



MRS KATERYNA IVANASHCHENKO 57 COBHAM CLOSE ENFIELD EN1 3SD

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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
ID 2806198421 K IVANASHCHENK

Your account summary for 16th Jul 2021 to 16th Aug 2021

Account name **MRS KATERYNA IVANASHCHENKO**

Account number: 98511773 Sort Code: 09 01 28 Statement number: 08/2021

BIC: ABBYGB3EXXX IBAN: GB07 ABBY 0901 2898 5117 73

Balance brought forward from 15th Jul Statement	£35.98
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Total money in:	£225.75
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Total money out:	-£226.52
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Your balance at close of business 16th Aug 2021	£35.21
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Credit interest rate: No credit interest is paid on this account.

Interest and refunds paid this period

Date	Why we are paying you	Amount
16th Jul	Interest on your credit balance	£0.00
16th Aug	Interest on your credit balance	£0.00

News and information

1|2|3 Graduate Current Account

For customers who start their second year on the 1|2|3 Graduate Current Account, we've reduced the interest-free overdraft amount from £2,000 to £1,000. This means that when you start your second year, if you use more than £1,000 of your overdraft, you'll be charged interest on the amount above £1,000. If you started your second year on or before 30 June 2021, you won't be affected by this change.

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.

Continued on reverse....

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Account name: MRS KATERYNA IVANASHCHENKO

Account number: **98511773** (Sort Code 09 01 28)

Statement number: 08/2021 Page number: 2 of 2

Basic Account



Telephone Banking, enquiries or lost or stolen cards 0800 9 123 123, open 24 hours a day 7 days a week.

BX0098010101_03082021



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
16th Aug	Average credit balance	£36.08

Your transactions 16th Jul 2021 to 16th Aug 2021

Date	Description	Money in	Money out	£ Balance
16th Jul	Balance brought forward from previous statement			35.98
19th Jul	BANK GIRO CREDIT REF HMRC CHILD BENEFIT, MUHAMEDARI00710323	35.15		71.13
26th Jul	BANK GIRO CREDIT REF HMRC CHILD BENEFIT, MUHAMEDARI00710323	35.15		106.28
27th Jul	TRANSFER TO MRS KATERYNA IVANASHCHENKO		100.00	6.28
2nd Aug	BANK GIRO CREDIT REF HMRC CHILD BENEFIT, MUHAMEDARI00710323	35.15		41.43
2nd Aug	DIRECT DEBIT PAYMENT TO D&G APPLIANCE CARE REF DDJ10040664, MANDATE NO 0003		9.57	31.86
5th Aug	TRANSFER TO MRS KATERYNA IVANASHCHENKO		31.00	0.86
6th Aug	TRANSFER FROM MRS KATERYNA IVANASHCHENKO	50.00		50.86
6th Aug	DIRECT DEBIT PAYMENT TO TALKTALK LIMITED REF 1011468700 5096530, MANDATE 0002 IO		31.95	18.91
9th Aug	BANK GIRO CREDIT REF HMRC CHILD BENEFIT, MUHAMEDARI00710323	35.15		54.06
13th Aug	TRANSFER TO MRS KATERYNA IVANASHCHENKO		54.00	0.06
16th Aug	BANK GIRO CREDIT REF HMRC CHILD BENEFIT, MUHAMEDARI00710323	35.15		35.21
16th Aug	Balance carried forward to next statement:			35.21

