



## The Santander Account

MR MICHAEL WILLIAM BEER  
4 ARGYLL AVENUE  
STIRLING  
FK8 1UL

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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](http://www.santander.co.uk)



Santander, 9 Nelson Street, Bradford, West Yorkshire, BD1 5AN.

**Online, Mobile and Telephone Banking**  
ID 0001101110 M BEER

### Your account summary for 27th May 2021 to 26th Jun 2021

Account name	MR MICHAEL WILLIAM BEER
Account number: 57270227 Sort Code: 09 01 29 Statement number: 05/2021	
BIC: ABBYGB2LXXX IBAN: GB11 ABBY 0901 2957 2702 27	
Balance brought forward from 26th May Statement	£1,343.15
Total money in:	£230.00
Total money out:	-£508.74
<b>Your balance at close of business 26th Jun 2021</b>	<b>£1,064.41</b>

Your overdraft limit is £1,500.00. Arranged Overdraft Rate 0.00% EAR (variable).

Credit interest rate: No interest is paid on your balance.

#### Interest and refunds paid this period

Date	Why we are paying you	Amount
27th May	Interest on your credit balance	£0.00

## News and information

### Changes to 1|2|3 Graduate Current Account

For customers who start their second year on the 1|2|3 Graduate Current Account, we're reducing the interest-free overdraft amount from £2,000 to £1,000 from July 2021. 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, you won't be affected by this change.

We are contacting customers moving into their second year in July 2021 to remind them of the changes. For more information visit [santander.co.uk](http://santander.co.uk)

### Important to keep your mobile phone number up-to-date

Our free text alerts keep you up-to-date with your accounts. We send important text alerts automatically, for example to prevent fraud or when you are overdrawn to give you time to pay in money and either avoid or reduce overdraft charges. You can also choose to set up other alerts to help manage your money.

To make sure you receive them it's important that you provide your mobile phone number and keep it updated.

To update your mobile number, click the 'My Details & Settings' tab in Online Banking. Alternatively, you can phone or visit a branch with your debit or credit card.

### Need to complete self-assessment tax return for 2020/21?

Your Account Summary will be available by end of May 2021 as an e-Document to view and print in Online Banking.



### 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](http://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
26th Jun	Average credit balance	£1,178.71

## Your transactions 27th May 2021 to 26th Jun 2021

Date	Description	Money in	Money out	£ Balance
27th May	<b>Balance brought forward from previous statement</b>			1,343.15
27th May	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL WILLIAM REFERENCE RENT , MANDATE NO 3		2.00	1,341.15
27th May	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL WILLIAM REFERENCE RENT , MANDATE NO 3		3.00	1,338.15
28th May	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL WILLIAM REFERENCE RENT , MANDATE NO 3		10.00	1,328.15
28th May	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL WILLIAM REFERENCE RENT , MANDATE NO 3		5.00	1,323.15
29th May	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL WILLIAM REFERENCE RENT , MANDATE NO 3		35.00	1,288.15
1st Jun	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL WILLIAM REFERENCE RENT , MANDATE NO 3		20.00	1,268.15
6th Jun	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL WILLIAM REFERENCE RENT , MANDATE NO 3		50.00	1,218.15
13th Jun	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL WILLIAM REFERENCE RENT , MANDATE NO 3		150.00	1,068.15
25th Jun	FASTER PAYMENTS RECEIPT REF.money owed FROM Amanda Williams	230.00		1,298.15
25th Jun	TRANSFER TO Albon Racing AS. REF: 0015 1029 696 QSXB95		233.74	1,064.41
<b>26th Jun</b>	<b>Balance carried forward to next statement:</b>			<b>1,064.41</b>