Santander

Everyday Current Account

CONFIDENTIALACCESS
WHITEHALL
LONDON
SW1 9JJ

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, Mobile and Telephone Banking
CNIC: 35202-02545827

Your account summary for
12th Feb 2021 to 11th Mar 2021

Account name MR JOHN DOE
Account number: 123456789 Sort Code: 09 01 22 Statement number: 03/2021
BIC: ACCYGB2XXXX IBAN: GB72 ABBY 0001 2345 7200 66

Balance brought forward from 11th Feb Statement	£2,937.11
Total money in:	£1,227.80
Total Money out:	-£1,078.54
Your balance at close of business 11th Mar 2021	**£3,086.37**

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 Mar	Interest on your credit balance	£0.00

News and information

Changesto1I2I3,SelectandPrivateCurrent Accounts

From 12 April 2021 we're reducing the 1I2I3, Select and Private monthly fee to maintain the account from £5 to £4. We're also reducing the interest rate paid on those current accounts.

Changes to 1|2|3 Student, Postgraduate and Graduate Current Account

From 12 April 2021 we'll no longer pay interest on our 1|2|3 Student, Postgraduate and Graduate accounts.

For customers who start their second year on the 1|2|3 Graduate Current Account from July 2021 onwards, we're also reducing the interest-free overdraft amount on the account from £2,000 to £1,000. If you use more than £1,000 of your overdraft, you'll be charged interest on the amount above £1,000. If you're already in your second year of the account, you won't be affected by this change.

We have written to everyone affected by the above changes, and for more information visit **santander.co.uk**

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Paper from responsible sources
FSC® C007810

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.

Details of rates and charges can be found on our website or through your local branch.
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.

EAR explained - EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft, which takes account of how often we charge interest to the account, and does not include any other fees or charges. Overdrafts depend on your circumstances and you must repay any overdraft when we ask in line with our General Terms and Conditions.

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Date	Average balance for the month	Amount
11th Mar	Average credit balance	£2,856.69

Your transactions 12th Feb 2023 to 11th Mar 2023

Date	Description	Money in	Money out	£ Balance
12th Feb	**Balance brought forward from previous statement**			2,937.11
	DIRECT DEBIT PAYMENT TO PAYPAL. PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		32.56	2,904.55
12th Feb	BILL PAYMENT VIA FASTER PAYMENT TO …….. REFERENCE BABE, MANDATE NO.4		120 00	2,7843.55
15th Feb	DIRECT DEBIT PAYMENT TO BCARD PLATINUM REF 4929102007887007, MANDATE NO 0016		493.26	2,291.2 9
16th Feb	BANK GIRO CREDIT REF JG95063 1 D DWP EESA, 000000000301959154	375.90		2,667.19
16th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222 YWE44, MANDATE NO 0015		7.54	2,659.65
17th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		9.79	2,649.86
17th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		9.99	2,639.87
17th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		31.00	2,608.87
18th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		7.99	2,600.88
19th Feb	BILL PAYMENT VIA FASTER PAYMENT TO REFERENTE BABE, MANDATE NO 4		60.00	2,540.BB
22nd Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		15.60	2,525.28
23rd Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		1.59	2,523.69
24th Feb	BANK GIRO CREDIT REF JG95063 1 D ESA CWP, 0000000003 172845 13	25.00		2,548.69
24th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		17.10	2,531.59
25th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		1.63	2,529.96
25th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		16.35	2,513.61
26th Feb	BANK GIRO CREDIT REF JG95063 1 D DWP PIP, 00000000032 1454839	451.00		2,964.61
1st Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		13.99	2,950.62
1st Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		20.00	2,930.62
2nd Mar	BANK GIRO CREDIT REF JG95063 1 D DWP EESA, 0000000003289 13154	375.90		3,306.52
3rd Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		5.96	3,300.56

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Date	Description	Money in	Money out	£ Balance
3rd Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		16.50	3,284.06
5th Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		23.10	3,260.96
5th Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		23.20	3,237.76
6th Mar	BILL PAYMENT VIA FASTER PAYMENT TO ……. REFEERENCE BABE, MANDATE NO 4		55.00	31,82.76
7th Mar	BILL PAYMENT VIA FASTER PAYMENT TO Charlie McBride REFERENCE stuff , MANDATE NO 5		20.00	3,162.76
8th Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		6.58	3,156.18
8th Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		15.62	3,140.56
10th Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		20.89	3,119.67
10th Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		33.30	3,086.37
1 1th Mar	**Balance carried forward to next statement:**			**3,086.37**