



Basic Account

MRS KATERYNA IVANASHCHENKO
57 COBHAM CLOSE
ENFIELD
EN1 3SD



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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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
Total money in:	£225.75
Total money out:	-£226.52
Your balance at close of business 16th Aug 2021	£35.21

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.



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 NO 0002		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



We've included some documents with this statement to help you to understand how you've been using your account over the last 12 months.

We've also provided some information below about the annual cost of your account, making sure your account is still right for you and the services available to help you manage your money.

Annual cost of your account

With this statement you'll find your **Statement of Fees** which summarises the fees you've incurred in the past 12 months. You can find a full list of our fees and charges in our General Terms & Conditions for Current and Savings Accounts and in your account Key Features and Fee Information documents.

Ways to manage your account

We offer a range of tools and services to help you keep track of your account. These include:

- Online and Mobile Banking - You can safely manage your current account balance through Online Banking and the Santander Mobile Banking app.
- Free text and email account alerts - signing up for account alerts means that you'll receive relevant messages to your phone and/or email address which will tell you about activity on your account.
- Time to manage your account – You can avoid overdraft charges by paying in money to your account on the day you went overdrawn, as long as the payment is received before the cut-off time on that day. If you have an Arranged Overdraft on your current account and you go beyond your limit, you won't be charged any interest on the portion of your balance which is above your limit but arranged interest will still apply to the portion of your balance within your limit.

For more information on ways to manage your account, visit santander.co.uk/personal/support/ways-to-bank

Making sure your account is still right for you

It's important to review your account to make sure that it continues to meet your needs. If you feel that your account isn't right for you, we have other current accounts which may be more suitable for you.

Details of all our accounts can be found at santander.co.uk/currentaccounts. Alternatively, please visit your local Santander branch or call us on **0800 9 123 123** and we'll be happy to help.

Switching your account

If you decide you'd like to move your account, the Current Account Switch Service lets you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. The service is free to use, and you can choose your switch date.

More information about the Current Account Switch Service is available on currentaccountswitch.co.uk



Open Banking

You are able to give certain permitted companies (third party providers or TPPs) access to some of your accounts so that they can provide you with services. This is known as Open Banking and offers features such as:

- **Account aggregation:** you can see your accounts with different providers all in one place in a mobile app or online.
- **Payment initiation:** online payments can be made on your behalf, as an alternative to using your debit or credit card.

TPPs can only access your information and provide these types of services if you're registered for Online Banking and you give them your consent.

Independent service quality survey results

Personal current accounts (Great Britain)

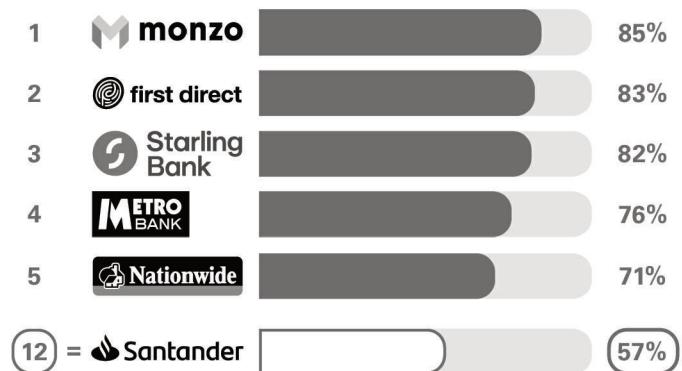
Published February 2021

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1,000** customers of each of the **17 largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking



These Great Britain results are from an independent survey carried out between January 2020 and December 2020 by Ipsos MORI as part of a regulatory requirement.

Participating providers: Bank of Scotland, Barclays, Clydesdale Bank*, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, Tesco Bank, The Co-operative Bank, TSB, Virgin Money, Yorkshire Bank*. Approximately 1,000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period. 17,069 people were surveyed in total.

*Interviews with customers of Clydesdale Bank and Yorkshire Bank are reported as Virgin Money.

Santander has published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services. Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family. The results show the proportion of customers of each provider, among those who took part in the survey, who said they were 'extremely likely' or 'very likely' to recommend each service.

Results are updated every six months, in August and February. For latest results please visit [santander.co.uk](https://www.santander.co.uk)

To find out more about these surveys visit [ipsos.uk/personal-banking-service-quality](https://www.ipsos.uk/personal-banking-service-quality)

Personal current accounts (Northern Ireland)

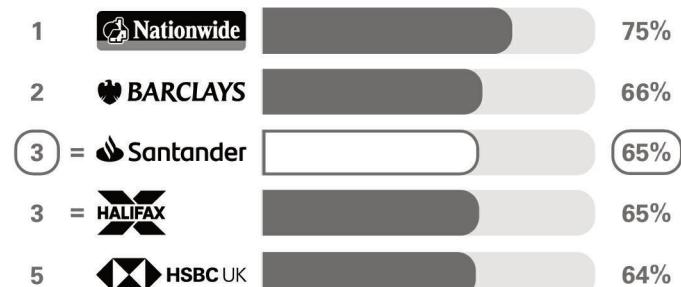
Published February 2021

As part of a regulatory requirement, an independent survey was conducted to ask approximately **500** customers of each of the **9 largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking



These Northern Ireland results are from an independent survey carried out between January 2020 and December 2020 by Ipsos MORI as part of a regulatory requirement.

Participating providers: AIB**, Bank of Ireland UK, Barclays, Danske Bank, Halifax, HSBC UK, Nationwide, Santander, Ulster Bank. Approximately 500 customers a year are surveyed across Northern Ireland and the Republic of Ireland for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period. 4,533 people were surveyed in total.

**Interviews with customers of First Trust Bank are now reported as AIB.

Rates and fees information

Type of account	Fee for maintaining the account	Arranged overdraft interest rate
1I2I3 Current Account	£4 per month	
1I2I3 Lite Current Account	£2 per month	Representative 39.94% APR/EAR (variable)
Everyday Current Account	N/A	
1I2I3 Student and 1I2I3 Postgraduate	N/A	Fee not charged
1I2I3 Graduate Account	N/A	Year 1 interest not charged. Year 2* £0-£1,000 interest not charged £1,000.01 and over, an interest rate of 39.94% EAR (variable) which gives a representative rate of 5.97% APR (variable).
Instant Plus Account	N/A	Fee not charged
International Student and Essentials Current Account	N/A	Service not available
Basic Account, Basic Cash and Basic Banking	N/A	Service not available
Choice Current Account	£10 per month	Representative 33.55% APR/29.94% EAR (variable)
Select and Private Current Account	£4 per month	Below £500, interest not charged. £500.01 and over, an interest rate of 39.94% EAR (variable) which gives a representative rate of 27.06% APR (variable).
Zero Current Account	N/A	Representative 18.90% APR/EAR (variable)
Further education account	N/A	Representative 9.90% APR/EAR (variable)

When you try to make a payment that would take you into an Unarranged Overdraft, we make the decision whether to allow or reject the payment based on your individual circumstances. If we allow a payment, it will take you into an Unarranged Overdraft. We don't charge fees for allowing or refusing a payment due to lack of funds.

APR stands for Annual Percentage Rate and shows the overall cost of credit as an annual rate of charge, taking into account the interest, charges, and any other costs involved in getting credit. It doesn't include any other fees and charges.

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

*If you started Year 2 of your Graduate Current Account on or before 30 June 2021, your Arranged Overdraft is interest free up to £2,000.

Financial Services Compensation Scheme (FSCS) Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS') ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: cahoot, Santander Corporate & Commercial, and Santander Corporate & Investment Banking trading names.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Santander accounts except Business Banking 0800 389 7000 For Business Banking accounts: 0800 068 7010 For all cahoot accounts: 0800 587 1111 Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot, Santander Corporate & Commercial, and Santander Corporate & Investment Banking trading names.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3