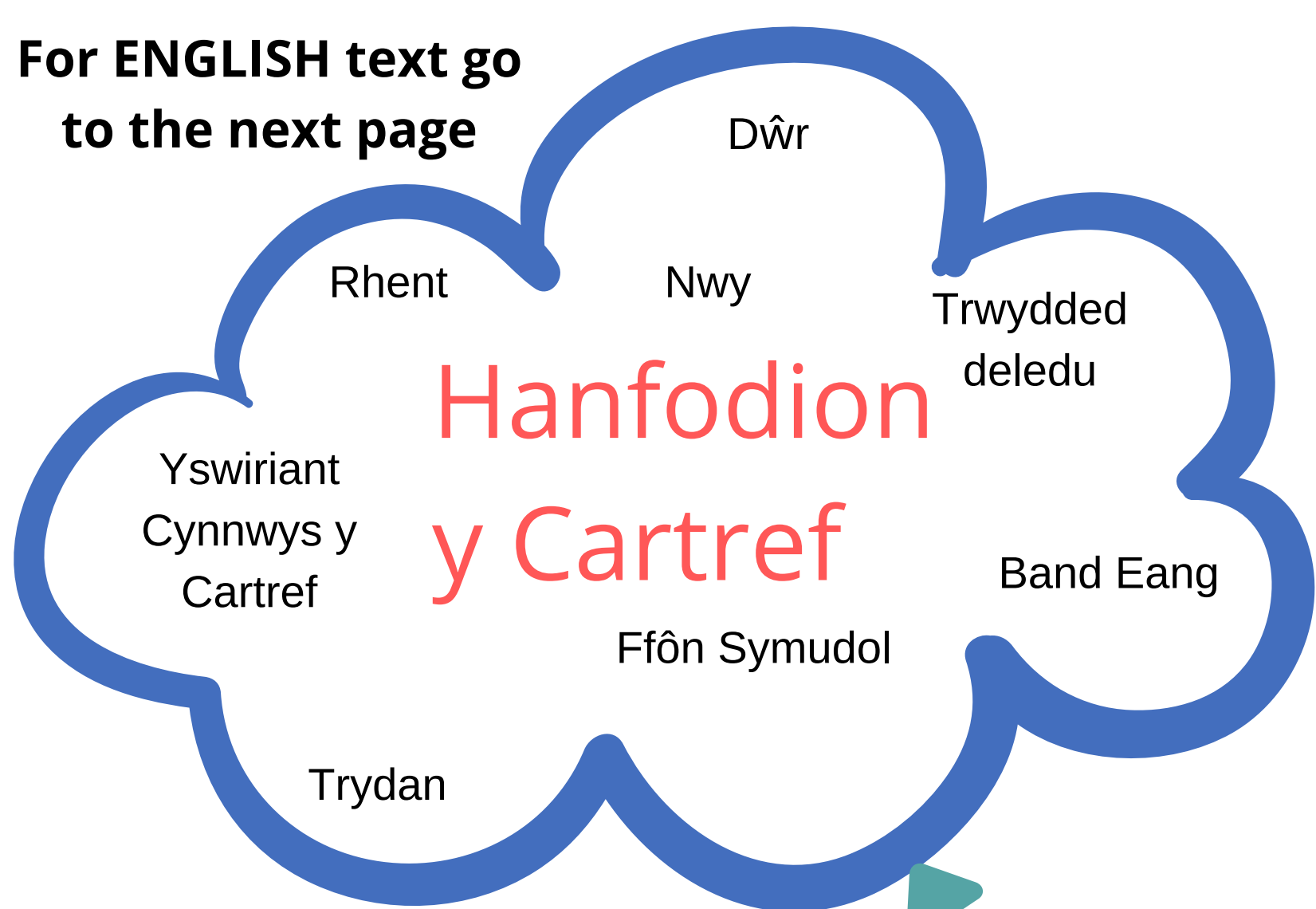


For ENGLISH text go to the next page



Ble mae dy arian yn mynd? Mae'r dudalen yma'n edrych ar y meysydd allweddol. Fydd y rhain i gyd ddim yn berthnasol i ti o reidrwydd

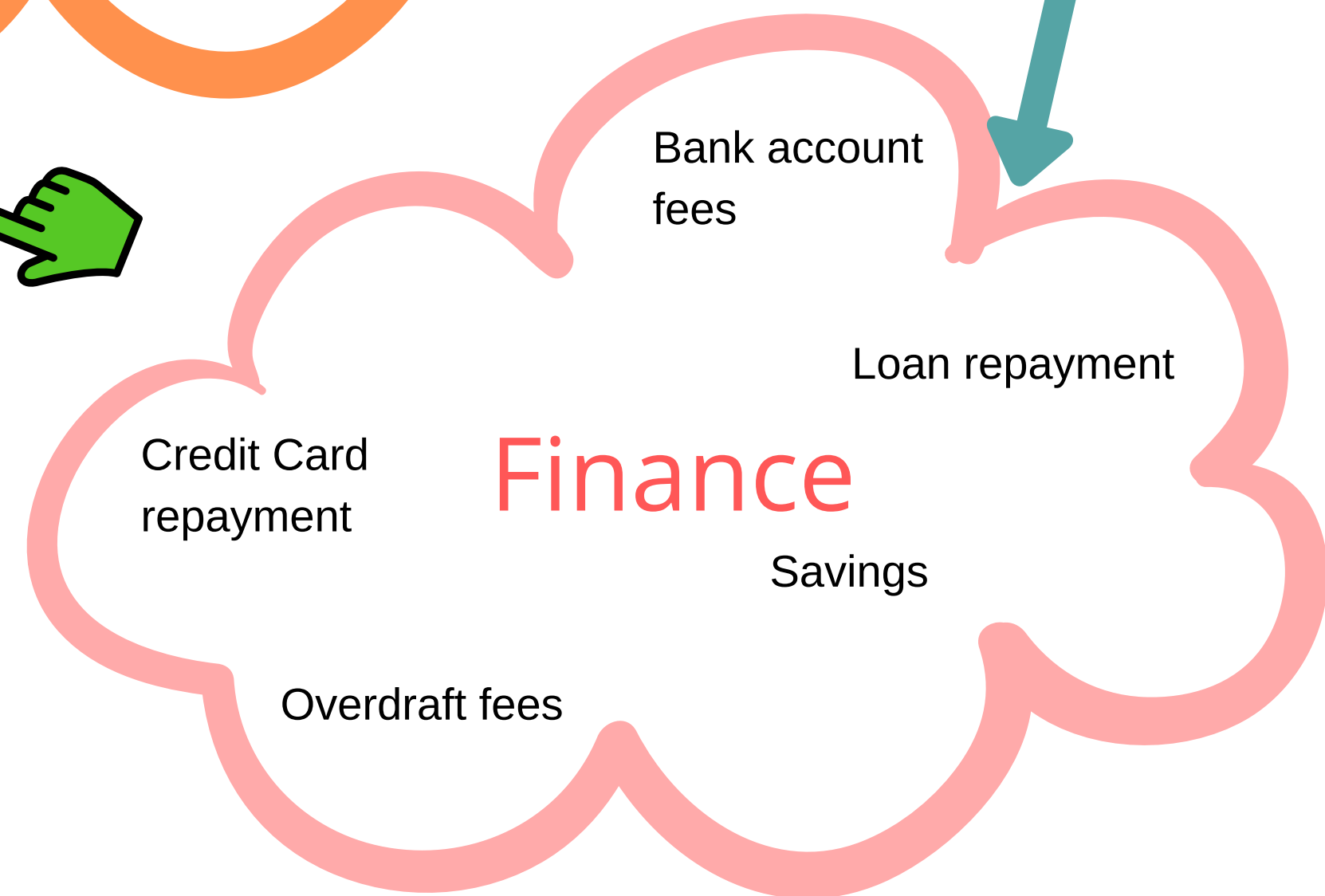
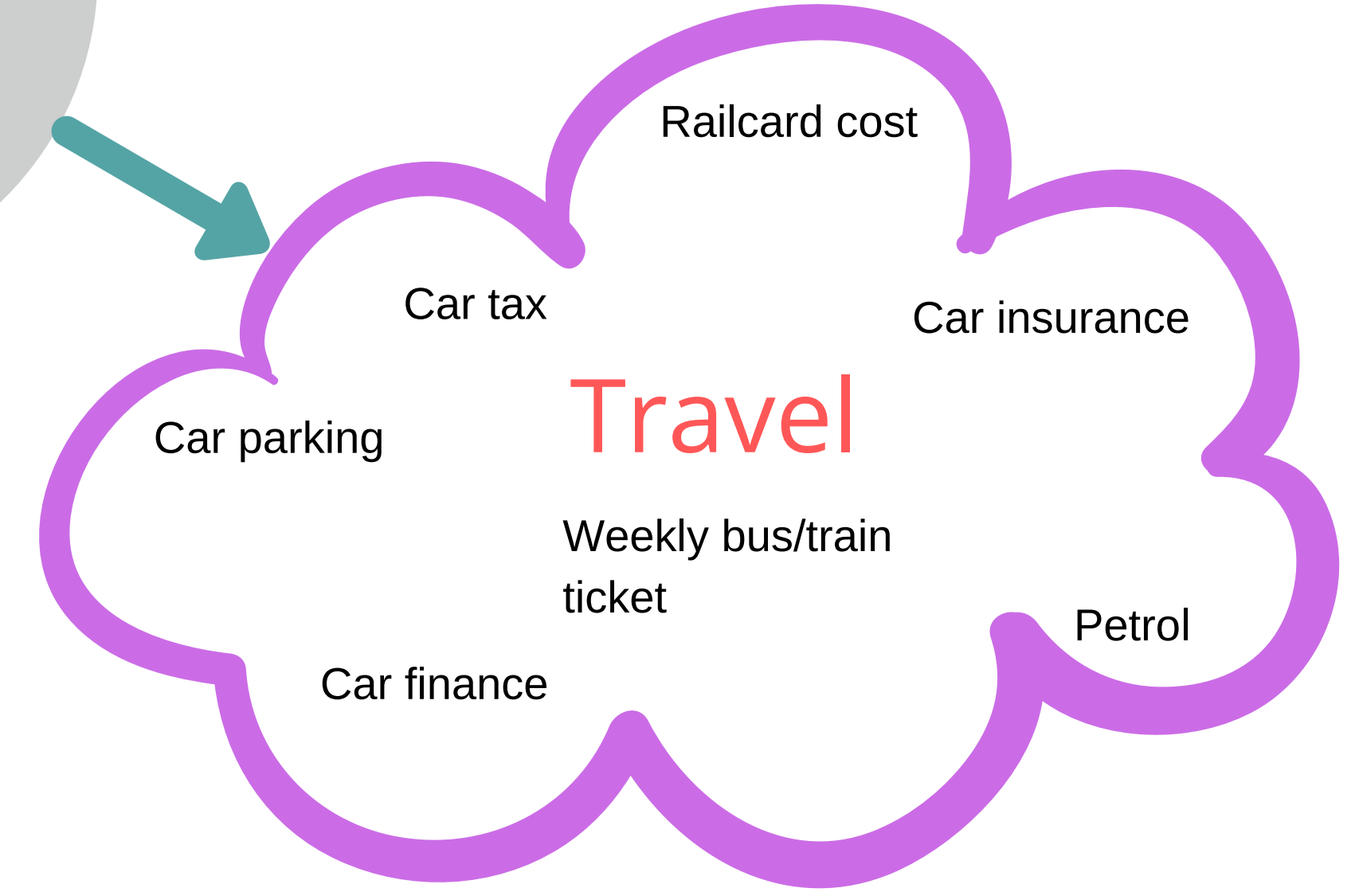
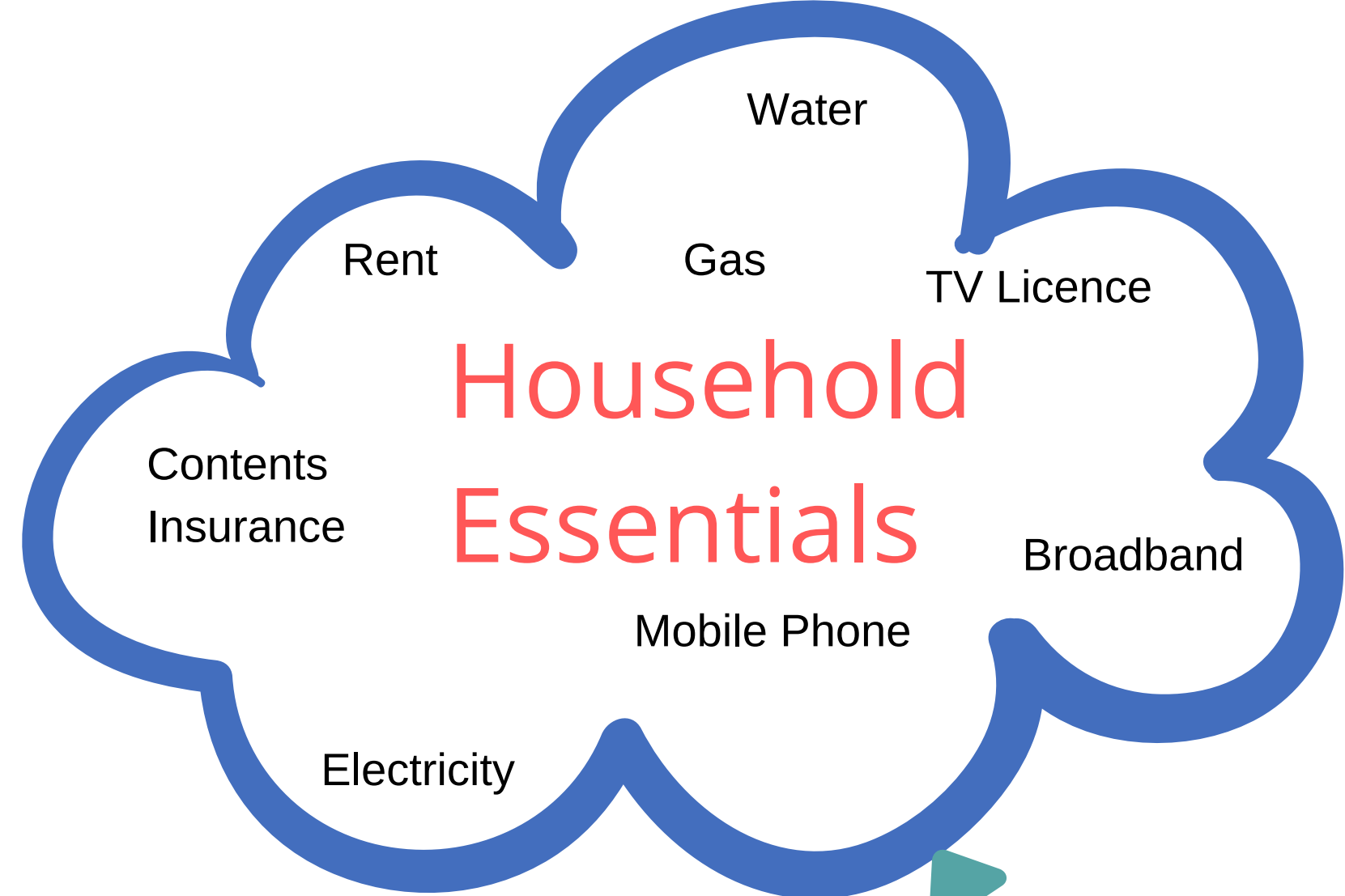


- Mae angen i ti osgoi costau diangen fel taliadau banc a thaliadau gorddrafft.
- Os wyt ti'n poeni amdanyn nhw, dylet ti sôn wrth dy gynghorydd personol a fydd yn gallu helpu





Where does your money go? This page looks at the key areas. Not all of them will necessarily apply to you



• You need to avoid unnecessary costs like bank charges and overdraft payments.

• If you are concerned about them speak to your personal advisor who will be able to help