

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

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Telephone Banking, enquiries or lost or stolen cards 0800 9 123 123, 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.

For the hard of hearing and/or speech impaired, Text Relay service available 18001 0800 9 123 123



Online Banking service and information available at www.santander.co.uk



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

Online and Mobile Banking

ID magus49 F O'GORMAN

Your account summary for 12th Jan 2017 to 11th Feb 2017

Account name **MR FRANK O'GORMAN**

Account number: 20850699 Sort Code: 09 01 26 Statement number: 02/2017

BIC: ABBYGB2LXXX IBAN: GB14 ABBY 0901 2620 8506 99

Balance brought forward from 11th Jan Statement £719.58

Total money in: £1,325.40

Total money out: -£902.02

Your balance at close of business 11th Feb 2017 £1,142.96

Interest and refunds paid this period

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

News and information

Arranged Overdraft Fee changes

From **9 January 2017**, a tiered Arranged Overdraft Usage Fee applies to the **11213 Current Account**, the **11213 Lite Current Account** and the **Everyday Current Account**, reflecting the amount of Arranged Overdraft you use:

£1 per day – below £2,000
£2 per day – £2,000 to £2,999.99
£3 per day – £3,000 and above

This means, if you use an overdraft of £2,000 or more, you'll pay more in fees than before. If you use an overdraft of less than £2,000, the fee remains the same. You'll see the new fee on statements you receive on or after **9 February 2017**.

For more information on overdraft fees please visit santander.co.uk/uk/current-accounts.

Fees for using a cash card on your current account at Santander Spain cash machines

From **1 May 2017** withdrawals from a Santander cash machine in Spain using a **cash card** on your current account will be charged in the same way as withdrawals from any other cash machine abroad: 1.5% of the value (at least £1.99), plus a currency conversion fee of 2.75% of the value. Fees may be higher if you make a withdrawal in Sterling, rather than local currency.

For more information on cash machine fees, please see our General Terms & Conditions at santander.co.uk/uk/current-accounts/help-support.

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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. The account(s) shown in this statement are eligible for compensation under the scheme. Santander UK plc is an authorised deposit taker and accepts deposits under this name and the cahoot and Santander Corporate & Commercial Bank trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, a copy of which is available in your local Santander branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

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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Date	Average balance for the month	Amount
11th Feb	Average credit balance	£751.84

Your transactions 12th Jan 2017 to 11th Feb 2017

Date	Description	Money in	Money out	£ Balance
12th Jan	Balance brought forward from previous statement			719.58
12th Jan	CARD PAYMENT TO WILKO RETAIL LIMIT,19.05 GBP, RATE 1.00/GBP ON 10-01-2017		19.05	700.53
12th Jan	CARD PAYMENT TO HEADLEY PHARMACY,2.59 GBP, RATE 1.00/GBP ON 10-01-2017		2.59	697.94
12th Jan	CARD PAYMENT TO BEECH HILL GARAGE,294.61 GBP, RATE 1.00/GBP ON 10-01-2017		294.61	403.33
13th Jan	CARD PAYMENT TO CO-OP GROUP 500274,29.59 GBP, RATE 1.00/GBP ON 11-01-2017		29.59	373.74
18th Jan	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		5.95	367.79
19th Jan	CARD PAYMENT TO BRITISH GAS.CO.UK,309.02 GBP, RATE 1.00/GBP ON 17-01-2017		309.02	58.77
24th Jan	CARD PAYMENT TO MARKS&SPENCER PLC SF,6.25 GBP, RATE 1.00/GBP ON 21-01-2017		6.25	52.52
25th Jan	BANK GIRO CREDIT REF YM638246C DWP SP, 000100288062502759	825.40		877.92
28th Jan	FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	500.00		1,377.92
28th Jan	BILL PAYMENT VIA FASTER PAYMENT TO LLOYDS REFERENCE 5404382111041847 , MANDATE NO 1		91.81	1,286.11
30th Jan	DIRECT DEBIT PAYMENT TO THE PHONE CO-OP REF 00147707, MANDATE NO 0050		15.76	1,270.35
30th Jan	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		32.93	1,237.42
31st Jan	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		32.93	1,204.49
1st Feb	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		32.00	1,172.49
4th Feb	CARD PAYMENT TO CO-OP GROUP 500274,27.13 GBP, RATE 1.00/GBP ON 02-02-2017		27.13	1,145.36
9th Feb	CARD PAYMENT TO WWW.VOIPPHONE.CO.UK,2.40 GBP, RATE 1.00/GBP ON 07-02-2017		2.40	1,142.96
11th Feb	Balance carried forward to next statement:			1,142.96