



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.

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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 13th Feb 2018 to 12th Mar 2018

Account name **MR FRANK O'GORMAN**

Account number: 20850699 Sort Code: 09 01 26 Statement number: 03/2018

BIC: ABBYGB2LXXX IBAN: GB14 ABBY 0901 2620 8506 99

Balance brought forward from 12th Feb Statement	£40.33
Total money in:	£1,840.84
Total money out:	-£932.92
Your balance at close of business 12th Mar 2018	£948.25

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

Interest and charges incurred this period

Date	Why we're charging you	Amount
13th Feb	PAID TRANSACTION CARD PAYMENT TO SAINSBURYS, 8.00 GBP, RATE 1.00/GBP ON 11-02-2018	-£10.00
14th Feb	PAID TRANSACTION CARD PAYMENT TO WILKO RETAIL LIMIT, 14.80 GBP, RATE 1.00/GBP ON 12-02-2018	-£10.00
12th Mar	UNARRANGED OVERDRAFT USAGE FEE	-£12.00
Total	this amount will be deducted from your account on 3rd Apr	-£32.00
Unarranged Overdraft Usage Fee £6.00 per day		

Your Everyday Current Account has a monthly cap for Unarranged Overdraft fees of £95. A total overdraft fee cap of £95 will also apply to your account meaning if you incur any arranged and/or unarranged fees in any monthly statement period, these will never be more than £95 in total.

You have incurred charges. Contact us to talk about tools and information that could help you avoid charges and manage your account. We also have alternative products including our Choice Current Account which has no unarranged overdraft usage fees. To find out more visit santander.co.uk, call us or visit a branch.

Interest and refunds paid this period

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

News and information

An update on our ring-fencing plans

Ring-fencing legislation is designed to better protect personal and small business customers and the day-to-day banking services they rely on. We've now launched the legal process to restructure part of our business to comply with the ring-fencing legislation. Find out more about our plans, including the legal process, court dates and how to make sure your views are considered by visiting santanderrringfencing.co.uk or calling us on **0800 023 2091**.

Accounts Alerts - Current Accounts have been automatically registered to receive text and email alerts about unarranged overdraft fees. This is to help you prevent, or minimise, such fees. These, and other alerts, can be turned on or off easily via Online Banking, over the phone or in your local 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.

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
12th Mar	Average credit balance	£1,101.19
12th Mar	Average debit balance	£-1.72

Your transactions 13th Feb 2018 to 12th Mar 2018

Date	Description	Money in	Money out	£ Balance
13th Feb	Balance brought forward from previous statement			40.33
13th Feb	 CARD PAYMENT TO CO-OP GROUP 500274,30.40 GBP, RATE 1.00/GBP ON 11-02-2018		30.40	9.93
13th Feb	 CARD PAYMENT TO SAINSBURYS,18.65 GBP, RATE 1.00/GBP ON 11-02-2018		18.65	-8.72
13th Feb	 CARD PAYMENT TO SAINSBURYS,8.00 GBP, RATE 1.00/GBP ON 11-02-2018		8.00	-16.72
14th Feb	 CARD PAYMENT TO WILKO RETAIL LIMIT,14.80 GBP, RATE 1.00/GBP ON 12-02-2018		14.80	-31.52
15th Feb	FASTER PAYMENTS RECEIPT FROM MR F O'GORMAN	1,000.00		968.48
16th Feb	 CARD PAYMENT TO COOMERS,1.24 GBP, RATE 1.00/GBP ON 14-02-2018		1.24	967.24
16th Feb	 CARD PAYMENT TO WICKES,11.98 GBP, RATE 1.00/GBP ON 14-02-2018		11.98	955.26
17th Feb	 CARD PAYMENT TO CO-OP GROUP 500274,14.21 GBP, RATE 1.00/GBP ON 15-02-2018		14.21	941.05
17th Feb	 CARD PAYMENT TO SAINSBURYS,5.20 GBP, RATE 1.00/GBP ON 15-02-2018		5.20	935.85
19th Feb	 CARD PAYMENT TO SAINSBURYS PETROL,50.75 GBP, RATE 1.00/GBP ON 16-02-2018		50.75	885.10
20th Feb	 CARD PAYMENT TO SAINSBURYS,1.35 GBP, RATE 1.00/GBP ON 18-02-2018		1.35	883.75
20th Feb	 CARD PAYMENT TO SAINSBURYS,22.85 GBP, RATE 1.00/GBP ON 18-02-2018		22.85	860.90
20th Feb	 CARD PAYMENT TO CO-OP GROUP 500274,3.29 GBP, RATE 1.00/GBP ON 18-02-2018		3.29	857.61
20th Feb	 CARD PAYMENT TO CO-OP GROUP 500274,17.89 GBP, RATE 1.00/GBP ON 18-02-2018		17.89	839.72
20th Feb	 CARD PAYMENT TO WWWAVAAZORG,12.00 GBP, RATE 1.00/GBP ON 18-02-2018		12.00	827.72
21st Feb	BANK GIRO CREDIT REF YM638246C DWP SP, 000100267152699192	840.84		1,668.56
21st Feb	 CARD PAYMENT TO WWW.AVAAZ.ORG,8.00 GBP, RATE 1.00/GBP ON 19-02-2018		8.00	1,660.56
22nd Feb	 CARD PAYMENT TO WILKO RETAIL LIMIT,5.75 GBP, RATE 1.00/GBP ON 20-02-2018		5.75	1,654.81
22nd Feb	 CARD PAYMENT TO SCREWFIX DIRECT,41.37 GBP, RATE 1.00/GBP ON 20-02-2018		41.37	1,613.44
22nd Feb	 CARD PAYMENT TO TESCO STORES 2193,56.26 GBP, RATE 1.00/GBP ON 20-02-2018		56.26	1,557.18
23rd Feb	 CARD PAYMENT TO MONSOON/ACCZ LTD,14.00 GBP, RATE 1.00/GBP ON 21-02-2018		14.00	1,543.18
23rd Feb	 CARD PAYMENT TO NEW LOOK 1720,13.04 GBP, RATE 1.00/GBP ON 21-02-2018		13.04	1,530.14
24th Feb	 CARD PAYMENT TO SCREWFIX DIRECT,13.92 GBP, RATE 1.00/GBP ON 22-02-2018		13.92	1,516.22
24th Feb	 CARD PAYMENT TO TESCO STORES 2193,9.00 GBP, RATE 1.00/GBP ON 22-02-2018		9.00	1,507.22
26th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		6.98	1,500.24



Date		Description	Money in	Money out	£ Balance
27th Feb	DEBIT	CARD PAYMENT TO CO-OP GROUP 500274,25.68 GBP, RATE 1.00/GBP ON 25-02-2018		25.68	1,474.56
27th Feb	DEBIT	CARD PAYMENT TO SAINSBURYS,16.30 GBP, RATE 1.00/GBP ON 25-02-2018		16.30	1,458.26
27th Feb	DEBIT	CARD PAYMENT TO SAINSBURYS,1.65 GBP, RATE 1.00/GBP ON 25-02-2018		1.65	1,456.61
28th Feb	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT,32.63 GBP, RATE 1.00/GBP ON 26-02-2018		32.63	1,423.98
28th Feb	DEBIT	CARD PAYMENT TO TESCO STORES 2193,10.59 GBP, RATE 1.00/GBP ON 26-02-2018		10.59	1,413.39
28th Feb		DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		8.35	1,405.04
28th Feb		DIRECT DEBIT PAYMENT TO THE PHONE CO-OP REF 00147707, MANDATE NO 0050		15.60	1,389.44
1st Mar	DEBIT	CARD PAYMENT TO WILKO RETAIL LIMIT,10.65 GBP, RATE 1.00/GBP ON 27-02-2018		10.65	1,378.79
1st Mar		DIRECT DEBIT PAYMENT TO TV LICENCE DDA REF 0003766517, MANDATE NO 0005		147.00	1,231.79
2nd Mar		DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		2.29	1,229.50
2nd Mar		DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		17.99	1,211.51
2nd Mar	DEBIT	CARD PAYMENT TO WWW.TRADINGDEPOT.COM,20.82 GBP, RATE 1.00/GBP ON 28-02-2018		20.82	1,190.69
3rd Mar	DEBIT	CARD PAYMENT TO SAINSBURY'S S/MKT,45.71 GBP, RATE 1.00/GBP ON 01-03-2018		45.71	1,144.98
3rd Mar	DEBIT	CARD PAYMENT TO MARKS&SPENCER PLC SF,6.50 GBP, RATE 1.00/GBP ON 01-03-2018		6.50	1,138.48
6th Mar	DEBIT	CARD PAYMENT TO CO-OP GROUP 500274,10.44 GBP, RATE 1.00/GBP ON 04-03-2018		10.44	1,128.04
6th Mar	DEBIT	CARD PAYMENT TO WWW.VOIPPHONE.CO.UK,2.40 GBP, RATE 1.00/GBP ON 04-03-2018		2.40	1,125.64
6th Mar	DEBIT	CARD PAYMENT TO SAINSBURYS,17.45 GBP, RATE 1.00/GBP ON 04-03-2018		17.45	1,108.19
8th Mar	DEBIT	CARD PAYMENT TO WILKO RETAIL LIMIT,16.50 GBP, RATE 1.00/GBP ON 06-03-2018		16.50	1,091.69
8th Mar	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT,8.58 GBP, RATE 1.00/GBP ON 06-03-2018		8.58	1,083.11
8th Mar	DEBIT	CARD PAYMENT TO TESCO STORES 2193,13.85 GBP, RATE 1.00/GBP ON 06-03-2018		13.85	1,069.26
9th Mar	DEBIT	CARD PAYMENT TO TESCO STORES 2193,4.99 GBP, RATE 1.00/GBP ON 07-03-2018		4.99	1,064.27
10th Mar	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT,6.29 GBP, RATE 1.00/GBP ON 08-03-2018		6.29	1,057.98
10th Mar	DEBIT	CARD PAYMENT TO TESCO STORES 2193,17.74 GBP, RATE 1.00/GBP ON 08-03-2018		17.74	1,040.24
12th Mar	DEBIT	CARD PAYMENT TO TESCO STORES 2193,15.39 GBP, RATE 1.00/GBP ON 09-03-2018		15.39	1,024.85
12th Mar	DEBIT	CARD PAYMENT TO SCREWFIX DIRECT,15.28 GBP, RATE 1.00/GBP ON 09-03-2018		15.28	1,009.57
12th Mar		DIRECT DEBIT PAYMENT TO GOOD ENERGY LTD REF 1228523, MANDATE NO 0055		61.32	948.25
12th Mar		Balance carried forward to next statement:			948.25

