



Everyday Current Account

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.

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 Dec 2017 to 11th Jan 2018

Account name **MR FRANK O'GORMAN**

Account number: 20850699 Sort Code: 09 01 26 Statement number: 01/2018

BIC: ABBYGB2LXXX IBAN: GB14 ABBY 0901 2620 8506 99

Balance brought forward from 11th Dec Statement	£634.51
Total money in:	£1,340.84
Total money out:	-£1,322.96
Your balance at close of business 11th Jan 2018	£652.39

Credit interest rate: No credit interest is paid on this account.

Interest and refunds paid this period

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

News and information

Current account alerts

By 2 February 2018, we will be automatically registering current accounts to receive text message or email alerts about unarranged overdrafts fees. This is to help you prevent or minimise fees. These, and other alerts, can be turned on or off easily via Online Banking, over the phone or in your local branch.

Protect yourself against fraud and scams

It's very important to keep your banking details private and secure. To find out more visit santander.co.uk/uk/help-support/security-centre

1. **Never** share a Santander One Time Passcode (OTP) with another person, not even a Santander employee.
2. **Never** download software onto your computer or other devices following or during a cold call.
3. **Never** enter your online banking details after clicking on a link in an email or message.

If you're ever asked to do any of these, refuse and contact us immediately.

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.

AER explained - 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. Gross rate explained - The gross rate is the interest rate we pay where no income tax has been deducted.

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Date	Average balance for the month	Amount
11th Jan	Average credit balance	£477.34

Your transactions 12th Dec 2017 to 11th Jan 2018

Date	Description	Money in	Money out	£ Balance
12th Dec	Balance brought forward from previous statement			634.51
12th Dec	 CARD PAYMENT TO SCREWFIX DIRECT,39.92 GBP, RATE 1.00/GBP ON 09-12-2017		39.92	594.59
12th Dec	 CARD PAYMENT TO WOOLMER SERVICE STN,51.54 GBP, RATE 1.00/GBP ON 09-12-2017		51.54	543.05
13th Dec	 CARD PAYMENT TO SCREWFIX DIRECT,12.49 GBP, RATE 1.00/GBP ON 11-12-2017		12.49	530.56
13th Dec	 CARD PAYMENT TO CO-OP GROUP 500274,16.20 GBP, RATE 1.00/GBP ON 11-12-2017		16.20	514.36
13th Dec	 CARD PAYMENT TO COOMERS,25.90 GBP, RATE 1.00/GBP ON 11-12-2017		25.90	488.46
13th Dec	 CARD PAYMENT TO SAINSBURYS,1.80 GBP, RATE 1.00/GBP ON 11-12-2017		1.80	486.66
14th Dec	 CARD PAYMENT TO HINDHEAD SF CONNECT,6.85 GBP, RATE 1.00/GBP ON 11-12-2017		6.85	479.81
15th Dec	 CARD PAYMENT TO WOOD FINISHES DIRECT L,42.86 GBP, RATE 1.00/GBP ON 13-12-2017		42.86	436.95
16th Dec	 CARD PAYMENT TO HINDHEAD SF CONNECT,6.85 GBP, RATE 1.00/GBP ON 13-12-2017		6.85	430.10
18th Dec	 CARD PAYMENT TO TESCO STORES 2193,63.65 GBP, RATE 1.00/GBP ON 15-12-2017		63.65	366.45
18th Dec	 CARD PAYMENT TO WILKO RETAIL LIMIT,27.05 GBP, RATE 1.00/GBP ON 15-12-2017		27.05	339.40
19th Dec	 CARD PAYMENT TO WILKO RETAIL LIMIT,51.00 GBP, RATE 1.00/GBP ON 16-12-2017		51.00	288.40
20th Dec	DIRECT DEBIT PAYMENT TO CCC REF 115088DIRECT DEBIT, MANDATE NO 0054		38.00	250.40
21st Dec	 CARD PAYMENT TO TESCO STORES 2193,28.65 GBP, RATE 1.00/GBP ON 19-12-2017		28.65	221.75
22nd Dec	BANK GIRO CREDIT REF YM638246C DWP SP, 000100260102747034	840.84		1,062.59
23rd Dec	 CARD PAYMENT TO NEW LOOK 1720,17.68 GBP, RATE 1.00/GBP ON 21-12-2017		17.68	1,044.91
23rd Dec	 CARD PAYMENT TO MARKS&SPENCER PLC,3.90 GBP, RATE 1.00/GBP ON 21-12-2017		3.90	1,041.01
23rd Dec	 CARD PAYMENT TO CHARLES CLINKARD,65.05 GBP, RATE 1.00/GBP ON 21-12-2017		65.05	975.96
23rd Dec	 CARD PAYMENT TO MARKS&SPENCER PLC,7.05 GBP, RATE 1.00/GBP ON 21-12-2017		7.05	968.91
23rd Dec	 CARD PAYMENT TO MARKS&SPENCER PLC,2.20 GBP, RATE 1.00/GBP ON 21-12-2017		2.20	966.71
23rd Dec	 CARD PAYMENT TO MONSOON/ACCZ LTD,18.00 GBP, RATE 1.00/GBP ON 21-12-2017		18.00	948.71
23rd Dec	 CARD PAYMENT TO MARKS&SPENCER PLC,35.05 GBP, RATE 1.00/GBP ON 21-12-2017		35.05	913.66
23rd Dec	 CARD PAYMENT TO MARKS&SPENCER PLC,4.00 GBP, RATE 1.00/GBP ON 21-12-2017		4.00	909.66
23rd Dec	 CARD PAYMENT TO ROBERT DYAS HOLDNG LTD,29.99 GBP, RATE 1.00/GBP ON 21-12-2017		29.99	879.67
26th Dec	 CARD PAYMENT TO MARKS&SPENCER PLC,5.80 GBP, RATE 1.00/GBP ON 22-12-2017		5.80	873.87
26th Dec	 CARD PAYMENT TO FARNHAM ROAD CAR PARK,3.00 GBP, RATE 1.00/GBP ON 22-12-2017		3.00	870.87



Date	Description	Money in	Money out	£ Balance
26th Dec	CARD PAYMENT TO CHARLES CLINKARD,90.04 GBP, RATE 1.00/GBP ON 22-12-2017		90.04	780.83
26th Dec	CARD PAYMENT TO TIMPSON LTD,3.40 GBP, RATE 1.00/GBP ON 22-12-2017		3.40	777.43
26th Dec	CARD PAYMENT TO CO-OP GROUP 500274,6.72 GBP, RATE 1.00/GBP ON 21-12-2017		6.72	770.71
26th Dec	CARD PAYMENT TO NEW LOOK 1720,19.99 GBP, RATE 1.00/GBP ON 22-12-2017		19.99	750.72
26th Dec	CARD PAYMENT TO MARKS&SPENCER PLC,5.90 GBP, RATE 1.00/GBP ON 22-12-2017		5.90	744.82
27th Dec	CARD PAYMENT TO SCREWFIX DIRECT,57.49 GBP, RATE 1.00/GBP ON 23-12-2017		57.49	687.33
27th Dec	CARD PAYMENT TO WWWAVAAZORG,8.00 GBP, RATE 1.00/GBP ON 25-12-2017		8.00	679.33
27th Dec	CARD PAYMENT TO WAITROSE 692,84.90 GBP, RATE 1.00/GBP ON 23-12-2017		84.90	594.43
28th Dec	DIRECT DEBIT PAYMENT TO THE PHONE CO-OP REF 00147707, MANDATE NO 0050		16.74	577.69
30th Dec	CARD PAYMENT TO SAINSBURYS,1.20 GBP, RATE 1.00/GBP ON 28-12-2017		1.20	576.49
30th Dec	CARD PAYMENT TO CO-OP GROUP 500274,11.14 GBP, RATE 1.00/GBP ON 28-12-2017		11.14	565.35
30th Dec	CARD PAYMENT TO SAINSBURYS,3.95 GBP, RATE 1.00/GBP ON 28-12-2017		3.95	561.40
30th Dec	CARD PAYMENT TO WWWAVAAZORG,5.00 GBP, RATE 1.00/GBP ON 28-12-2017		5.00	556.40
2nd Jan	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 202986272, MANDATE NO 0046		24.00	532.40
2nd Jan	DIRECT DEBIT PAYMENT TO EAST HAMPSHIRE D C REF 02723264 001, MANDATE NO 0015		188.00	344.40
3rd Jan	CARD PAYMENT TO SAINSBURYS,6.25 GBP, RATE 1.00/GBP ON 31-12-2017		6.25	338.15
3rd Jan	CARD PAYMENT TO WICKES,6.27 GBP, RATE 1.00/GBP ON 31-12-2017		6.27	331.88
3rd Jan	CARD PAYMENT TO CO-OP GROUP 500274,25.72 GBP, RATE 1.00/GBP ON 31-12-2017		25.72	306.16
3rd Jan	CARD PAYMENT TO SCREWFIX DIRECT,4.02 GBP, RATE 1.00/GBP ON 31-12-2017		4.02	302.14
5th Jan	CARD PAYMENT TO TESCO STORES 2193,50.43 GBP, RATE 1.00/GBP ON 03-01-2018		50.43	251.71
5th Jan	CARD PAYMENT TO WWW.VOIPPHONE.CO.UK,2.40 GBP, RATE 1.00/GBP ON 03-01-2018		2.40	249.31
8th Jan	CARD PAYMENT TO M&S SIMPLY FOOD - SSP,5.40 GBP, RATE 1.00/GBP ON 05-01-2018		5.40	243.91
9th Jan	CARD PAYMENT TO CO-OP GROUP 500274,16.23 GBP, RATE 1.00/GBP ON 05-01-2018		16.23	227.68
10th Jan	CARD PAYMENT TO CO-OP GROUP 500274,17.02 GBP, RATE 1.00/GBP ON 08-01-2018		17.02	210.66
10th Jan	CARD PAYMENT TO SAINSBURYS,5.60 GBP, RATE 1.00/GBP ON 08-01-2018		5.60	205.06
11th Jan	CARD PAYMENT TO HINDHEAD SF CONNECT,52.67 GBP, RATE 1.00/GBP ON 08-01-2018		52.67	152.39
11th Jan	FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	500.00		652.39
11th Jan	Balance carried forward to next statement:			652.39

