



The Santander Account

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



Your account summary for 13th Jun 2011 to 11th Jul 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: 07/2011

Page number: 1 of 2

Balance brought forward from 12th Jun Statement £1,013.17

Total money in: £1,504.50

Total money out: -£1,569.88

Your balance at close of business 11th Jul 2011 £947.79

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 Jul	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. To find out more visit www.santander.co.uk and click 'Changes to Overdraft Fees' under 'Help & Support'.

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.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England. www.santander.co.uk. Telephone 0870 607 6000 calls may be recorded or monitored. Authorised and regulated by the Financial Services Authority except in respect of its consumer credit products for which Santander UK plc is licensed and regulated by the Office of Fair Trading. FSA registration number 106054.

Santander and the flame logo are registered trademarks. Santander UK plc advises on mortgages, a limited range of life assurance, pension and collective investment scheme products and acts as an insurance intermediary for general insurance.

FSC™ Mixed Sources paper from well-managed forests and controlled sources, cert no. TT-COC-002825 www.fsc.org.

Your transactions 13th Jun 2011 to 11th Jul 2011

Date	Description	Money in	Money out	£ Balance
13th Jun	Balance brought forward from previous statement			1,013.17
13th Jun	 CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 09-06-2011		2.40	1,010.77
14th Jun	 CARD PAYMENT TO SPECSAVERS 00359000FNH,28.30 GBP ON 11-06-2011		28.30	982.47
20th Jun	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 16-06-2011		8.00	974.47
21st Jun	 CREDIT FROM SAINSBURY'S S/MKTON 2011-06-11	4.50		978.97
21st Jun	 CARD PAYMENT TO PEACOCK STORES LTD,15.00 GBP ON 18-06-2011		15.00	963.97
21st Jun	 CARD PAYMENT TO HOMEBASE LTD 050,22.35 GBP ON 18-06-2011		22.35	941.62
21st Jun	 CARD PAYMENT TO CO-OP GROUP 109814,28.62 GBP ON 18-06-2011		28.62	913.00
21st Jun	 CARD PAYMENT TO SPARK ETAIL LTD,16.20 GBP ON 19-06-2011		16.20	896.80
21st Jun	 CARD PAYMENT TO DOROTHY PERKINS,8.00 GBP ON 18-06-2011		8.00	888.80
21st Jun	 CARD PAYMENT TO SAINSBURY'S S/MKT,67.72 GBP ON 11-06-2011		67.72	821.08
23rd Jun	 CARD PAYMENT TO WWW.PEACOCKS.CO.UK,32.00 GBP ON 19-06-2011		32.00	789.08
25th Jun	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 22-06-2011		8.00	781.08
25th Jun	 CASH WITHDRAWAL AT NATIONAL WESTMINSTER BANK ATM GRAYSHOTT/HINDH, GRAYSHOTT, 100.00 GBP, ON 25-06-2011		100.00	681.08
27th Jun	DIRECT DEBIT PAYMENT TO THE RENEWABLE ENER REF 40016211ECOTRICITY, MANDATE NO 0044		90.62	590.46
27th Jun	FASTER PAYMENTS RECEIPT REF.WP FROM WINGPATH LTD	1,500.00		2,090.46
28th Jun	 CARD PAYMENT TO NATIONAL LOTTERY INTE,10.00 GBP ON 25-06-2011		10.00	2,080.46
30th Jun	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		26.17	2,054.29
1st Jul	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 28-06-2011		8.00	2,046.29
1st Jul	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		32.03	2,014.26
1st Jul	DIRECT DEBIT PAYMENT TO E.H.D.C. REF 02723264 001, MANDATE NO 0015		172.00	1,842.26
5th Jul	DIRECT DEBIT PAYMENT TO BRADFORD & BINGLEY REF 000022969420110705, MANDATE NO 0047		826.28	1,015.98
5th Jul	 CARD PAYMENT TO CO-OP GROUP 500274,51.70 GBP ON 02-07-2011		51.70	964.28
5th Jul	 CARD PAYMENT TO AMAZON *MKTPLCE EU-UK,8.49 GBP ON 03-07-2011		8.49	955.79
9th Jul	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 06-07-2011		8.00	947.79
11th Jul	Balance carried forward to next statement:			947.79