



The Santander Account

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

%%LINEACBC

Your account summary for 12th Jan 2012 to 11th Feb 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: 02/2012	Page number: 1 of 2
Balance brought forward from 11th Jan Statement	£380.39
Total money in:	£1,800.00
Total money out:	-£1,552.73
Your balance at close of business 11th Feb 2012	£627.66

Interest and refunds paid this period

Date	Why we are paying you	Amount
2nd Feb	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, 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.

Telephone Banking

Customer ID CARD ENDING 5062 F O'GORM

Internet Banking

Personal ID CARD ENDING 5062 F O'GORM

News and information

Important changes to current accounts from 16 March 2012

- Please note, from this date we are making a number of changes to our personal current account range, including changes to overdraft services.
- Full details of these changes and how they may affect you, can be found on the last page of your 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.

No fees for small overdraft balances*

We have introduced a new account feature. For those occasions where you use an Arranged or Unarranged Overdraft of £12 or less we will:

1. Ensure you do not incur any Daily Arranged Overdraft Fees if you are £12 or less Arranged Overdrawn.
2. Ensure you do not incur any Daily Unarranged Overdraft Fees or Paid Item Fees if you are £12 or less Unarranged Overdrawn.

* Please note: Unpaid Item Fees may still apply.

Continued on reverse....



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.

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

Date	Average balance for the month	Amount
11th Feb	Average credit balance	£553.02

Your transactions 12th Jan 2012 to 11th Feb 2012

Date	Description	Money in	Money out	£ Balance
12th Jan	Balance brought forward from previous statement			380.39
12th Jan	CARD PAYMENT TO BEECH HILL GARAGE,54.85 GBP ON 10-01-2012		54.85	325.54
16th Jan	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 12-01-2012		8.00	317.54
16th Jan	CARD PAYMENT TO CO-OP GROUP 500274,46.15 GBP ON 13-01-2012		46.15	271.39
18th Jan	FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	500.00		771.39
20th Jan	CARD PAYMENT TO WWW.BESTBUYTYRES.COM,205.88 GBP ON 18-01-2012		205.88	565.51
23rd Jan	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 19-01-2012		8.00	557.51
23rd Jan	CARD PAYMENT TO CO-OP GROUP 500274,46.99 GBP ON 20-01-2012		46.99	510.52
23rd Jan	CARD PAYMENT TO ARGOS RETAIL GROUP,212.92 GBP ON 20-01-2012		212.92	297.60
24th Jan	CARD PAYMENT TO PEACOCK STORES LTD,12.80 GBP ON 21-01-2012		12.80	284.80
24th Jan	CARD PAYMENT TO PONDEN HOME,20.00 GBP ON 21-01-2012		20.00	264.80
24th Jan	CARD PAYMENT TO HOMEBASE LTD 290,24.99 GBP ON 21-01-2012		24.99	239.81
24th Jan	CARD PAYMENT TO BOOTS,FARNHAM,16.08 GBP ON 21-01-2012		16.08	223.73
24th Jan	FASTER PAYMENTS RECEIPT REF:WP FROM WINGPATH LTD	800.00		1,023.73
27th Jan	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 24-01-2012		8.00	1,015.73
28th Jan	CARD PAYMENT TO ANDREW JS MUSSETT LTD,65.00 GBP ON 26-01-2012		65.00	950.73
28th Jan	CASH WITHDRAWAL AT CO-OPERATIVE BANK PLC ATM PINEHILL ROAD, BORDON, 100.00 GBP, ON 28-01-2012		100.00	850.73
30th Jan	CARD PAYMENT TO CO-OP GROUP 500274,46.82 GBP ON 27-01-2012		46.82	803.91
31st Jan	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		29.20	774.71
31st Jan	CARD PAYMENT TO POST OFFICE LTD,362.39 GBP ON 28-01-2012		362.39	412.32
4th Feb	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 01-02-2012		8.00	404.32
7th Feb	CARD PAYMENT TO CO-OP GROUP 500274,51.26 GBP ON 04-02-2012		51.26	353.06
7th Feb	CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 04-02-2012		2.40	350.66
10th Feb	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 07-02-2012		8.00	342.66
10th Feb	CARD PAYMENT TO WWW.DVLA.GOV.UK,215.00 GBP ON 08-02-2012		215.00	127.66
10th Feb	FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	500.00		627.66
11th Feb	Balance carried forward to next statement:			627.66

Changes to our Arranged Overdraft fees

We are making some changes to the Arranged Overdraft fees and interest on our current account range. These changes are set out in the tables below.

Account	Daily Arranged Overdraft Fees effective from your first statement period starting on or after 16 March 2012
Preferred, Reward, Travel Reward, Family Reward, Premier 50, Premier 21 and Choice	Daily Arranged Overdraft Fee of £1.00 per day (capped at 10 days in each monthly statement period)
Everyday, Preferred In Credit/Overdraft Rate, Premier Direct, Premier Current and Current Account	Daily Arranged Overdraft Fee of £1.00 per day (capped at 20 days in each monthly statement period)
Premium, Student, Santander University, Post Graduate, Graduate, Basic, International Student	No Arranged Overdraft fees or interest applicable

Account	Debit interest effective from 16 April 2012
Zero	18.9% EAR (variable) on Arranged and Unarranged Overdraft balances

Summary of changes

- The Daily Arranged Overdraft Fee is increasing from £0.50 to £1.00 per day; this change applies to all accounts except the Zero Account which does not charge fees for using an overdraft.

Example: If you use an Arranged Overdraft of £600 for two days in your statement period, you will incur two Daily Arranged Overdraft Fees, costing £2.00 in total (2 x £1.00).

- The Daily Arranged Overdraft Fee cap on the Preferred Overdraft Rate Account is increasing from 15 to 20 days per monthly statement period. **From this date, the account will also be renamed the Everyday Current Account; there are no other changes to terms and conditions.**

- The Arranged and Unarranged Overdraft debit interest rate on the Zero Current Account is increasing from 12.9% to 18.9% EAR (variable).

Note: The Daily Arranged Overdraft Fee changes are effective from your first statement period starting on or after 16 March 2012.

Your statement dates are printed on the front of your statement.

There are no other changes to our overdraft fees.

New services to help you manage your account

As part of our continued commitment to provide our customers with the best products and services in the market, we are launching new services for our personal current account customers to help you manage your finances.

No fees for small overdraft balances

From 20 December 2011 we are introducing a new account feature. For those occasions where you use an Arranged or Unarranged Overdraft of £12 or less we will:

- Ensure you do not incur any Daily Arranged Overdraft Fees if you are £12 or less Arranged Overdrawn.
- Ensure you do not incur any Daily Unarranged Overdraft Fees or Paid Item Fees if you are £12 or less Unarranged Overdrawn.

Allowing you time to manage your account

If you use an Arranged Overdraft or go accidentally Unarranged Overdrawn, **you have until 4pm that day to credit your account with cleared funds and move your balance back to an Arranged Overdraft or credit position.**

For additional information on how fees are applied and when funds are cleared, call us on **0845 972 4724** or visit your local branch.

New Mobile Banking Service

Santander Mobile Banking is a safe way of accessing your savings and bank accounts via your mobile phone. The service offers you many of the most popular features of our desktop service, such as viewing balances and transactions, transferring money and paying bills. As long as you are registered and have logged on to Santander Online Banking at least once, you can use this service.

New text message and email alert service

We have recently launched a new alerts service to help you manage your finances. If you have registered for our new Online Banking service you can set up a range of free text message and email alerts, for example, to alert you when your balance falls below a set limit. These alerts are designed to help make day-to-day banking at Santander even easier.

THIS IS AN ONLINE DOCUMENT

Managing your account

Online and telephone banking

Our secure online and telephone banking services are great ways to help keep control of your money. With these services you can carry out a range of banking activities, including checking your balance, reviewing statements, transferring money between accounts and paying bills. Both services provide access 24 hours a day, so you can use them whenever you need them.

How do I register for the alerts and what if I am not registered for Online Banking?

You can register for Online Banking by:

1. Visiting www.santander.co.uk and going to 'Register now'.
2. Or by calling us on **0845 972 4724**. We're open Monday to Saturday 7am to 11pm and Sunday 9am to 6pm.

To reset an existing pass code or registration number, please call **0845 972 4724**.

To register for text message and email alerts log on to Online Banking then go to > Account Services > Account Alerts > follow the instructions.

Cash machines

You can check your account balance at any cash machine where you see the LINK sign. With over 3,100 Santander cash machines in the UK, you can always keep track of your balance. This will help you plan and to make sure you have enough money in your account for any expected bills or payments.

Changes to terms and conditions

Zero Current Account Eligibility

It is an existing requirement to credit your Zero Current Account with at least £1,000 each month. From 16 April 2012, this monthly credit is required to remain eligible for the account and Condition H 2.1.4 of the Specific Conditions will be updated to reflect this. This means that if you fail to credit £1,000 each month, we may tell you this and provide at least 60 days' notice in writing before moving you to another account.

Notices and contacting you about your account

Please note that in the future, we will start sending out more notices of changes to and communications about your account by email or a secure message within Internet Banking.

For emails, we will use the latest address you have supplied to us. It is therefore very important that you keep us up to date with your current email address and advise us if you change it. If you think we may not have your correct email address, please notify us as soon as possible. Before we start to contact you by email we will contact you to advise you that all future notices relating to your account will be sent to you by this method unless you tell us otherwise.

As communicated previously, from January 2012, Condition 22 will be updated to reflect that:

- We may contact you by post, by email, text or secure message.
- It is therefore important that you tell us of any change to name, address, email address and mobile phone number.
- In some cases, we may still contact you by post, for instance where there is a legal obligation to do so.

If you do not inform us of any changes you may not receive important account information, including notices of changes (for example, changes to Terms and Conditions, interest rates and fees) or pre-notification of fees or overdraft interest that are to be applied to your account. In this instance, these changes or fees will still be applied.

What do the changes mean to me and what are my options?

To find out more about the options that are available to you and for more information about our overdraft services, including details on all fees and interest, go to www.santander.co.uk, call us on **0845 972 4724** or visit your local branch.

Note: EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft, which takes account of how often we charge interest to the account and does not include any other fees or charges.

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.