



## The Santander Account

MR FRANK O'GORMAN  
6 EDDEYS LANE  
HEADLEY DOWN  
BORDON  
GU35 8HU



Telephone Banking, enquiries or lost or stolen cards 08459 724 724, open 24 hours a day 7 days a week, person to person calls 7am to 11pm Monday to Saturday

To help us maintain and improve our customer service we may monitor or record your calls. Calls charged at local rate.

For the hard of hearing and/or speech impaired, Typetalk service available 18001 0845 972 4724



e-banking service and information available at [www.santander.co.uk](http://www.santander.co.uk)



Santander, 9 Nelson Street, Bradford, West Yorkshire, BD1 5AN.

### Your account summary for 12th Mar 2011 to 11th Apr 2011

Account name: **MR FRANK O'GORMAN**  
Account number: 20850699 Sort Code 09 01 26  
BIC: ABBYGB2LXXX IBAN: GB14 ABBY 0901 2620 8506 99  
Statement number: 04/2011 Page number: 1 of 2  
Balance brought forward from 11th Mar Statement £623.32  
Total Money in: £1,588.00  
Total Money out: -£1,337.84  
**Your Balance at close of business 11th Apr 2011 £873.48**  
Your overdraft limit is £300.00 Arranged Overdraft Rate 19.90%EAR (variable)

#### Interest and charges incurred this period

Date	Why we're charging you	Amount
5th Apr	PAID ITEM FEE DIRECT DEBIT PAYMENT TO BRADFORD & BINGLEY REF 000022969420110405, MANDATE NO 0047	-£35.00
11th Apr	UNARRANGED OVERDRAFT MONTHLY FEE	-£25.00
Total	this amount will be deducted from your account on 3rd May	-£60.00

If you find that you regularly incur charges, it might help to talk to us about ways to avoid them in the future. Please give us a call on the telephone number above.

#### Interest and refunds paid this period

Date	Why we are paying you	Amount
2nd Apr	Interest on your credit balance	£0.00

## News and information

### Important changes effective from 28 June 2011

- We will no longer pay credit interest on Student Accounts opened before 11 August 2008, Instant Plus Accounts, Choice and Flexplan Accounts.
- We are also reducing credit interest rates on Student Accounts opened from 12 August 2008 from 2% AER (1.98% gross) variable to 1% gross/AER variable on balances up to £500.

For more information relating to Current Account Interest Rates, please read the last page of your statement.

### Arranged Overdraft charges

- If you've **switched your account using the Account Transfer Service** you will not pay any Arranged Overdraft charges for the first 4 months; or
- If you are **within a promotional overdraft period** you will not pay any overdraft charges during the promotional period; or
- If you have a **student or graduate account with an agreed overdraft allowance**, you will not incur any Arranged Overdraft charges up to the agreed allowance.

For full details of current interest rates and fees please visit [www.santander.co.uk](http://www.santander.co.uk).



### Important Messages

**Important information about compensation arrangements.** We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100. Santander UK plc is an authorised deposit taker and accepts deposits under the Santander and cahoot trading names. In the unlikely event of a claim, the maximum compensation levels above would apply to the combined total of all deposits held with Santander UK plc (including cahoot).

**For Customers with an Overdraft.** If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

**Details of rates and charges can be found in your Interest Rates and Fees Information.**

If you need another copy, please call into your local branch or visit [www.santander.co.uk](http://www.santander.co.uk). Interest or fees will be calculated daily on any outstanding overdrawn balance.









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## Your transactions 12th Mar 2011 to 11th Apr 2011

Date	Description	Money in	Money out	£ Balance
12th Mar	<b>Balance brought forward from previous statement</b>			623.32
14th Mar	DIRECT DEBIT PAYMENT TO BT GROUP PLC REF TH12127882-000010, MANDATE NO 0024		43.46	579.86
15th Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		13.98	565.88
15th Mar	 CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 11-03-2011		2.40	563.48
17th Mar	 CARD PAYMENT TO MILLCHASE LEISURE CTR,6.40 GBP ON 14-03-2011		6.40	557.08
19th Mar	 CREDIT FROM CAR DATA CHECKON 2011-03-16	88.00		645.08
22nd Mar	 CARD PAYMENT TO CO-OP GROUP 500274,34.16 GBP ON 19-03-2011		34.16	610.92
23rd Mar	 CARD PAYMENT TO MILLCHASE LEISURE CTR,6.40 GBP ON 18-03-2011		6.40	604.52
30th Mar	 CARD PAYMENT TO MILLCHASE LEISURE CTR,6.40 GBP ON 25-03-2011		6.40	598.12
30th Mar	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		26.17	571.95
1st Apr	 CARD PAYMENT TO CAR DATA CHECK,24.99 GBP ON 30-03-2011		24.99	546.96
1st Apr	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		27.19	519.77
1st Apr	DIRECT DEBIT PAYMENT TO E.H.D.C. REF 02723264 001, MANDATE NO 0015		175.09	344.68
4th Apr	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 31-03-2011		8.00	336.68
5th Apr	DIRECT DEBIT PAYMENT TO THE RENEWABLE ENER REF 40016211ECOTRICITY, MANDATE NO 0044		136.92	199.76
5th Apr	DIRECT DEBIT PAYMENT TO BRADFORD & BINGLEY REF 000022969420110405, MANDATE NO 0047		826.28	-626.52
8th Apr	FASTER PAYMENTS RECEIPT REF MR F O'GORMAN	1,500.00		873.48
11th Apr	<b>Balance carried forward to next statement:</b>			873.48

# Santander Current Account interest rates

## Effective from 29 March 2011

### Interest rates information

We are committed to keeping you informed about your account regularly by providing you with details of the current interest rates on your account.

You can also obtain information from our Interest Rates and Fees leaflet. We have a range of current accounts tailored to suit different needs if you wish to transfer from your current product. For full details of our current account range, please speak to an adviser in a branch, call us or visit [www.santander.co.uk](http://www.santander.co.uk)

### We are making important changes to some of our interest rates with effect from 28 June 2011

From 28 June 2011, we will no longer pay credit interest on Student Accounts opened before 11 August 2008, Instant Plus Accounts, Choice Accounts and Flexiplan Accounts.

We are also reducing credit interest rates on Student Accounts opened from 12 August 2008 from 2% AER (1.98% gross) variable to 1% gross/AER variable on balances up to £500.

If it applies, we pay credit interest on Santander current accounts every month (see note 1). With some of our current accounts, you have to pay a minimum amount every month so you can benefit from a preferential interest rate (see note 2). Details of the different rates are shown below.

### Current accounts – on sale

#### Interest you earn when you have money in your account

Type of account	In-credit interest rate for balances up to £2,500 (see notes 3 and 4)
Preferred Current Account – introductory interest rate for the first 12 months after account opening (see note 5)	5% AER (4.89% gross) fixed
Preferred Current Account – after 12 months (see note 5)	1% gross/AER variable
Zero Current Account – introductory interest rate for the first 12 months after account opening (see note 6)	5% AER (4.89% gross) fixed
Zero Current Account – after 12 months (see note 6)	1% gross/AER variable
Reward Current Account – introductory interest rate for the first 12 months after account opening	5% AER (4.89% gross) fixed
Reward Current Account – after 12 months	1% gross/AER variable
Premium Current Account – introductory interest rate for the first 12 months after account opening	5% AER (4.89% gross) fixed
Premium Current Account – after 12 months	1% gross/AER variable

We do not pay interest on money in your account on Everyday Current Account, Basic Account, Graduate or Postgraduate accounts.

### Rates if you're under 18

Type of account	In-credit rate on balances up to £500 (see note 7)
Youth Account 11-15 (see note 8) and 16-18 (see note 9)	3% AER (2.96% gross) variable
Youth Plus Account 11-15 (see notes 8 and 10) and 16-18 (see notes 9 and 10)	5% AER (4.89% gross) variable

Note 1: We will pay interest into the current account on the same day each month. Please see your current account statement or visit online banking to find out which date we will pay your interest.

Note 2: You must make a minimum monthly payment within certain dates each month to qualify for a preferential rate. Please remember this is not a calendar month, it is the month from the date you opened your account. For example, if you opened your account on the 7th, you must pay £1,000 in each month between the 7th of the month and the 6th of the following month, every month, to qualify. Please see your current account statement, visit online banking or ask a member of staff to find out on which date we will pay your interest.

Note 3: We do not pay credit interest on balances over £2,500.

Note 4: We will not pay credit interest if you pay in less than £1,000 each month. You will have to pay an Underfunding Fee on our Preferred Current Account. The £1,000 does not include interest or refunded amounts from using your Visa Debit card. Transfers from other Santander accounts do not count towards the £1,000 for the Preferred Current Account.

Note 5: If you are already a customer and are transferring your account to a Preferred Current Account, you will earn the in-credit rate which applies for the account after 12 months.

Note 6: This account is only available to Santander mortgage customers, Santander investment customers or Santander savings customers with a balance of £10,000 or more. Please see the Current Account Specific Conditions document for full details.

Note 7: We do not pay credit interest on balances over £500.

Note 8: Customers aged 11 to 15 must pay in any amount every month, otherwise we will not pay credit interest.

Note 9: Customers aged 16 to 18 must pay in at least £50 every month, otherwise we will not pay credit interest.

Note 10: For you to be eligible for this account, your parent or guardian must have their main current account with us.

## Rates if you're a student

Type of account	In-credit interest rate (see note 7)	New interest rate effective from 28 June 2011
Student Current Account (see note 11)	2% AER (1.98% gross) variable	1% gross/AER variable
International Student Current Account	3% AER (2.96% gross) variable (see note 12)	No change

## Rates for other accounts

### Interest you earn when you have money in your account

Type of account	In-credit interest rate	New interest rate effective from 28 June 2011
Instant Plus Account	0.10% gross/AER variable	0% AER variable
Choice Account	0.10% gross/AER variable	0% AER variable

## Accounts no longer on sale

### Interest you earn when you have money in your account

Type of account	In-credit rate on balances up to £2,500
Preferred In-Credit Rate (you will continue to benefit from an introductory interest rate for the first 12 months after opening the account, as long as you meet the conditions on paying money into the account)	5% AER (4.89% gross) fixed (see notes 13 and 14)
Preferred In-Credit Rate – after 12 months	1% gross/AER variable (see notes 13 and 14)
Premier Direct Current Account, Premier 50 Current Account (you will continue to benefit from an introductory interest rate for the first 12 months from account opening)	5% AER (4.89% gross) fixed (see note 13)
Premier Direct Current Account, Premier 50 Current Account – after 12 months	1% gross/AER variable (see note 13)
Travel Reward Current Account and Family Reward Current Account	2.5% AER (2.47% gross) variable (see notes 13 and 14)
	In-credit rate on balances up to £1,000 (see note 15)
Premier 21 Account – introductory interest rate for first 12 months	5% AER (4.89% gross) fixed
Premier 21 Account – interest rate after 12 months	1% gross/AER variable
	In-credit rate on balances up to £500
Santander University Student Current Account (accounts opened before 5 July 2010)	5% AER (4.89% gross) variable. 0% AER (variable) on balances above £500

Type of account	In-credit interest rate	New interest rate effective from 28 June 2011
Flexiplan	0.10% gross/AER variable	0% AER variable
Choice Account (opened through Alliance & Leicester)	1% gross/AER variable	0% AER variable
Student Current Account (if the account was opened before 11 August 2008) paid on balances up to £500	0.10% gross/AER variable	0% AER variable

We do not pay interest on money in your account on the following accounts: Current Account, Preferred Overdraft Rate Account, Premier Current Account, Under 18 (if your account was opened before 17 December 2007), Basic Cash Account or Basic Banking Account.

## Changes to dormant accounts

If you do not make any transactions on your account for one year in the case of current accounts and five years in the case of savings accounts then we may treat your account as being dormant to remove the risk of fraudulent activity. This means that we will stop sending you statements and letters. To make your account active again, you will have to go into one of our branches and show personal identification such as a passport or a driving licence. If you are unable to visit us in a branch please call us on **0845 609 0014** for further advice.

We intend to participate in the Unclaimed Assets Scheme which is being set up by the Government as a result of the Dormant Bank and Building Society Accounts Act 2008. Under this scheme any accounts that have been dormant for at least 15 years may have their balance transferred to an external fund but you will never lose the right to reclaim your money. If you make your account active again, it will not be transferred to the external fund. For details of how to reclaim your money please go to our website or into one of our branches.

AER stands for Annual Equivalent Rate and shows what the interest would be if we paid interest and added it to your account each year.

Note 11: For you to be eligible for this account, you must pay £500 into your account each term.

Note 12: This rate is only available if you pay in at least £50 a month, otherwise a rate of 0.10% gross/AER will apply.

Note 13: We do not pay credit interest on balances over £2,500.

Note 14: We do not pay credit interest if you pay in less than £1,000 per month. The £1,000 does not include interest or refunded amounts from using your Visa debit card.

Note 15: We do not pay credit interest on balances over £1,000.