

JOHN CITIZEN
Any Street 123
Any Town



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.

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

Online, Mobile and Telephone Banking
CNIC: 35202-02545827

Your account summary for 12th Feb 2022 to 11th Mar 2022

| | | | |
|--|-----------------------------------|-------------------|------------------|
| Account name MR JOHN CITIZEN | | | |
| Account number: 123456789 | Sort Code: 09 01 22 | Statement number: | 03/2022 |
| 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 2022 | | | £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

Changes to 1|2|3, Select and Private Current Accounts

From 12 April 2022 we're reducing the 1|2|3, 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 2022 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 2022 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



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 |
|----------------------|-------------------------------|-----------|
| 11 th Mar | Average credit balance | £2,856.69 |

Your transactions 12th Feb 2022 to 11th Mar 2022

| 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 4M8J222YWE44, MANDATE NO 0015 | | 32.56 | 2,904.55 |
| 12th Feb | BILL PAYMENT VIA FASTER PAYMENT TO REFERENCE BABE, MANDATE NO.4 | | 120.00 | 2,784.55 |
| 15th Feb | DIRECT DEBIT PAYMENT TO BCARD PLATINUM REF 4929102007887007, MANDATE NO 0016 | | 493.26 | 2,291.29 |
| 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 4M8J222YWE44, MANDATE NO 0015 | | 7.54 | 2,659.65 |
| 17th Feb | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, MANDATE NO 0015 | | 9.79 | 2,649.86 |
| 17th Feb | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, MANDATE NO 0015 | | 9.99 | 2,639.87 |
| 17th Feb | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, MANDATE NO 0015 | | 31.00 | 2,608.87 |
| 18th Feb | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, MANDATE NO 0015 | | 7.99 | 2,600.88 |
| 19th Feb | BILL PAYMENT VIA FASTER PAYMENT TO REFERENTE BABE, MANDATE NO 4 | | 60.00 | 2,540.88 |
| 22nd Feb | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, MANDATE NO 0015 | | 15.60 | 2,525.28 |
| 23rd Feb | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, 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 4M8J222YWE44, MANDATE NO 0015 | | 17.10 | 2,531.59 |
| 25th Feb | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, MANDATE NO 0015 | | 1.63 | 2,529.96 |
| 25th Feb | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, 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 4M8J222YWE44, MANDATE NO 0015 | | 13.99 | 2,950.62 |
| 1st Mar | DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J222YWE44, 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 4M8J222YWE44, MANDATE NO 0015 | | 5.96 | 3,300.56 |



Account name: MR JOHN CITIZEN
Account number: 123456789 (SortCode090126)
Statement number: 03/2022 Page number: 3 of 3

| 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 REFERENCE 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 |