



MR LEFTERIS GILMAZ
119A BALLARDS LANE
LONDON
N3 1LJ

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Santander Banking Operations, Sunderland
SR43 4FP

Online, Mobile and Telephone Banking
ID 5161056990 L GILMAZ

Your account summary for 6th Apr 2024 to 6th May 2024

Account name MR LEFTERIS GILMAZ	
Account number: 43324653 Sort Code: 09 01 29 Statement number: 05/2024	
BIC: ABBYGB2LXXX IBAN: GB80 ABBY 0901 2943 3246 53	
Balance brought forward from 5th Apr Statement	-£1,507.38
Total money in:	£1,487.00
Total money out:	-£1,312.34
Your balance at close of business 6th May 2024	-£1,332.72

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 Apr	ARRANGED OVERDRAFT INTEREST	-£10.78
Total	this amount will be deducted from your account on 28th May	-£10.78

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'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, call us on the number above or visit your local branch.

News and information

Edge Up Funding Requirements

Edge Up customers may have received incorrect information about the funding requirements for their current account. Quarterly statements in August 23, November 23 and February 24 showed a minimum monthly funding figure of £500.00, instead of £1500.00. This has been corrected and we apologise for any confusion.

Never move money out of your account for security reasons

Criminals impersonate bank staff. They also pretend to be the police and other trusted organisations. They may say that your account is at risk and to keep your money safe you need to move it to a new account. If this happens, it's always a scam.

A genuine organisation will never rush you into taking action. Find out more at Santander.co.uk and then use the search option to find "fraud updates".



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.

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.

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Date	Average balance for the month	Amount
6th May	Average debit balance	£-1,277.18

Your transactions 6th Apr 2024 to 6th May 2024

Date	Description	Money in	Money out	£ Balance
6th Apr	Balance brought forward from previous statement			-1,507.38
10th Apr	 CASH PAID IN AT ATM FINCHLEY 50 BL ,FINCHLEY	145.00		-1,362.38
10th Apr	 SQ *CAFE DE NATA - SOU (VIA APPLE PAY), ON 10-04-2024		3.45	-1,365.83
11th Apr	 TESCO STORES 2544 (VIA APPLE PAY), ON 10-04-2024		5.70	-1,371.53
11th Apr	 TESCO STORES 2544 (VIA APPLE PAY), ON 10-04-2024		19.85	-1,391.38
11th Apr	 MEDI FOOD CENTRE (VIA APPLE PAY), ON 10-04-2024		3.67	-1,395.05
11th Apr	 CARD PAYMENT TO AMAZON* 204-5920978-00 ON 11-04-2024		28.98	-1,424.03
11th Apr	 TFL TRAVEL CH (VIA APPLE PAY), ON 10-04-2024		7.60	-1,431.63
12th Apr	 MEDI FOOD CENTRE (VIA APPLE PAY), ON 12-04-2024		2.88	-1,434.51
13th Apr	 CARD PAYMENT TO THREE ON 12-04-2024		20.00	-1,454.51
13th Apr	 CARD PAYMENT TO THREE ON 12-04-2024		20.00	-1,474.51
13th Apr	 CARD PAYMENT TO TFL TRAVEL CH ON 12-04-2024		1.75	-1,476.26
13th Apr	 CARD PAYMENT TO TESCO STORES 6611 ON 12-04-2024		5.00	-1,481.26
14th Apr	 TESCO STORES 6611 (VIA APPLE PAY), ON 13-04-2024		4.15	-1,485.41
14th Apr	 MEDI FOOD CENTRE (VIA APPLE PAY), ON 14-04-2024		3.79	-1,489.20
14th Apr	FASTER PAYMENTS RECEIPT REF.Dere ltd FROM DERE LIMITED	605.00		-884.20
15th Apr	 TESCO STORES 6611 (VIA APPLE PAY), ON 14-04-2024		1.10	-885.30
15th Apr	 TRUE CHICKEN LTD (VIA APPLE PAY), ON 14-04-2024		7.79	-893.09
15th Apr	 GRAND ISTANBUL MARKET (VIA APPLE PAY), ON 14-04-2024		9.24	-902.33
15th Apr	 TFL TRAVEL CH (VIA APPLE PAY), ON 14-04-2024		5.25	-907.58
15th Apr	 GAILS SOUTH WOODFORD (VIA APPLE PAY), ON 14-04-2024		5.00	-912.58
15th Apr	 PEPE'S PIRI PIRI (VIA APPLE PAY), ON 15-04-2024		11.09	-923.67
15th Apr	 COSTA COFFEE (VIA APPLE PAY), ON 15-04-2024		6.50	-930.17
16th Apr	 TESCO STORES 2544 (VIA APPLE PAY), ON 15-04-2024		33.00	-963.17
16th Apr	 TESCO STORES 2544 (VIA APPLE PAY), ON 15-04-2024		10.25	-973.42
16th Apr	 TESCO STORES 2544 (VIA APPLE PAY), ON 15-04-2024		0.30	-973.72
16th Apr	 TESCO STORES 2544 (VIA APPLE PAY), ON 15-04-2024		13.90	-987.62



Date		Description	Money in	Money out	£ Balance
16th Apr	DEBIT	MEDI FOOD CENTRE (VIA APPLE PAY), ON 15-04-2024		4.25	-991.87
16th Apr	DEBIT	COSTA COFFEE (VIA APPLE PAY), ON 16-04-2024		4.35	-996.22
17th Apr	DEBIT	FIVE GUYS SOUTH KENSIN (VIA APPLE PAY), ON 16-04-2024		11.75	-1,007.97
17th Apr	DEBIT	TRUE CHICKEN LTD (VIA APPLE PAY), ON 15-04-2024		12.08	-1,020.05
17th Apr	DEBIT	TFL TRAVEL CH (VIA APPLE PAY), ON 16-04-2024		6.40	-1,026.45
18th Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 17-04-2024		3.40	-1,029.85
18th Apr	DEBIT	BBS BAKERS AND BARISTA (VIA APPLE PAY), ON 17-04-2024		9.25	-1,039.10
18th Apr	DEBIT	MARKS&SPENCER PLC SACA (VIA APPLE PAY), ON 17-04-2024		26.10	-1,065.20
18th Apr	DEBIT	TFL TRAVEL CH (VIA APPLE PAY), ON 17-04-2024		9.90	-1,075.10
18th Apr	DEBIT	MEDI FOOD CENTRE (VIA APPLE PAY), ON 18-04-2024		8.67	-1,083.77
19th Apr	DEBIT	COSTA COFFEE (VIA APPLE PAY), ON 18-04-2024		8.25	-1,092.02
19th Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 18-04-2024		6.30	-1,098.32
19th Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 18-04-2024		0.30	-1,098.62
19th Apr	DEBIT	SQ *PHILIPPE CONTICINI (VIA APPLE PAY), ON 19-04-2024		3.50	-1,102.12
20th Apr	DEBIT	TRUE CHICKEN LTD (VIA APPLE PAY), ON 18-04-2024		12.08	-1,114.20
20th Apr	DEBIT	FINLAYS (VIA APPLE PAY), ON 19-04-2024		2.64	-1,116.84
20th Apr	DEBIT	TFL TRAVEL CH (VIA APPLE PAY), ON 19-04-2024		6.40	-1,123.24
21st Apr	DEBIT	COSTA COFFEE (VIA APPLE PAY), ON 20-04-2024		4.35	-1,127.59
21st Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 20-04-2024		5.95	-1,133.54
21st Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 20-04-2024		1.95	-1,135.49
21st Apr	DEBIT	MEDI FOOD CENTRE (VIA APPLE PAY), ON 20-04-2024		3.17	-1,138.66
21st Apr	DEBIT	TINTICO (VIA APPLE PAY), ON 20-04-2024		3.50	-1,142.16
22nd Apr	DEBIT	UNCLE TONYS TAVERNA (VIA APPLE PAY), ON 21-04-2024		38.00	-1,180.16
22nd Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 21-04-2024		1.30	-1,181.46
22nd Apr	DEBIT	TRUE CHICKEN LTD (VIA APPLE PAY), ON 20-04-2024		12.08	-1,193.54
22nd Apr	DEBIT	TFL TRAVEL CH (VIA APPLE PAY), ON 21-04-2024		6.40	-1,199.94
23rd Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 22-04-2024		15.93	-1,215.87
23rd Apr	DEBIT	GAILS - SOUTH KENSINGT (VIA APPLE PAY), ON 22-04-2024		6.30	-1,222.17
23rd Apr	DEBIT	TFL TRAVEL CH (VIA APPLE PAY), ON 22-04-2024		6.40	-1,228.57
23rd Apr	DEBIT	COSTA COFFEE (VIA APPLE PAY), ON 23-04-2024		4.35	-1,232.92
24th Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 23-04-2024		4.50	-1,237.42
24th Apr	DEBIT	TRUE CHICKEN LTD (VIA APPLE PAY), ON 22-04-2024		12.08	-1,249.50
24th Apr		BILL PAYMENT VIA FASTER PAYMENT TO MAGDALENA MICKIE REFERENCE SORRY FOR THE DE , MANDATE NO 52		50.00	-1,299.50
24th Apr	DEBIT	TFL TRAVEL CH (VIA APPLE PAY), ON 23-04-2024		6.40	-1,305.90
24th Apr	DEBIT	MEDI FOOD CENTRE (VIA APPLE PAY), ON 24-04-2024		2.88	-1,308.78
24th Apr	DEBIT	COSTA COFFEE (VIA APPLE PAY), ON 24-04-2024		5.20	-1,313.98
25th Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 24-04-2024		7.55	-1,321.53
26th Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 25-04-2024		33.30	-1,354.83
26th Apr	DEBIT	TRUE CHICKEN LTD (VIA APPLE PAY), ON 24-04-2024		12.08	-1,366.91
26th Apr	DEBIT	TRUE CHICKEN LTD (VIA APPLE PAY), ON 25-04-2024		4.79	-1,371.70
26th Apr	DEBIT	TFL TRAVEL CH (VIA APPLE PAY), ON 25-04-2024		8.80	-1,380.50
26th Apr	DEBIT	BESPOKE CAFE (VIA APPLE PAY), ON 26-04-2024		3.70	-1,384.20
27th Apr	DEBIT	HASTY TASTY PIZZA (VIA APPLE PAY), ON 26-04-2024		3.50	-1,387.70
27th Apr	FEE	ARRANGED OVERDRAFT INTEREST		13.49	-1,401.19
27th Apr	DEBIT	TESCO STORES 2544 (VIA APPLE PAY), ON 26-04-2024		2.50	-1,403.69
27th Apr	DEBIT	SUPERDRUG STORES PLC (VIA APPLE PAY), ON 26-04-2024		3.49	-1,407.18
27th Apr	DEBIT	MARKS&SPENCER PLC SACA (VIA APPLE PAY), ON 26-04-2024		45.10	-1,452.28
27th Apr	DEBIT	MEDI FOOD CENTRE (VIA APPLE PAY), ON 26-04-2024		2.29	-1,454.57
27th Apr	DEBIT	TFL TRAVEL CH (VIA APPLE PAY), ON 26-04-2024		5.40	-1,459.97
28th Apr	DEBIT	UNCLE TONYS TAVERNA (VIA APPLE PAY), ON 27-04-2024		16.00	-1,475.97
28th Apr	DEBIT	TRUE CHICKEN LTD (VIA APPLE PAY), ON 26-04-2024		12.08	-1,488.05
28th Apr		FASTER PAYMENTS RECEIPT REF.WRH CA LIMITED FROM WRH CA LIMITED	20.00		-1,468.05

Date		Description	Money in	Money out	£ Balance
28th Apr		TFL TRAVEL CH (VIA APPLE PAY), ON 27-04-2024		6.40	-1,474.45
29th Apr		TESCO STORES (VIA APPLE PAY), ON 28-04-2024		1.03	-1,475.48
29th Apr		TFL TRAVEL CH (VIA APPLE PAY), ON 28-04-2024		7.65	-1,483.13
29th Apr		FASTER PAYMENTS RECEIPT REF.WRH CA LIMITED FROM WRH CA LIMITED	115.00		-1,368.13
30th Apr		COSTA COFFEE (VIA APPLE PAY), ON 29-04-2024		4.35	-1,372.48
30th Apr		FASTER PAYMENTS RECEIPT REF.WRH CA LIMITED FROM WRH CA LIMITED	552.00		-820.48
30th Apr		TESCO STORES 2544 (VIA APPLE PAY), ON 29-04-2024		6.70	-827.18
30th Apr		TESCO STORES 2544 (VIA APPLE PAY), ON 29-04-2024		19.35	-846.53
30th Apr		H & M (VIA APPLE PAY), ON 29-04-2024		22.18	-868.71
30th Apr		H & M (VIA APPLE PAY), ON 29-04-2024		12.99	-881.70
30th Apr		TFL TRAVEL CH (VIA APPLE PAY), ON 29-04-2024		3.50	-885.20
1st May		TESCO STORES 2544 (VIA APPLE PAY), ON 30-04-2024		0.35	-885.55
1st May		GAILS - SOUTH KENSINGT (VIA APPLE PAY), ON 30-04-2024		6.80	-892.35
1st May		TFL TRAVEL CH (VIA APPLE PAY), ON 30-04-2024		6.40	-898.75
1st May		BILL PAYMENT VIA FASTER PAYMENT TO Chun Huang REFERENCE service , MANDATE NO 53		110.00	-1,008.75
2nd May		COSTA COFFEE (VIA APPLE PAY), ON 01-05-2024		2.15	-1,010.90
2nd May		COSTA COFFEE (VIA APPLE PAY), ON 01-05-2024		4.15	-1,015.05
2nd May		TESCO STORES (VIA APPLE PAY), ON 01-05-2024		6.80	-1,021.85
2nd May		TRUE CHICKEN LTD (VIA APPLE PAY), ON 30-04-2024		6.29	-1,028.14
2nd May		COACH AND HORSES (VIA APPLE PAY), ON 01-05-2024		14.50	-1,042.64
2nd May		ORGANIC HEALTH (VIA APPLE PAY), ON 01-05-2024		61.00	-1,103.64
2nd May		PIZZA EXPRESS (VIA APPLE PAY), ON 01-05-2024		47.05	-1,150.69
2nd May		TFL TRAVEL CH (VIA APPLE PAY), ON 01-05-2024		7.80	-1,158.49
3rd May		CARD PAYMENT TO Netflix.com ON 02-05-2024		4.99	-1,163.48
3rd May		CARD PAYMENT TO LOWELL PORTFOLIO 1 ON 02-05-2024		35.88	-1,199.36
3rd May		CARD PAYMENT TO LOWELL PORTFOLIO 1 ON 02-05-2024		5.88	-1,205.24
3rd May		CARD PAYMENT TO LOWELL PORTFOLIO 1 ON 02-05-2024		8.24	-1,213.48
3rd May		TRUE CHICKEN LTD (VIA APPLE PAY), ON 01-05-2024		6.29	-1,219.77
3rd May		APPLE.COM/BILL (VIA APPLE PAY), ON 03-05-2024		10.99	-1,230.76
3rd May		TFL TRAVEL CH (VIA APPLE PAY), ON 02-05-2024		6.40	-1,237.16
4th May		CARD PAYMENT TO CREDIT REPORTS MATTER ON 03-05-2024		19.95	-1,257.11
4th May		GREGGS (VIA APPLE PAY), ON 03-05-2024		3.45	-1,260.56
4th May		CASH WITHDRAWAL AT SANTANDER ATM FINCHLEY 50 BL, FINCHLEY,40.00 GBP , ON 04-05-2024		40.00	-1,300.56
4th May		TFL TRAVEL CH (VIA APPLE PAY), ON 03-05-2024		6.40	-1,306.96
4th May		MEDI FOOD CENTRE (VIA APPLE PAY), ON 04-05-2024		3.29	-1,310.25
5th May		BESPOKE CAFE (VIA APPLE PAY), ON 04-05-2024		5.75	-1,316.00
5th May		TESCO STORES 2544 (VIA APPLE PAY), ON 04-05-2024		3.06	-1,319.06
5th May		TESCO STORES 2544 (VIA APPLE PAY), ON 04-05-2024		17.19	-1,336.25
5th May		CARD PAYMENT TO CHATGPT SUBSCRIPTION ,24.00 USD, RATE 0.8000/GBP ON 04-05-2024		19.20	-1,355.45
6th May		TESCO STORES (VIA APPLE PAY), ON 05-05-2024		1.45	-1,356.90
6th May		TFL TRAVEL CH (VIA APPLE PAY), ON 05-05-2024		4.95	-1,361.85
6th May		MEDI FOOD CENTRE (VIA APPLE PAY), ON 06-05-2024		3.37	-1,365.22
6th May		BILL PAYMENT VIA FASTER PAYMENT TO serdar tekin REFERENCE food , MANDATE NO 54		17.50	-1,382.72
6th May		BILL PAYMENT FROM MR MEHMET SOYLEMEZ, REFERENCE FREIND	50.00		-1,332.72
6th May		Balance carried forward to next statement:			-1,332.72