



Everyday Current Account

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

%%LINEACBC

Your account summary for 12th Apr 2012 to 11th May 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: 05/2012	Page number: 1 of 2
Balance brought forward from 11th Apr Statement	£731.00
Total money in:	£1,500.00
Total money out:	-£1,326.01
Your balance at close of business 11th May 2012	£904.99

Interest and refunds paid this period

Date	Why we are paying you	Amount
2nd May	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

Please note the following Terms and Conditions changes only apply to you if you also have a Santander savings account (this change does not apply to your current account statement).

From 2012, we will only send you a savings statement once a year, unless the terms of your account state you will not receive a statement. This means that if you currently receive a savings statement more frequently than this (e.g. quarterly or half yearly), you will only receive one annually. It also means that you will no longer receive a quarterly cash withdrawal statement if you have completed a transaction at an ATM.

You will continue to receive your current account statement monthly.

Arranged Overdraft fees

- If you've **switched your account using the Account Transfer Service** you will not pay any Arranged Overdraft fees for the first 4 months; or
- If you are **within an introductory overdraft period** you will not pay any Arranged Overdraft fees during this 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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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 May	Average credit balance	£763.87

Your transactions 12th Apr 2012 to 11th May 2012

Date	Description	Money in	Money out	£ Balance
12th Apr	Balance brought forward from previous statement			731.00
13th Apr	 CARD PAYMENT TO WWW.DVLA.GOV.UK,195.00 GBP ON 10-04-2012		195.00	536.00
16th Apr	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.45 GBP ON 12-04-2012		8.45	527.55
16th Apr	 CARD PAYMENT TO CO-OP GROUP 500274,41.66 GBP ON 13-04-2012		41.66	485.89
18th Apr	 CARD PAYMENT TO Amazon *Mktplce EU-UK,2.84 GBP ON 16-04-2012		2.84	483.05
18th Apr	 CARD PAYMENT TO Amazon *Mktplce EU-UK,10.35 GBP ON 16-04-2012		10.35	472.70
20th Apr	PAYMENT BY CHEQUE WITH SERIAL NO 001273		94.00	378.70
21st Apr	 CASH WITHDRAWAL AT CO-OPERATIVE BANK PLC ATM PINEHILL ROAD, BORDON, 100.00 GBP, ON 21-04-2012		100.00	278.70
23rd Apr	 CARD PAYMENT TO CO-OP GROUP 500274,56.11 GBP ON 20-04-2012		56.11	222.59
27th Apr	FASTER PAYMENTS RECEIPT REF.WP FROM WINGPATH LTD	1,000.00		1,222.59
28th Apr	FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	500.00		1,722.59
30th Apr	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.45 GBP ON 26-04-2012		8.45	1,714.14
30th Apr	 CARD PAYMENT TO CO-OP GROUP 500274,68.60 GBP ON 27-04-2012		68.60	1,645.54
1st May	 CARD PAYMENT TO SUN & MOON NEWSAGENT,412.38 GBP ON 28-04-2012		412.38	1,233.16
1st May	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		34.47	1,198.69
1st May	DIRECT DEBIT PAYMENT TO E.H.D.C. REF 02723264 001, MANDATE NO 0015		173.00	1,025.69
1st May	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		29.20	996.49
5th May	 CARD PAYMENT TO MILLCHASE LEISURE CTR,8.45 GBP ON 02-05-2012		8.45	988.04
7th May	 CARD PAYMENT TO CO-OP GROUP 500274,49.74 GBP ON 04-05-2012		49.74	938.30
8th May	 CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 04-05-2012		2.40	935.90
8th May	 CARD PAYMENT TO HOMEBASE LTD 290,30.91 GBP ON 05-05-2012		30.91	904.99
11th May	Balance carried forward to next statement:			904.99