



## FLEXIBLE CARD SAVER STATEMENT

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

%%LINEACBC



Telephone Banking, enquiries phone  
**0845 609 0014**  
Monday to Saturday, 8am to 9pm

Hard of hearing customers can call us by  
using the text phone number below  
**18001 0845 972 4724**  
Monday to Saturday, 8am to 9pm.



e-banking service and information available  
at [www.santander.co.uk](http://www.santander.co.uk)



Santander, 9 Nelson Street, Bradford, West  
Yorkshire, BD1 5AN.

### Your account summary for 11th Oct 2011 to 9th Jan 2012

Account name	<b>MR FRANK O'GORMAN</b>	
Account number:	X12709807	SAVING
BIC:	ABBYGB2LXXX	IBAN: GB25 ABBY SAVI NGX1 2709 80
Statement number:	01/2012	Page number: 1 of 2
Balance brought forward from previous Statement	£0.00	
Total money in:	£0.00	
Total money out:	£0.00	
<b>Your balance at close of business 9th Jan 2012</b>	<b>£0.00</b>	

### Your current interest rate is 0.10% annual gross (variable)

Rate correct as at 9th Jan 2012.

Full details of the rates that apply to your account can be found below.

Balance tiers	Gross p.a./AER (variable)	Net p.a./AER (variable)
£1+	0.10%	0.08%

Rates effective from 1 December 2009.

Rate fixed at 0.10% gross p.a./AER on balances below £100. Monthly, quarterly and half yearly rates are the same as annual ones.

The gross rate is the interest rate we pay before income tax is taken off.

The net rate is the interest rate we pay after deduction of income tax at the rate specified by law (currently 20%).

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.

## News and information

### Managing your money online or through mobile banking

There are lots of ways you can manage your money at Santander and one option is to use our safe, secure and easy to use internet service.

Most of our on-sale savings accounts can be managed online from a home computer or lap-top or through a mobile phone with internet access.

To find out more and register for free visit [Santander.co.uk/register](http://Santander.co.uk/register).

### 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](http://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](http://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](http://www.santander.co.uk). Interest or fees will be calculated daily on any outstanding overdrawn balance.

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### Your transactions 11th Oct 2011 to 9th Jan 2012

Date	Description	Money in	Money out	£ Balance
11th Oct	<b>Balance brought forward from previous statement</b>			0.00
9th Jan	<b>Balance carried forward to next statement:</b>			<b>0.00</b>

