



The Santander Account

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

%%LINEACBC



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, Tynetalk 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.

Your account summary for 13th Dec 2011 to 11th Jan 2012

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: 01/2012

Page number: 1 of 2

Balance brought forward from 12th Dec Statement	£498.17
Total money in:	£800.00
Total money out:	-£917.78
Your balance at close of business 11th Jan 2012	£380.39

Interest and refunds paid this period

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

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

Faster Payments

Payments from your bank or savings account, for £100,000 or less, will go through our Faster Payment service, meaning that your money will usually reach the destination account in a matter of hours. For further details, please visit our website at www.santander.co.uk/fasterpayments



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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Date	Average balance for the month	Amount
11th Jan	Average credit balance	£629.87

Your transactions 13th Dec 2011 to 11th Jan 2012

Date	Description	Money in	Money out	£ Balance
13th Dec	Balance brought forward from previous statement			498.17
13th Dec	CARD PAYMENT TO SAINSBURY'S S/MKT,30.90 GBP ON 10-12-2011		30.90	467.27
13th Dec	CARD PAYMENT TO CO-OP GROUP 500274,39.91 GBP ON 10-12-2011		39.91	427.36
13th Dec	CARD PAYMENT TO NATIONAL LOTTERY INTE,10.00 GBP ON 10-12-2011		10.00	417.36
14th Dec	CARD PAYMENT TO LAMPSPECS.CO.UK,17.40 GBP ON 12-12-2011		17.40	399.96
17th Dec	CARD PAYMENT TO CAPITAL GARDENS LTD,25.25 GBP ON 14-12-2011		25.25	374.71
17th Dec	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 14-12-2011		8.00	366.71
19th Dec	CASH WITHDRAWAL AT LLOYDS TSB BANK PLC ATM GRAYSHOTT, HINDHEAD, 100.00 GBP, ON 19-12-2011		100.00	266.71
19th Dec	FASTER PAYMENTS RECEIPT REF.WP FROM WINGPATH LTD	800.00		1,066.71
20th Dec	CARD PAYMENT TO CO-OP GROUP 500274,8.55 GBP ON 17-12-2011		8.55	1,058.16
20th Dec	CARD PAYMENT TO HOMEBASE LTD 050,28.98 GBP ON 17-12-2011		28.98	1,029.18
21st Dec	CARD PAYMENT TO SAINSBURYS PETROL,51.40 GBP ON 19-12-2011		51.40	977.78
21st Dec	CARD PAYMENT TO CO-OP GROUP 500274,56.75 GBP ON 19-12-2011		56.75	921.03
22nd Dec	CARD PAYMENT TO BEECH HILL GARAGE,56.35 GBP ON 20-12-2011		56.35	864.68
26th Dec	CARD PAYMENT TO CO-OP GROUP 500274,43.67 GBP ON 23-12-2011		43.67	821.01
26th Dec	CARD PAYMENT TO SAINSBURY'S S/MKT,55.68 GBP ON 23-12-2011		55.68	765.33
2nd Jan	CARD PAYMENT TO GOODNESS DIRECT,20.91 GBP ON 30-12-2011		20.91	744.42
3rd Jan	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		32.03	712.39
3rd Jan	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		29.20	683.19
3rd Jan	DIRECT DEBIT PAYMENT TO E.H.D.C. REF 02723264 001, MANDATE NO 0015		172.00	511.19
3rd Jan	CARD PAYMENT TO SAINSBURY'S S/MKT,46.04 GBP ON 31-12-2011		46.04	465.15
9th Jan	CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 05-01-2012		2.40	462.75
9th Jan	CARD PAYMENT TO CO-OP GROUP 500274,64.36 GBP ON 06-01-2012		64.36	398.39
11th Jan	CARD PAYMENT TO WWW.BHSMENSWEAR.CO.UK,18.00 GBP ON 07-01-2012		18.00	380.39
11th Jan	Balance carried forward to next statement:			380.39