



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, 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.

Internet Banking

Personal ID CARD ENDING 5062 F O'GORM

Your account summary for 13th Feb 2012 to 12th Mar 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: 03/2012	Page number: 1 of 2
Balance brought forward from 12th Feb Statement	£627.66
Total money in:	£1,000.00
Total money out:	-£981.06
Your balance at close of business 12th Mar 2012	£646.60

Interest and refunds paid this period

Date	Why we are paying you	Amount
2nd Mar	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.

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.



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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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
12th Mar	Average credit balance	£727.74

Your transactions 13th Feb 2012 to 12th Mar 2012

Date	Description	Money in	Money out	£ Balance
13th Feb	Balance brought forward from previous statement			627.66
13th Feb	CARD PAYMENT TO OYSTER ISSUE WEB,15.00 GBP ON 09-02-2012		15.00	612.66
13th Feb	CARD PAYMENT TO TICKETMASTER UK,32.75 GBP ON 09-02-2012		32.75	579.91
14th Feb	CARD PAYMENT TO CO-OP GROUP 500274,60.19 GBP ON 11-02-2012		60.19	519.72
14th Feb	CARD PAYMENT TO OYSTER ISSUE WEB,15.00 GBP ON 11-02-2012		15.00	504.72
20th Feb	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 16-02-2012		8.00	496.72
21st Feb	CARD PAYMENT TO CO-OP GROUP 500274,46.50 GBP ON 18-02-2012		46.50	450.22
21st Feb	CARD PAYMENT TO ORANGE (AE/PG/02),10.00 GBP ON 18-02-2012		10.00	440.22
24th Feb	CARD PAYMENT TO WWW.WOOD-FINISHES-DIRE,13.45 GBP ON 22-02-2012		13.45	426.77
27th Feb	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 23-02-2012		8.00	418.77
27th Feb	FASTER PAYMENTS RECEIPT REF.WP FROM WINGPATH LTD	1,000.00		1,418.77
28th Feb	CARD PAYMENT TO SAINSBURY'S S/MKT,26.05 GBP ON 25-02-2012		26.05	1,392.72
28th Feb	CARD PAYMENT TO HOMEBASE LTD 290,52.96 GBP ON 25-02-2012		52.96	1,339.76
28th Feb	CARD PAYMENT TO CO-OP GROUP 500274,52.65 GBP ON 26-02-2012		52.65	1,287.11
1st Mar	CARD PAYMENT TO VAPEXTECH UK LTD,10.50 GBP ON 28-02-2012		10.50	1,276.61
1st Mar	CARD PAYMENT TO WWW.WIMBLEDON.COM,62.00 GBP ON 28-02-2012		62.00	1,214.61
1st Mar	DIRECT DEBIT PAYMENT TO TV LICENCE DDA REF 0003766517, MANDATE NO 0005		145.50	1,069.11
1st Mar	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		29.20	1,039.91
3rd Mar	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 29-02-2012		8.00	1,031.91
3rd Mar	CARD PAYMENT TO Amazon *Mktplce EU-UK,6.98 GBP ON 01-03-2012		6.98	1,024.93
3rd Mar	CASH WITHDRAWAL AT LLOYDS TSB BANK PLC ATM GRAYSHOTT, HINDHEAD, 100.00 GBP, ON 03-03-2012		100.00	924.93
5th Mar	CARD PAYMENT TO WILKINSON,17.29 GBP ON 02-03-2012		17.29	907.64
5th Mar	CARD PAYMENT TO Amazon EU,8.11 GBP ON 02-03-2012		8.11	899.53
6th Mar	CARD PAYMENT TO CO-OP GROUP 500274,44.90 GBP ON 03-03-2012		44.90	854.63
6th Mar	CARD PAYMENT TO NATIONAL LOTTERY INTE,10.00 GBP ON 03-03-2012		10.00	844.63
8th Mar	CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 05-03-2012		2.40	842.23
8th Mar	CARD PAYMENT TO WWW.WOOD-FINISHES-DIRE,28.04 GBP ON 06-03-2012		28.04	814.19
10th Mar	CARD PAYMENT TO MILLCHASE LEISURE CTR,8.00 GBP ON 07-03-2012		8.00	806.19
12th Mar	DIRECT DEBIT PAYMENT TO THE RENEWABLE ENER REF 40016211ECOTRICITY, MANDATE NO 0044		159.59	646.60
12th Mar	Balance carried forward to next statement:			646.60