

MR LEFTERIS GILMAZ  
119A BALLARDS LANE  
LONDON  
N3 1LJ

%%SSC

?



Call Telephone Banking for questions or lost or stolen cards 0330 9 123 123, open 24 hours a day 7 days a week.

So that we can improve how we help you, we might record or monitor your calls.

If you have sight or hearing loss you can use Relay UK on 18001 0330 9 123 123



Online Banking and information available at [www.santander.co.uk](http://www.santander.co.uk)



Santander Banking Operations, Sunderland SR43 4FP

**Online, Mobile and Telephone Banking**  
ID 5161056990 L GILMAZ

## Your account summary for 6th Mar 2024 to 5th Apr 2024

Account name **MR LEFTERIS GILMAZ**

Account number: 43324653 Sort Code: 09 01 29 Statement number: 04/2024

BIC: ABBYGB2LXXX IBAN: GB80 ABBY 0901 2943 3246 53

Balance brought forward from 5th Mar Statement -£1,511.74

Total money in: £600.00

Total money out: -£595.64

**Your balance at close of business 5th Apr 2024 -£1,507.38**

Your account had an unarranged overdraft on 5th Apr 2024 -£7.38

Your overdraft limit is £1,500.00. The first £1,000 of any arranged overdraft used is interest-free. Arranged overdraft interest rate is 39.94% EAR (variable) for any amount you use over £1,000.

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

### Interest and charges incurred this period

Date	Why we're charging you	Amount
15th Mar	ARRANGED OVERDRAFT INTEREST	-£13.49
Total	this amount will be deducted from your account on 27th Apr	-£13.49

It's important to review your account to make sure that it continues to meet your needs. If you are using an overdraft regularly consider if an overdraft is the most suitable option for you. To find out more about other borrowing options or other products please contact us.

You have exceeded the Arranged Overdraft limit on your account however, you won't incur any Unarranged Overdraft charges.

You've incurred charges. We offer a range of tools and information that may help you avoid charges and manage your account. We also have other products available. To find out more visit [santander.co.uk](http://santander.co.uk), call us on the number above or visit your local branch.

## News and information

### Ready to start saving?

We know saving is important but getting started can be harder. We try and help with accounts that you can open with as little as £1. Your savings could start there. If you need a slightly higher rate and can lock the money away, we have ISAs and Bonds. However, if you want the comfort of being able to access your money, we have some easy access savings accounts and an ISA to choose from. Find out how we can help you get started at [www.santander.co.uk/personal/savings-and-isas](http://www.santander.co.uk/personal/savings-and-isas)

### Fraud and scams

Getting to know the techniques that criminals use can help protect yourself and your money.

Find out more about these at [santander.co.uk](http://santander.co.uk) and then use the search option to find "Spotting fraud and scams"



#### Important messages

**Important information about compensation arrangements:** We're covered by the Financial Services Compensation Scheme ('FSCS'). The FSCS can pay compensation to depositors if a bank can't 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, Santander Business and Santander Corporate & Commercial Bank trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, you can get, a copy in your local Santander branch.

You can find out more information about the compensation provided by the FSCS, on their 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're not happy with the way we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you don't take up your problem with us first you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

**You can find details of rates and charges on our website or through your local branch.**

We'll calculate interest or fees daily on any outstanding overdrawn balance.

What's AER? 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.























What's gross rate? The gross rate is the interest rate we pay where no income tax has been deducted.

What's EAR? 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 doesn't 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.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. [www.santander.co.uk](http://www.santander.co.uk). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. Santander and the flame logo are registered trademarks.

Date	Average balance for the month	Amount
5th Apr	Average debit balance	£-1,414.70

## Your transactions 6th Mar 2024 to 5th Apr 2024

Date	Description	Money in	Money out	£ Balance
6th Mar	<b>Balance brought forward from previous statement</b>			-1,511.74
17th Mar	FASTER PAYMENTS RECEIPT REF.Gyuler ilieva FROM Salash kitchen	600.00		-911.74
17th Mar	Third party payment made via Faster Payment to CDER Group Ltd Reference OB4711493 Santander Reference 9bf8f919b03048ce86		196.13	-1,107.87
17th Mar	BILL PAYMENT VIA FASTER PAYMENT TO MAGDALENA MICKIE REFERENCE sorry for the de , MANDATE NO 52		50.00	-1,157.87
19th Mar	 TESCO STORES 6611 (VIA APPLE PAY), ON 18-03-2024		3.40	-1,161.27
19th Mar	 MEDI FOOD CENTRE (VIA APPLE PAY), ON 18-03-2024		1.84	-1,163.11
19th Mar	 APPLE.COM/BILL (VIA APPLE PAY), ON 19-03-2024		10.99	-1,174.10
20th Mar	 TESCO STORES 6611 (VIA APPLE PAY), ON 19-03-2024		1.10	-1,175.20
20th Mar	 TRUE CHICKEN LTD (VIA APPLE PAY), ON 18-03-2024		9.28	-1,184.48
20th Mar	 TFL TRAVEL CH (VIA APPLE PAY), ON 19-03-2024		1.75	-1,186.23
21st Mar	 COSTA COFFEE (VIA APPLE PAY), ON 20-03-2024		11.70	-1,197.93
21st Mar	 COSTA COFFEE (VIA APPLE PAY), ON 20-03-2024		4.15	-1,202.08
21st Mar	 MR TRIMMER (VIA APPLE PAY), ON 20-03-2024		30.00	-1,232.08
21st Mar	 TESCO STORES 2544 (VIA APPLE PAY), ON 20-03-2024		5.60	-1,237.68
21st Mar	 DURUM OCAKBASI RESTAUR (VIA APPLE PAY), ON 20-03-2024		7.50	-1,245.18
21st Mar	 MEDI FOOD CENTRE (VIA APPLE PAY), ON 20-03-2024		2.37	-1,247.55
22nd Mar	 TESCO STORES 6611 (VIA APPLE PAY), ON 21-03-2024		1.10	-1,248.65
22nd Mar	 TFL TRAVEL CH (VIA APPLE PAY), ON 21-03-2024		3.50	-1,252.15
23rd Mar	 TESCO STORES 6611 (VIA APPLE PAY), ON 22-03-2024		1.10	-1,253.25
23rd Mar	 MEDI FOOD CENTRE (VIA APPLE PAY), ON 22-03-2024		3.29	-1,256.54
24th Mar	 TFL TRAVEL CH (VIA APPLE PAY), ON 22-03-2024		3.50	-1,260.04
24th Mar	 TESCO STORES 6611 (VIA APPLE PAY), ON 23-03-2024		3.40	-1,263.44
24th Mar	 TRUE CHICKEN LTD (VIA APPLE PAY), ON 22-03-2024		8.29	-1,271.73
24th Mar	 TFL TRAVEL CH (VIA APPLE PAY), ON 23-03-2024		5.25	-1,276.98
25th Mar	 TESCO STORES 6611 (VIA APPLE PAY), ON 24-03-2024		6.30	-1,283.28
25th Mar	 TFL TRAVEL CH (VIA APPLE PAY), ON 24-03-2024		5.25	-1,288.53



Date		Description	Money in	Money out	£ Balance
25th Mar		MEDI FOOD CENTRE (VIA APPLE PAY), ON 25-03-2024		2.58	-1,291.11
26th Mar		TESCO STORES 6611 (VIA APPLE PAY), ON 25-03-2024		1.10	-1,292.21
26th Mar		ALLENS PHARMACY (VIA APPLE PAY), ON 25-03-2024		4.75	-1,296.96
26th Mar		TFL TRAVEL CH (VIA APPLE PAY), ON 25-03-2024		3.50	-1,300.46
27th Mar		CARD PAYMENT TO NETFLIX.COM ON 26-03-2024		4.99	-1,305.45
27th Mar		TESCO STORES 6611 (VIA APPLE PAY), ON 26-03-2024		1.10	-1,306.55
27th Mar		ARRANGED OVERDRAFT INTEREST		10.26	-1,316.81
27th Mar		COOTES PHARMACY LTD (VIA APPLE PAY), ON 26-03-2024		2.00	-1,318.81
27th Mar		TRUE CHICKEN LTD (VIA APPLE PAY), ON 25-03-2024		9.38	-1,328.19
27th Mar		TFL TRAVEL CH (VIA APPLE PAY), ON 26-03-2024		3.50	-1,331.69
28th Mar		COSTA COFFEE (VIA APPLE PAY), ON 27-03-2024		6.50	-1,338.19
28th Mar		TESCO STORES 2544 (VIA APPLE PAY), ON 27-03-2024		4.15	-1,342.34
28th Mar		MEDI FOOD CENTRE (VIA APPLE PAY), ON 27-03-2024		2.39	-1,344.73
29th Mar		KFC (VIA APPLE PAY), ON 28-03-2024		8.99	-1,353.72
29th Mar		TRUE CHICKEN LTD (VIA APPLE PAY), ON 27-03-2024		8.29	-1,362.01
29th Mar		TRUE CHICKEN LTD (VIA APPLE PAY), ON 27-03-2024		11.28	-1,373.29
29th Mar		TFL TRAVEL CH (VIA APPLE PAY), ON 28-03-2024		3.50	-1,376.79
29th Mar		110 TOTAL DENTISTRY (VIA APPLE PAY), ON 26-03-2024		95.00	-1,471.79
30th Mar		TFL TRAVEL CH (VIA APPLE PAY), ON 29-03-2024		3.50	-1,475.29
31st Mar		TESCO STORES 6611 (VIA APPLE PAY), ON 30-03-2024		1.10	-1,476.39
31st Mar		TFL TRAVEL CH (VIA APPLE PAY), ON 30-03-2024		3.50	-1,479.89
1st Apr		TESCO STORES 6611 (VIA APPLE PAY), ON 31-03-2024		3.40	-1,483.29
1st Apr		TFL TRAVEL CH (VIA APPLE PAY), ON 31-03-2024		3.50	-1,486.79
2nd Apr		TESCO STORES 6611 (VIA APPLE PAY), ON 01-04-2024		1.10	-1,487.89
2nd Apr		TFL TRAVEL CH (VIA APPLE PAY), ON 01-04-2024		3.50	-1,491.39
3rd Apr		ALLENS PHARMACY (VIA APPLE PAY), ON 02-04-2024		4.25	-1,495.64
3rd Apr		TESCO STORES 6611 (VIA APPLE PAY), ON 02-04-2024		1.10	-1,496.74
3rd Apr		TFL TRAVEL CH (VIA APPLE PAY), ON 02-04-2024		3.50	-1,500.24
3rd Apr		ALDI 776-048 (VIA APPLE PAY), ON 02-04-2024		2.19	-1,502.43
4th Apr		TFL TRAVEL CH (VIA APPLE PAY), ON 03-04-2024		3.20	-1,505.63
5th Apr		TFL TRAVEL CH (VIA APPLE PAY), ON 04-04-2024		1.75	-1,507.38
5th Apr		Balance carried forward to next statement:			-1,507.38

