



Everyday Current Account

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

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

Online and Mobile Banking

ID magus49 F O'GORMAN

Your account summary for 12th Jul 2017 to 11th Aug 2017

Account name **MR FRANK O'GORMAN**

Account number: 20850699 Sort Code: 09 01 26 Statement number: 08/2017

BIC: ABBYGB2LXXX IBAN: GB14 ABBY 0901 2620 8506 99

Balance brought forward from 11th Jul Statement	£277.51
Total money in:	£2,215.28
Total money out:	-£1,364.80
Your balance at close of business 11th Aug 2017	£1,127.99

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

Account Changes

We've recently made some changes to how we describe the monthly cap on overdraft charges in our Key Facts Documents. From **27 July 2017** the Zero Current Account and Further Education Current Account will have overdraft charges capped at £95 per monthly statement.

In addition, from **27 July 2017**, the Unarranged Overdraft interest on the Further Education Current Account will be reduced to 18.9% AER and the Unpaid Item fee on the Over 18 Cash Card Account will be reduced to £10.

The Key Facts Document for your account is available at santander.co.uk or in branch.

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.

Your Everyday Current Account has a monthly cap for Unarranged Overdraft fees of £95. More information about the caps on your Everyday Current Account can be found in the Key Facts Document.

Monthly cap on Unarranged Overdraft charges - Each current account will set a monthly maximum charge for going overdrawn when you have not arranged an overdraft; or going over/past your Arranged Overdraft limit (if you have one). This cap covers any interest and fees for going over/past your Arranged Overdraft limit; fees for each payment your bank allows despite lack of funds; and fees for each payment your bank refuses due to lack of funds.























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 Aug	Average credit balance	£647.77

Your transactions 12th Jul 2017 to 11th Aug 2017

Date	Description	Money in	Money out	£ Balance
12th Jul	Balance brought forward from previous statement			277.51
12th Jul	BANK GIRO CREDIT REF YM638246C DWP SP, 000100278441957635	840.84		1,118.35
13th Jul	 CARD PAYMENT TO MARKS&SPENCER PLC,23.60 GBP, RATE 1.00/GBP ON 11-07-2017		23.60	1,094.75
14th Jul	 CARD PAYMENT TO SAINSBURYS,4.95 GBP, RATE 1.00/GBP ON 12-07-2017		4.95	1,089.80
14th Jul	 CARD PAYMENT TO CO-OP GROUP 500274,27.00 GBP, RATE 1.00/GBP ON 12-07-2017		27.00	1,062.80
18th Jul	 CARD PAYMENT TO MARKS&SPENCER PLC,4.35 GBP, RATE 1.00/GBP ON 15-07-2017		4.35	1,058.45
18th Jul	 CARD PAYMENT TO MARKS&SPENCER PLC,6.00 GBP, RATE 1.00/GBP ON 15-07-2017		6.00	1,052.45
18th Jul	 CARD PAYMENT TO MARKS&SPENCER PLC,6.90 GBP, RATE 1.00/GBP ON 15-07-2017		6.90	1,045.55
18th Jul	 CARD PAYMENT TO SELECTSPECS.COM,32.83 GBP, RATE 1.00/GBP ON 16-07-2017		32.83	1,012.72
19th Jul	 CARD PAYMENT TO WWW.RJPRYCE.CO.UK,23.90 GBP, RATE 1.00/GBP ON 17-07-2017		23.90	988.82
20th Jul	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ2226NTQW, MANDATE NO 0037		21.38	967.44
20th Jul	 CARD PAYMENT TO WWW.TRADINGDEPOT.COM,274.79 GBP, RATE 1.00/GBP ON 18-07-2017		274.79	692.65
21st Jul	 CARD PAYMENT TO SAINSBURYS,5.55 GBP, RATE 1.00/GBP ON 19-07-2017		5.55	687.10
21st Jul	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ2226NTQW, MANDATE NO 0037		13.68	673.42
22nd Jul	 CARD PAYMENT TO TICKETOFFICESALE,24.60 GBP, RATE 1.00/GBP ON 20-07-2017		24.60	648.82
24th Jul	 CARD PAYMENT TO MARKS&SPENCER PLC,7.15 GBP, RATE 1.00/GBP ON 21-07-2017		7.15	641.67
24th Jul	 CARD PAYMENT TO BRITISH GAS.CO.UK,45.17 GBP, RATE 1.00/GBP ON 21-07-2017		45.17	596.50
24th Jul	 CARD PAYMENT TO TESCO STORE 2590,41.91 GBP, RATE 1.00/GBP ON 21-07-2017		41.91	554.59
24th Jul	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ2226NTQW, MANDATE NO 0037		22.80	531.79
26th Jul	 CARD PAYMENT TO SCREWFIX DIRECT,28.21 GBP, RATE 1.00/GBP ON 24-07-2017		28.21	503.58
26th Jul	 CARD PAYMENT TO TESCO STORES 2193,23.71 GBP, RATE 1.00/GBP ON 24-07-2017		23.71	479.87
27th Jul	 CARD PAYMENT TO SCREWFIX DIRECT,6.29 GBP, RATE 1.00/GBP ON 25-07-2017		6.29	473.58
27th Jul	 CARD PAYMENT TO SCREWFIX DIRECT,15.99 GBP, RATE 1.00/GBP ON 25-07-2017		15.99	457.59
31st Jul	 CARD PAYMENT TO MARKS&SPENCER PLC SF,5.75 GBP, RATE 1.00/GBP ON 28-07-2017		5.75	451.84
31st Jul	 CARD PAYMENT TO CO-OP GROUP 500274,5.99 GBP, RATE 1.00/GBP ON 28-07-2017		5.99	445.85
31st Jul	 CARD PAYMENT TO SAINSBURY'S S/MKT,22.23 GBP, RATE 1.00/GBP ON 28-07-2017		22.23	423.62
31st Jul	DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		32.93	390.69
31st Jul	DIRECT DEBIT PAYMENT TO THE PHONE CO-OP REF 00147707, MANDATE NO 0050		15.74	374.95
1st Aug	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		19.00	355.95
1st Aug	 CARD PAYMENT TO SAINSBURYS,2.40 GBP, RATE 1.00/GBP ON 30-07-2017		2.40	353.55



Date		Description	Money in	Money out	£ Balance
1st Aug		CARD PAYMENT TO HINDHEAD SF CONNECT,53.87 GBP, RATE 1.00/GBP ON 28-07-2017		53.87	299.68
1st Aug		CARD PAYMENT TO CO-OP GROUP 500274,20.96 GBP, RATE 1.00/GBP ON 30-07-2017		20.96	278.72
1st Aug		DIRECT DEBIT PAYMENT TO EAST HAMPSHIRE D C REF 02723264 001, MANDATE NO 0015		188.00	90.72
2nd Aug		CARD PAYMENT TO WILKO RETAIL LIMIT,19.89 GBP, RATE 1.00/GBP ON 31-07-2017		19.89	70.83
4th Aug		CARD PAYMENT TO SAINSBURYS,4.85 GBP, RATE 1.00/GBP ON 02-08-2017		4.85	65.98
7th Aug		CARD PAYMENT TO CO-OP GROUP 500274,6.99 GBP, RATE 1.00/GBP ON 04-08-2017		6.99	58.99
7th Aug		CARD PAYMENT TO SAINSBURYS,11.55 GBP, RATE 1.00/GBP ON 04-08-2017		11.55	47.44
7th Aug		CARD PAYMENT TO CO-OP GROUP 500274,23.98 GBP, RATE 1.00/GBP ON 04-08-2017		23.98	23.46
7th Aug		FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	10.00		33.46
7th Aug		DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		3.60	29.86
7th Aug		DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		4.49	25.37
7th Aug		FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	500.00		525.37
8th Aug		CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP, RATE 1.00/GBP ON 06-08-2017		2.40	522.97
8th Aug		CARD PAYMENT TO WILKO RETAIL LIMIT,25.30 GBP, RATE 1.00/GBP ON 05-08-2017		25.30	497.67
9th Aug		BANK GIRO CREDIT REF YM638246C DWP SP, 000100265852509614	840.84		1,338.51
9th Aug		CARD PAYMENT TO SAINSBURYS,5.85 GBP, RATE 1.00/GBP ON 07-08-2017		5.85	1,332.66
9th Aug		CARD PAYMENT TO CO-OP GROUP 500274,28.68 GBP, RATE 1.00/GBP ON 07-08-2017		28.68	1,303.98
10th Aug		CREDIT FROM MARKS&SPENCER PLC ON 2017-08-08	23.60		1,327.58
10th Aug		CARD PAYMENT TO MARKS&SPENCER PLC,6.35 GBP, RATE 1.00/GBP ON 08-08-2017		6.35	1,321.23
10th Aug		CARD PAYMENT TO TESCO STORE 2590,4.00 GBP, RATE 1.00/GBP ON 08-08-2017		4.00	1,317.23
11th Aug		DIRECT DEBIT PAYMENT TO GOOD ENERGY LTD REF 1228523, MANDATE NO 0055		189.24	1,127.99
11th Aug		Balance carried forward to next statement:			1,127.99

