



Everyday Current 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 12th Jul 2012 to 11th Aug 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: 08/2012

Page number: 1 of 3

Balance brought forward from 11th Jul Statement £738.16

Total money in: £900.00

Total money out: -£1,012.81

Your balance at close of business 11th Aug 2012 £625.35

Interest and refunds paid this period

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

News and information

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

Set up free text message & email Alerts with our Online Banking Service

We offer a variety of Account Alerts by text message or email to help you manage your finances better.

We can notify you if your account goes above or falls below a certain limit or if a large deposit has been made into your account to name a few.

Log on and select the Account Services tab for more information. Or if you don't use Online Banking, register today:

santander.co.uk/register



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 Aug	Average credit balance	£687.50

Your transactions 12th Jul 2012 to 11th Aug 2012

Date	Description	Money in	Money out	£ Balance
12th Jul	Balance brought forward from previous statement			738.16
13th Jul	 CARD PAYMENT TO CO-OP GROUP 070715,62.62 GBP ON 11-07-2012		62.62	675.54
16th Jul	 CARD PAYMENT TO TCS HINDHEAD,59.95 GBP ON 13-07-2012		59.95	615.59
17th Jul	 CARD PAYMENT TO NATIONAL LOTTERY INTE,10.00 GBP ON 14-07-2012		10.00	605.59
19th Jul	 CARD PAYMENT TO POST OFFICE COUNTER,8.75 GBP ON 17-07-2012		8.75	596.84
19th Jul	 CARD PAYMENT TO BEECH HILL GARAGE,113.95 GBP ON 17-07-2012		113.95	482.89
20th Jul	 CARD PAYMENT TO POST OFFICE COUNTER,77.50 GBP ON 18-07-2012		77.50	405.39
21st Jul	 CARD PAYMENT TO SCREWFIX DIRECT,15.36 GBP ON 19-07-2012		15.36	390.03
23rd Jul	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ2226NTQW, MANDATE NO 0037		7.49	382.54
23rd Jul	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ2226NTQW, MANDATE NO 0037		14.23	368.31
25th Jul	 CARD PAYMENT TO KANDCO.COM,11.00 GBP ON 23-07-2012		11.00	357.31
25th Jul	 CARD PAYMENT TO WWW.MAHAHOME.CO.UK,14.94 GBP ON 23-07-2012		14.94	342.37
26th Jul	 CARD PAYMENT TO SAINSBURY'S S/MKT,23.55 GBP ON 24-07-2012		23.55	318.82
26th Jul	 CARD PAYMENT TO BIG GREEN SMILE,26.98 GBP ON 24-07-2012		26.98	291.84
26th Jul	FASTER PAYMENTS RECEIPT REF.WP FROM WINGPATH LTD	900.00		1,191.84
27th Jul	 CARD PAYMENT TO CO-OP GROUP 500274,35.27 GBP ON 25-07-2012		35.27	1,156.57
28th Jul	 CARD PAYMENT TO ANDREW JS MUSSETT LTD,55.00 GBP ON 26-07-2012		55.00	1,101.57
28th Jul	 CASH WITHDRAWAL AT LLOYDS TSB BANK PLC ATM GRAYSHOTT, HINDHEAD, 100.00 GBP, ON 28-07-2012		100.00	1,001.57
31st Jul	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		29.20	972.37
1st Aug	 CARD PAYMENT TO Amazon *Mktplce EU-UK,5.20 GBP ON 30-07-2012		5.20	967.17
1st Aug	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		34.47	932.70
1st Aug	DIRECT DEBIT PAYMENT TO E.H.D.C. REF 02723264 001, MANDATE NO 0015		173.00	759.70
2nd Aug	 CARD PAYMENT TO Amazon EU,43.98 GBP ON 31-07-2012		43.98	715.72
6th Aug	 CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP ON 02-08-2012		2.40	713.32
8th Aug	 CARD PAYMENT TO OYSTER RENEW WEB,10.00 GBP ON 06-08-2012		10.00	703.32
9th Aug	 CARD PAYMENT TO TESCO EXPRESS 2965,58.33 GBP ON 07-08-2012		58.33	644.99
10th Aug	 CARD PAYMENT TO CO-OP GROUP 500274,19.64 GBP ON 08-08-2012		19.64	625.35
11th Aug	Balance carried forward to next statement:			625.35

Annual Summary of Interest and Fees

11th Jul 2011 to 10th Jul 2012

Type of interest and fees	Credit interest	Number of charges	Amount of charges
Interest you have earned	£0.00		
Cash back you have earned	£0.00		
Arranged Overdraft (interest charged)		0	£0.00
Unarranged Overdraft (interest charged)		0	£0.00
Paid Item Fees		0	£0.00
Unpaid Item Fees		0	£0.00
Unarranged Overdraft Monthly Fees		0	£0.00
Daily Arranged Overdraft Fee*		0	£0.00
Daily Unarranged Overdraft Fee*		0	£0.00
Account Fees		0	£0.00
Underfunding Fees		0	£0.00
Overall Total	£0.00	0	£0.00

*Total amount of charges is calculated daily and charged once a month. As a result, the total number of charges reflects the number of months an Arranged or Unarranged overdraft fee has been charged.

Your account is an Everyday Current Account, no credit interest is paid on this account.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is exempt from income tax. Interest on your account is paid net of tax at the basic rate unless you have completed an R85 which allows you to receive gross interest.

Please note that the level of interest rates and fees may have changed throughout the period of your annual summary. For details of our previous rates and fees (including any non-standard account service fees) please visit www.santander.com or visit your local branch.

For details of our latest rates and fees please see reverse.

Any non-standard account services fees you may have incurred during the year are not included in this summary but can be found on your monthly statement.

08/2012

Type of account	Daily Arranged Overdraft Fee	Daily Unarranged Overdraft Fee	Paid Item Fee	Unpaid Item Fee
1 2 3 Current Account	£1 a day (capped at 20 days in each monthly statement period)	£5 a day	£5 for each item	£10 for each item
Preferred Current Account, Reward Current Account Premier 50, Premier 21, Travel Reward and Family Reward Current Accounts	£1 a day (capped at 10 days in each monthly statement period)	£5 a day (capped at 10 days in each monthly statement period)	£5 for each item	£10 for each item
Premium Current Account	No charge	£5 a day (capped at 10 days in each monthly statement period)	£5 for each item	£10 for each item
Everyday Current Account, Preferred In-Credit Rate Account, Premier Current and Premier Direct Current Accounts	£1 a day (capped at 20 days in each monthly statement period)	£5 a day (capped at 20 days in each monthly statement period)	£25 for each item	£25 for each item
Student Santander University Account, Post Graduate and Graduate Accounts	No charge	£5 a day (capped at 10 days in each monthly statement period)	£5 for each item	£10 for each item
Instant Plus Account, International Student Account, Basic Account, Basic Cash & Basic Banking	This does not apply. Arranged Overdrafts and Unarranged Overdrafts are not available with these products			£25 for each item
Choice Account	£1 a day (capped at 10 days in each monthly statement period)	£5 a day (capped at 10 days in each monthly statement period)	No charge	No charge

Type of account	Arranged and Unarranged Overdraft Rate	Daily Unarranged Overdraft Fee	Paid Item Fee	Unpaid Item Fee
Zero Current Account	18.9%		No charge	
Flexiplan Account	22.2%		No charge	

Underfunding Fee

If you fail to pay at least £1,000 a month into your account (see note 1)	
Preferred Current Account	£2 per month
If you fail to pay at least £500 a month into your account (see note 1)	
Premier Current and Premier Direct Current Accounts	£5 per month

Account fee

Type of account	Fee
1 2 3 Current Account	£2 a month
Reward Current Account	£10 a month
Premium Current Account	£20 a month
International Student Current Account	£5 a month
Premier 50 Current Account	£12 a month
Travel Reward and Family Reward Current Account	£15 a month
Choice Account	£5 a month

Note 1: You must pay a minimum amount into your account each month (the charging period is from one statement month to the next). Transfers and interest into the account from another Santander account in your name (whether sole name or in joint names with another account holder) do not count towards your monthly amount.