



The Santander Account

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



Your account summary for 12th Apr 2011 to 11th May 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: 05/2011

Page number: 1 of 2

Balance brought forward from 11th Apr Statement £873.48

Total money in: £10,000.00

Total money out: -£9,784.35

Your balance at close of business 11th May 2011 £1,089.13

Your overdraft limit is £300.00

The fee for using an Arranged Overdraft is £00.50 per day

Interest and refunds paid this period

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



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



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

News and information

Important changes to Overdrafts

If you have used an overdraft this month, you may have noticed that the interest and fees for using an overdraft have changed. For more information, please refer to the 'Understanding changes to overdraft fees' leaflet included in this 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.

For full details of current interest rates and fees please visit www.santander.co.uk.

Use your Visa Debit card abroad

You can use your Visa Debit card abroad, wherever you see the VISA sign. Remember, if you're given the option of paying in either local currency or sterling it's usually best to choose local, unless you are certain that the exchange rate is favourable.



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 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. Interest or fees will be calculated daily on any outstanding overdrawn balance.

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Your transactions 12th Apr 2011 to 11th May 2011

Date	Description	Money in	Money out	£ Balance
12th Apr	Balance brought forward from previous statement			873.48
12th Apr	 CARD PAYMENT TO CO-OP GROUP 500274,36.32 GBP ON 09-04-2011		36.32	837.16
13th Apr	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 08-04-2011		8.00	829.16
13th Apr	 CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 10-04-2011		2.40	826.76
14th Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		8.24	818.52
16th Apr	 CASH WITHDRAWAL AT NATIONAL WESTMINSTER BANK ATM GRAYSHOTT/HINDH, GRAYSHOTT, 100.00 GBP, ON 16-04-2011		100.00	718.52
20th Apr	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 15-04-2011		8.00	710.52
20th Apr	PAYMENT BY CHEQUE WITH SERIAL NO 001271		94.00	616.52
22nd Apr	 CARD PAYMENT TO TCS HINDHEAD,47.26 GBP ON 20-04-2011		47.26	569.26
23rd Apr	 CARD PAYMENT TO HOMEBASE LTD 290,6.98 GBP ON 21-04-2011		6.98	562.28
23rd Apr	 CARD PAYMENT TO HALFORDS 0436,15.98 GBP ON 21-04-2011		15.98	546.30
27th Apr	FASTER PAYMENTS RECEIPT REF WINGPATH LTD	1,500.00		2,046.30
27th Apr	BILL PAYMENT TO LLOYDS REFERENCE 5404382111041847, MANDATE NO 0001		34.61	2,011.69
28th Apr	 CARD PAYMENT TO ARGOS LTD,35.73 GBP ON 26-04-2011		35.73	1,975.96
3rd May	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		32.03	1,943.93
3rd May	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		26.17	1,917.76
3rd May	 CARD PAYMENT TO CO-OP GROUP 500274,44.57 GBP ON 30-04-2011		44.57	1,873.19
3rd May	DIRECT DEBIT PAYMENT TO E.H.D.C. REF 02723264 001, MANDATE NO 0015		172.00	1,701.19
4th May	UNARRANGED OVERDRAFT MONTHLY FEE		25.00	1,676.19
4th May	PAID ITEM FEE DIRECT DEBIT PAYMENT TO BRADFORD & BINGLEY REF 000022969420110405, MANDATE NO 0047		35.00	1,641.19
4th May	 CARD PAYMENT TO JPH,250.00 GBP ON 02-05-2011		250.00	1,391.19
5th May	BANK GIRO CREDIT REF TFR 92881148928300, 000000 INTERN 9270	5,500.00		6,891.19
5th May	BANK GIRO CREDIT REF TFR 92881148909200, 000000 INTERN 9270	3,000.00		9,891.19
5th May	 CARD PAYMENT TO WWW.POLESDIRECT.COM,54.84 GBP ON 03-05-2011		54.84	9,836.35
5th May	 CARD PAYMENT TO WWW.BUYSHEDDIRECT.CO.U,199.99 GBP ON 03-05-2011		199.99	9,636.36
5th May	DIRECT DEBIT PAYMENT TO BRADFORD & BINGLEY REF 000022969420110505, MANDATE NO 0047		826.28	8,810.08
5th May	 CASH WITHDRAWAL AT CO-OPERATIVE BANK PLC ATM PINEHILL ROAD, BORDON, 100.00 GBP, ON 05-05-2011		100.00	8,710.08
9th May	BILL PAYMENT TO Smile REFERENCE abcu, MANDATE NO 0005		1,500.00	7,210.08
10th May	 CARD PAYMENT TO MALTHURST NETTLEBED,51.46 GBP ON 06-05-2011		51.46	7,158.62
10th May	 CARD PAYMENT TO BP WHIRLWIND S/SERVE,64.49 GBP ON 06-05-2011		64.49	7,094.13
11th May	PAYMENT BY CHEQUE WITH SERIAL NO 001272		6,005.00	1,089.13
11th May	Balance carried forward to next statement:			1,089.13