

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



Your account summary for 13th Sep 2011 to 11th Oct 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:	10/2011	Page number:	1 of 2
Balance brought forward from 12th Sep Statement	£669.91		
Total money in:	£1,500.00		
Total money out:	-£1,362.24		
Your balance at close of business 11th Oct 2011	£807.67		

Interest and refunds paid this period

Date	Why we are paying you	Amount
3rd Oct	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.

Telephone Banking

Customer ID CARD ENDING 5062 F O'GORM

Internet Banking

Personal ID CARD ENDING 5062 F O'GORM

News and information

Important information about Santander Current and Savings Accounts is enclosed. Please read this carefully as some of the changes could affect you directly.

If you have opted for 'Paperless statements', the Important Information leaflet will be sent to you shortly.

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.



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 13th Sep 2011 to 11th Oct 2011

Date	Description	Money in	Money out	£ Balance
13th Sep	Balance brought forward from previous statement			669.91
14th Sep	 CARD PAYMENT TO CO-OP GROUP 500274,46.55 GBP ON 10-09-2011		46.55	623.36
19th Sep	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 15-09-2011		8.00	615.36
20th Sep	 CARD PAYMENT TO CO-OP GROUP 500274,48.78 GBP ON 17-09-2011		48.78	566.58
20th Sep	 CARD PAYMENT TO NATIONAL LOTTERY INTE,10.00 GBP ON 17-09-2011		10.00	556.58
24th Sep	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 21-09-2011		8.00	548.58
27th Sep	 CARD PAYMENT TO CO-OP GROUP 500274,44.93 GBP ON 24-09-2011		44.93	503.65
27th Sep	FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	1,500.00		2,003.65
29th Sep	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		29.29	1,974.36
3rd Oct	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 29-09-2011		8.00	1,966.36
3rd Oct	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		32.03	1,934.33
3rd Oct	DIRECT DEBIT PAYMENT TO E.H.D.C. REF 02723264 001, MANDATE NO 0015		172.00	1,762.33
4th Oct	 CARD PAYMENT TO CO-OP GROUP 500274,54.58 GBP ON 01-10-2011		54.58	1,707.75
5th Oct	DIRECT DEBIT PAYMENT TO BRADFORD & BINGLEY REF 000022969420111005, MANDATE NO 0047		826.28	881.47
8th Oct	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 05-10-2011		8.00	873.47
11th Oct	 CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 07-10-2011		2.40	871.07
11th Oct	 CARD PAYMENT TO WWW.THEHEALTHBAY.COM,19.58 GBP ON 07-10-2011		19.58	851.49
11th Oct	 CARD PAYMENT TO CO-OP GROUP 500274,43.82 GBP ON 08-10-2011		43.82	807.67
11th Oct	Balance carried forward to next statement:			807.67

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