

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

%%LINEACBC

Your account summary for 12th Nov 2011 to 12th Dec 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: 12/2011 Page number: 1 of 2
Balance brought forward from 11th Nov Statement £582.24
Total money in: £1,001.00
Total money out: -£1,085.07
Your balance at close of business 12th Dec 2011 £498.17

Interest and refunds paid this period

Date	Why we are paying you	Amount
2nd Dec	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

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.

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 12th Nov 2011 to 12th Dec 2011

Date	Description	Money in	Money out	£ Balance
12th Nov	Balance brought forward from previous statement			582.24
12th Nov	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 09-11-2011		8.00	574.24
15th Nov	CARD PAYMENT TO POST OFFICE LTD,210.47 GBP ON 12-11-2011		210.47	363.77
15th Nov	CARD PAYMENT TO CO-OP GROUP 500274,57.37 GBP ON 13-11-2011		57.37	306.40
17th Nov	CARD PAYMENT TO WWW.BIFFA.CO.UK,52.90 GBP ON 15-11-2011		52.90	253.50
21st Nov	CARD PAYMENT TO WWW.DAVPAC.CO.UK,29.58 GBP ON 16-11-2011		29.58	223.92
21st Nov	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 17-11-2011		8.00	215.92
22nd Nov	CARD PAYMENT TO CO-OP GROUP 500274,45.46 GBP ON 20-11-2011		45.46	170.46
23rd Nov	BANK GIRO CREDIT REF YM638246C DWP WFP, 000100324600009110	200.00		370.46
25th Nov	FASTER PAYMENTS RECEIPT REF.WP FROM WINGPATH LTD	791.00		1,161.46
26th Nov	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 23-11-2011		8.00	1,153.46
28th Nov	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		6.70	1,146.76
29th Nov	CARD PAYMENT TO TCS HINDHEAD,58.86 GBP ON 26-11-2011		58.86	1,087.90
29th Nov	CARD PAYMENT TO CO-OP GROUP 500274,46.20 GBP ON 27-11-2011		46.20	1,041.70
30th Nov	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		29.20	1,012.50
1st Dec	BANK GIRO CREDIT REF COOPDIV10512514298, 633174910512514298	10.00		1,022.50
1st Dec	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		32.03	990.47
1st Dec	DIRECT DEBIT PAYMENT TO E.H.D.C. REF 02723264 001, MANDATE NO 0015		172.00	818.47
2nd Dec	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 29-11-2011		8.00	810.47
5th Dec	DIRECT DEBIT PAYMENT TO THE RENEWABLE ENER REF 40016211ECOTRICITY, MANDATE NO 0044		121.23	689.24
6th Dec	CARD PAYMENT TO WWW.TICKETS.LONDON2012,36.00 GBP ON 02-12-2011		36.00	653.24
6th Dec	CARD PAYMENT TO WWW.TICKETS.LONDON2012,36.00 GBP ON 02-12-2011		36.00	617.24
6th Dec	CARD PAYMENT TO CO-OP GROUP 109814,51.59 GBP ON 03-12-2011		51.59	565.65
7th Dec	CARD PAYMENT TO CO-OP GROUP 500274,6.76 GBP ON 05-12-2011		6.76	558.89
9th Dec	CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 06-12-2011		2.40	556.49
9th Dec	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 06-12-2011		8.00	548.49
12th Dec	DIRECT DEBIT PAYMENT TO BT GROUP PLC REF TH12127882-000013, MANDATE NO 0024		50.32	498.17
12th Dec	Balance carried forward to next statement:			498.17