



Everyday Current Account

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

%%SSC

?



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 Aug 2017 to 11th Sep 2017

Account name **MR FRANK O'GORMAN**

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

BIC: ABBYGB2LXXX IBAN: GB14 ABBY 0901 2620 8506 99

Balance brought forward from 11th Aug Statement	£1,127.99
Total money in:	£1,356.84
Total money out:	-£1,683.45

Your balance at close of business 11th Sep 2017 £801.38

Interest and refunds paid this period

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

News and information

Santander's ring-fencing plans

The UK's largest banking groups have to comply with ring-fencing requirements from 1 January 2019.

Please visit santanderringfencing.co.uk for more information on our ring-fencing plans and advice on how you can protect yourself from fraud and scams.

Going abroad? Add a holiday flag

If you're going abroad, let us know the details of your trip by adding a holiday flag to your account so that you can continue to safely use your card on your trip. Simply log on to Online Banking, go to Account Services and select 'Use Card Abroad'.

If you don't have Online Banking, sign up today at santander.co.uk/onlinebanking, in your local branch or by calling us on **0800 9 123 123**. You can also let us know of any travel arrangements in branch or over the phone.

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.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. www.santander.co.uk. Telephone 0800 389 7000. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. Santander and the flame logo are registered trademarks.

Date	Average balance for the month	Amount
11th Sep	Average credit balance	£746.30

Your transactions 12th Aug 2017 to 11th Sep 2017

Date	Description	Money in	Money out	£ Balance
12th Aug	Balance brought forward from previous statement			1,127.99
12th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,0.75 GBP, RATE 1.00/GBP ON 10-08-2017		0.75	1,127.24
12th Aug	 CARD PAYMENT TO SCREWFIX DIRECT,17.27 GBP, RATE 1.00/GBP ON 10-08-2017		17.27	1,109.97
14th Aug	 CARD PAYMENT TO MARKS&SPENCER PLC SF,5.75 GBP, RATE 1.00/GBP ON 11-08-2017		5.75	1,104.22
14th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,1.00 GBP, RATE 1.00/GBP ON 11-08-2017		1.00	1,103.22
14th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,1.80 GBP, RATE 1.00/GBP ON 11-08-2017		1.80	1,101.42
14th Aug	 CARD PAYMENT TO WILKO RETAIL LIMIT,5.00 GBP, RATE 1.00/GBP ON 11-08-2017		5.00	1,096.42
14th Aug	 CARD PAYMENT TO SCREWFIX DIRECT,13.99 GBP, RATE 1.00/GBP ON 11-08-2017		13.99	1,082.43
14th Aug	 CARD PAYMENT TO WICKES,21.87 GBP, RATE 1.00/GBP ON 11-08-2017		21.87	1,060.56
15th Aug	 CREDIT FROM WILKO RETAIL LIMIT ON 2017-08-12	16.00		1,076.56
15th Aug	 CARD PAYMENT TO SCREWFIX DIRECT,4.79 GBP, RATE 1.00/GBP ON 12-08-2017		4.79	1,071.77
15th Aug	 CARD PAYMENT TO WILKO RETAIL LIMIT,1.00 GBP, RATE 1.00/GBP ON 12-08-2017		1.00	1,070.77
15th Aug	 CARD PAYMENT TO WAITROSE 692,67.39 GBP, RATE 1.00/GBP ON 13-08-2017		67.39	1,003.38
16th Aug	 CARD PAYMENT TO MARKS&SPENCER PLC SF,5.75 GBP, RATE 1.00/GBP ON 14-08-2017		5.75	997.63
16th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,1.80 GBP, RATE 1.00/GBP ON 14-08-2017		1.80	995.83
16th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,2.00 GBP, RATE 1.00/GBP ON 14-08-2017		2.00	993.83
17th Aug	 CARD PAYMENT TO CPC,11.69 GBP, RATE 1.00/GBP ON 12-08-2017		11.69	982.14
18th Aug	 CARD PAYMENT TO MARKS&SPENCER PLC SF,12.25 GBP, RATE 1.00/GBP ON 16-08-2017		12.25	969.89
18th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,1.30 GBP, RATE 1.00/GBP ON 16-08-2017		1.30	968.59
18th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,2.15 GBP, RATE 1.00/GBP ON 16-08-2017		2.15	966.44
19th Aug	 CARD PAYMENT TO MARKS&SPENCER PLC SF,5.75 GBP, RATE 1.00/GBP ON 17-08-2017		5.75	960.69
19th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,3.00 GBP, RATE 1.00/GBP ON 17-08-2017		3.00	957.69
19th Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,3.70 GBP, RATE 1.00/GBP ON 17-08-2017		3.70	953.99
21st Aug	 CARD PAYMENT TO MARKS&SPENCER PLC SF,7.25 GBP, RATE 1.00/GBP ON 18-08-2017		7.25	946.74
21st Aug	 CARD PAYMENT TO SAINSBURYS S/MKTS,0.65 GBP, RATE 1.00/GBP ON 18-08-2017		0.65	946.09
21st Aug	 CARD PAYMENT TO SLEAFORD SERVICE STATION,49.41 GBP, RATE 1.00/GBP ON 17-08-2017		49.41	896.68
21st Aug	 CARD PAYMENT TO TESCO STORES 2193,18.00 GBP, RATE 1.00/GBP ON 18-08-2017		18.00	878.68
22nd Aug	 CARD PAYMENT TO SQUIRES GARDEN CENTRE,3.90 GBP, RATE 1.00/GBP ON 19-08-2017		3.90	874.78
22nd Aug	 CARD PAYMENT TO SCREWFIX DIRECT LT,13.99 GBP, RATE 1.00/GBP ON 19-08-2017		13.99	860.79



Date		Description	Money in	Money out	£ Balance
22nd Aug	DEBIT	CARD PAYMENT TO WWW.PCNPAYMENTS.COM,61.80 GBP, RATE 1.00/GBP ON 20-08-2017		61.80	798.99
24th Aug	DEBIT	CARD PAYMENT TO MARKS&SPENCER PLC SF,3.95 GBP, RATE 1.00/GBP ON 22-08-2017		3.95	795.04
24th Aug	DEBIT	CARD PAYMENT TO SAINSBURY'S S/MKT,5.95 GBP, RATE 1.00/GBP ON 22-08-2017		5.95	789.09
24th Aug	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT,67.04 GBP, RATE 1.00/GBP ON 22-08-2017		67.04	722.05
24th Aug	DEBIT	CARD PAYMENT TO TESCO STORES 2193,43.12 GBP, RATE 1.00/GBP ON 22-08-2017		43.12	678.93
25th Aug	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT,29.15 GBP, RATE 1.00/GBP ON 23-08-2017		29.15	649.78
25th Aug		BILL PAYMENT VIA FASTER PAYMENT TO LLOYDS REFERENCE 5404382111041847 , MANDATE NO 1		206.58	443.20
29th Aug		DIRECT DEBIT PAYMENT TO THE PHONE CO-OP REF 00147707, MANDATE NO 0050		18.82	424.38
29th Aug	DEBIT	CARD PAYMENT TO SAINSBURYS,9.05 GBP, RATE 1.00/GBP ON 27-08-2017		9.05	415.33
29th Aug	DEBIT	CARD PAYMENT TO CO-OP GROUP 500274,35.73 GBP, RATE 1.00/GBP ON 27-08-2017		35.73	379.60
30th Aug	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT LT,6.35 GBP, RATE 1.00/GBP ON 28-08-2017		6.35	373.25
30th Aug	DEBIT	CARD PAYMENT TO WILKO RETAIL LIMIT,31.15 GBP, RATE 1.00/GBP ON 28-08-2017		31.15	342.10
31st Aug	DEBIT	CARD PAYMENT TO MARKS&SPENCER PLC SF,3.95 GBP, RATE 1.00/GBP ON 29-08-2017		3.95	338.15
31st Aug	DEBIT	CARD PAYMENT TO SAINSBURYS S/MKTS,3.00 GBP, RATE 1.00/GBP ON 29-08-2017		3.00	335.15
31st Aug	DEBIT	CARD PAYMENT TO DEC/Disasters Emergency,15.00 GBP, RATE 1.00/GBP ON 29-08-2017		15.00	320.15
31st Aug		DIRECT DEBIT PAYMENT TO CORNHILL DIRECT REF 90033417/62940816, MANDATE NO 0045		32.93	287.22
1st Sep	DEBIT	CARD PAYMENT TO AVAAZ.ORG,12.00 GBP, RATE 1.00/GBP ON 30-08-2017		12.00	275.22
1st Sep		DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		24.00	251.22
1st Sep		DIRECT DEBIT PAYMENT TO EAST HAMPSHIRE D C REF 02723264 001, MANDATE NO 0015		188.00	63.22
1st Sep		FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	500.00		563.22
2nd Sep	DEBIT	CARD PAYMENT TO TESCO STORES 2193,45.93 GBP, RATE 1.00/GBP ON 31-08-2017		45.93	517.29
2nd Sep	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT,46.52 GBP, RATE 1.00/GBP ON 31-08-2017		46.52	470.77
4th Sep	DEBIT	CARD PAYMENT TO WICKES,5.00 GBP, RATE 1.00/GBP ON 01-09-2017		5.00	465.77
4th Sep	DEBIT	CARD PAYMENT TO SAINSBURY'S S/MKT,10.90 GBP, RATE 1.00/GBP ON 01-09-2017		10.90	454.87
6th Sep		BANK GIRO CREDIT REF YM638246C DWP SP, 000100297085498577	840.84		1,295.71
6th Sep	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT,58.29 GBP, RATE 1.00/GBP ON 04-09-2017		58.29	1,237.42
6th Sep	DEBIT	CARD PAYMENT TO WILKO RETAIL LIMIT,17.65 GBP, RATE 1.00/GBP ON 04-09-2017		17.65	1,219.77
7th Sep	DEBIT	CARD PAYMENT TO MARKS&SPENCER PLC SF,12.25 GBP, RATE 1.00/GBP ON 05-09-2017		12.25	1,207.52
7th Sep	DEBIT	CARD PAYMENT TO SAINSBURYS S/MKTS,5.40 GBP, RATE 1.00/GBP ON 05-09-2017		5.40	1,202.12
7th Sep	DEBIT	CARD PAYMENT TO WWW.VOIPFONE.CO.UK,2.40 GBP, RATE 1.00/GBP ON 05-09-2017		2.40	1,199.72
8th Sep	DEBIT	CARD PAYMENT TO MOORE MOTORS HEADLY,336.25 GBP, RATE 1.00/GBP ON 06-09-2017		336.25	863.47
8th Sep	DEBIT	CARD PAYMENT TO SAINSBURYS,5.45 GBP, RATE 1.00/GBP ON 06-09-2017		5.45	858.02
8th Sep	DEBIT	CARD PAYMENT TO CO-OP GROUP 500274,32.39 GBP, RATE 1.00/GBP ON 06-09-2017		32.39	825.63
9th Sep	DEBIT	CARD PAYMENT TO MARKS&SPENCER PLC SF,12.95 GBP, RATE 1.00/GBP ON 07-09-2017		12.95	812.68
9th Sep	DEBIT	CARD PAYMENT TO SAINSBURYS S/MKTS,11.30 GBP, RATE 1.00/GBP ON 07-09-2017		11.30	801.38
11th Sep		Balance carried forward to next statement:			801.38

