



## The Santander Account

MR OLIVER CHARLES BOOTH

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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.

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](http://www.santander.co.uk)



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

**Online, Mobile and Telephone Banking**  
ID 5460699024 O BOOTH

### Your account summary for 17th Dec 2021 to 17th Jan 2022

Account name **MR OLIVER CHARLES BOOTH**

Account number: 0000000 Sort Code: 01 01 01 Statement number: 01/2022

BIC: ABBYGB2LXXX IBAN: GB37 ABBY 0901 2948 9021 51

Balance brought forward from 16th Dec Statement	£2,339.54
Total money in:	£1,758.98
Total money out:	-£1,106.82
<b>Your balance at close of business 17th Jan 2022</b>	<b>£2,991.70</b>

Your overdraft limit is £50.00. Arranged Overdraft interest rate is 0.00% EAR (variable).

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

#### Interest and refunds paid this period

Date	Why we are paying you	Amount
3rd Jan	Interest on your credit balance	£0.00

## News and information

### Is 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](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 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
17th Jan	Average credit balance	£3,073.33

## Your transactions 17th Dec 2021 to 17th Jan 2022

Date	Description	Money in	Money out	£ Balance
17th Dec	<b>Balance brought forward from previous statement</b>			2,339.54
18th Dec	 CARD PAYMENT TO AMZNMktplace ON 17-12-2021		32.53	2,307.01
20th Dec	BILL PAYMENT VIA FASTER PAYMENT TO MR O C BOOTH REFERENCE FOOD , MANDATE NO 6		3.00	2,304.01
20th Dec	BILL PAYMENT VIA FASTER PAYMENT TO MR O C BOOTH REFERENCE FOOD , MANDATE NO 6		11.00	2,293.01
21st Dec	FASTER PAYMENTS RECEIPT REF. WAGE FROM WORK	1,228.98		3,521.99
24th Dec	 CARD PAYMENT TO AMZNMktplace ON 24-12-2021		8.30	3,513.69
24th Dec	BILL PAYMENT FROM MR MARTIN MICHAEL DAVID BARTLE, REFERENCE RENT	530.00		4,043.69
25th Dec	BILL PAYMENT TO LINLEY AND SIMPS REFERENCE OB303WOTS37SH		975.00	3,068.69
28th Dec	BILL PAYMENT VIA FASTER PAYMENT TO MRS R E HEELY REFERENCE key ring , MANDATE NO 16		10.00	3,058.69
30th Dec	 CARD PAYMENT TO NOW TV ON 26-12-2021		18.00	3,040.69
4th Jan	DIRECT DEBIT PAYMENT TO YORKSHIRE WATER REF 5353525201300002, MANDATE NO 0001		35.00	3,005.69
13th Jan	BILL PAYMENT VIA FASTER PAYMENT TO TYLER ANTHONYML REFERENCE DRINK , MANDATE NO 14		10.00	2,995.69
14th Jan	 CARD PAYMENT TO Amazon Prime*QM2EG3QY5 ON 13-01-2022		3.99	2,991.70
17th Jan	<b>Balance carried forward to next statement:</b>			<b>2,991.70</b>