



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



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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 Mar 2018 to 11th Apr 2018

Account name **MR FRANK O'GORMAN**

Account number: 20850699 Sort Code: 09 01 26 Statement number: 04/2018

BIC: ABBYGB2LXXX IBAN: GB14 ABBY 0901 2620 8506 99

Balance brought forward from 12th Mar Statement	£948.25
Total money in:	£125.00
Total money out:	-£384.47
Your balance at close of business 11th Apr 2018	£688.78

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 Apr	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 santanderringfencing.co.uk or calling us on **0800 023 2091**.

If you need to complete a self-assessment tax return, your **Account Summary** will be available as an e-Document to view and print in Online Banking by the end of May.

Addition of a new cashback category

On 12 March 2018 we introduced 2% cashback on existing and new Santander life protection premiums (policies administered and underwritten by Aviva Insurance Limited) when you pay the policy premiums by Direct Debit using your 1|2|3, 1|2|3 Lite or Select Current Accounts. To check how much you could earn, please use the 1|2|3 calculator.

Pay in at least £500 a month (excludes internal transfer). Have at least two active Direct Debits. 1|2|3 and Select Current Accounts have a £5 monthly account fee. 1|2|3 Lite Current Account has a £1 monthly account fee and customers must log on to Online or Mobile Banking at least once in every three months. Cashback paid monthly. Max two 1|2|3 or Select Current Accounts, one in your name and one in joint names. UK residents aged 18 plus. For details of our fees and interest rates visit santander.co.uk or ask for the relevant Key Facts Document at any branch.

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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.

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 Apr	Average credit balance	£720.83

Your transactions 13th Mar 2018 to 11th Apr 2018

Date	Description	Money in	Money out	£ Balance
13th Mar	Balance brought forward from previous statement			948.25
13th Mar	CARD PAYMENT TO SCREWFIX DIRECT,18.56 GBP, RATE 1.00/GBP ON 11-03-2018		18.56	929.69
14th Mar	CARD PAYMENT TO SCREWFIX DIRECT,13.49 GBP, RATE 1.00/GBP ON 12-03-2018		13.49	916.20
14th Mar	CARD PAYMENT TO TESCO STORES-2193,1.25 GBP, RATE 1.00/GBP ON 12-03-2018		1.25	914.95
14th Mar	CARD PAYMENT TO BORDON SS 40324209,51.92 GBP, RATE 1.00/GBP ON 12-03-2018		51.92	863.03
14th Mar	CARD PAYMENT TO TESCO STORES 2193,18.50 GBP, RATE 1.00/GBP ON 12-03-2018		18.50	844.53
14th Mar	CARD PAYMENT TO WILKO RETAIL LIMIT,1.95 GBP, RATE 1.00/GBP ON 12-03-2018		1.95	842.58
15th Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 59EJ22226NTQW, MANDATE NO 0037		11.91	830.67
15th Mar	CARD PAYMENT TO CO-OP GROUP 500274,6.77 GBP, RATE 1.00/GBP ON 13-03-2018		6.77	823.90
15th Mar	CARD PAYMENT TO SAINSBURYS,7.10 GBP, RATE 1.00/GBP ON 13-03-2018		7.10	816.80
16th Mar	CARD PAYMENT TO WILKO RETAIL LIMIT,10.00 GBP, RATE 1.00/GBP ON 14-03-2018		10.00	806.80
17th Mar	CARD PAYMENT TO COOMERS,6.77 GBP, RATE 1.00/GBP ON 15-03-2018		6.77	800.03
19th Mar	CARD PAYMENT TO TESCO STORES 2193,23.75 GBP, RATE 1.00/GBP ON 16-03-2018		23.75	776.28
19th Mar	CARD PAYMENT TO SCREWFIX DIRECT,19.99 GBP, RATE 1.00/GBP ON 16-03-2018		19.99	756.29
21st Mar	CARD PAYMENT TO SAINSBURY'S S/MKT,69.13 GBP, RATE 1.00/GBP ON 19-03-2018		69.13	687.16
28th Mar	DIRECT DEBIT PAYMENT TO THE PHONE CO-OP REF 00147707, MANDATE NO 0050		15.73	671.43
3rd Apr	PAID TRANSACTION CARD PAYMENT TO SAINSBURYS,8.00 GBP, RATE 1.00/GBP ON 11-02-2018		10.00	661.43
3rd Apr	PAID TRANSACTION CARD PAYMENT TO WILKO RETAIL LIMIT,14.80 GBP, RATE 1.00/GBP ON 12-02-2018		10.00	651.43
3rd Apr	UNARRANGED OVERDRAFT USAGE FEE		12.00	639.43
6th Apr	FASTER PAYMENTS RECEIPT REF.S METAL FROM S METAL RECY LTD	125.00		764.43
9th Apr	DIRECT DEBIT PAYMENT TO GOOD ENERGY LTD REF 1228523, MANDATE NO 0055		75.65	688.78
11th Apr	Balance carried forward to next statement:			688.78