

MR WENYE FENG  
90 BEAUMONT ROAD  
PURLEY  
CR8 2EG

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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



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Santander Banking Operations, Sunderland  
SR43 4FP

**Online, Mobile and Telephone Banking**  
ID 3378297880 W FENG

## Your account summary for 21st Aug 2025 to 20th Sep 2025

Account name **MR WENYE FENG**

Account number: 06460123 Sort Code: 09 01 30 Statement number: 09/2025

BIC: ABBYGB2LXXX IBAN: GB20 ABBY 0901 3006 4601 23

Balance brought forward from 20th Aug Statement	£16,034.25
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Total money in:	£36,820.00
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Total money out:	-£15,872.19
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<b>Your balance at close of business 20th Sep 2025</b>	<b>£36,982.06</b>
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Your overdraft limit is £1,500.00. 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
2nd Sep	Interest on your credit balance	£0.00

## News and information

### Keeping your money safe

Criminals want to trick you into using your Mobile Banking app or sharing an OTP (One Time Passcode) to authorise card payments, or to add your card to a fraudulent digital wallet.

Always check the transaction you're authorising before confirming.

For more details, search for 'Fraud and security' at [santander.co.uk](http://santander.co.uk)



### 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.

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Date	Average balance for the month	Amount
20th Sep	Average credit balance	£28,786.38

## Your transactions 21st Aug 2025 to 20th Sep 2025

Date	Description	Money in	Money out	£ Balance
21st Aug	<b>Balance brought forward from previous statement</b>			16,034.25
21st Aug	BILL PAYMENT VIA FASTER PAYMENT TO MAISIE PHUNG REFERENCE Maisie , MANDATE NO 0002		20.00	16,014.25
28th Aug	CARD PAYMENT TO Amazon Prime*R409L4BD4 ON 27-08-2025		4.49	16,009.76
31st Aug	BILL PAYMENT VIA FASTER PAYMENT TO MAISIE PHUNG REFERENCE Maisie , MANDATE NO 0002		20.00	15,989.76
31st Aug	CARD PAYMENT TO PureGym Limited ON 31-08-2025		23.99	15,965.77
2nd Sep	CARD PAYMENT TO WARWICK STUDENTS UNION ON 01-09-2025		124.00	15,841.77
2nd Sep	CARD PAYMENT TO WARWICK STUDENTS UNION ON 01-09-2025		32.00	15,809.77
2nd Sep	BILL PAYMENT VIA FASTER PAYMENT TO MAISIE PHUNG REFERENCE Maisie , MANDATE NO 0002		8.00	15,801.77
2nd Sep	FASTER PAYMENTS RECEIPT REF.SORRY FROM PHUNG M H A	20.00		15,821.77
2nd Sep	BILL PAYMENT VIA FASTER PAYMENT TO MAISIE PHUNG REFERENCE Maisie , MANDATE NO 0002		20.00	15,801.77
3rd Sep	CARD PAYMENT TO RUSHMOORTA* RUSHMOORTA ON 02-09-2025		7.60	15,794.17
3rd Sep	CARD PAYMENT TO 26 RUSHMOOR ON 02-09-2025		9.00	15,785.17
3rd Sep	CARD PAYMENT TO PRET A MANGER ON 02-09-2025		6.00	15,779.17
4th Sep	BILL PAYMENT VIA FASTER PAYMENT TO ETHAN HOCQUELLET REFERENCE pizza , MANDATE NO 0007		10.00	15,769.17
4th Sep	TRANSFER FROM 1/FENG WENYE 2/T 3 NO. 49 D. REF: 0015 3425 696 0ARJD99	36,800.00		52,569.17
4th Sep	CARD PAYMENT TO TFL TRAVEL CH ON 02-09-2025		12.50	52,556.67
4th Sep	CARD PAYMENT TO FLYWIRE*U. OF WARWICK ON 04-09-2025		9,535.00	43,021.67
6th Sep	CARD PAYMENT TO WESTWOOD STUDENT MEWS ON 05-09-2025		725.00	42,296.67
6th Sep	CARD PAYMENT TO TFL TRAVEL CH ON 05-09-2025		4.40	42,292.27
8th Sep	CARD PAYMENT TO MUSIAM16240PAUL3 ,3.90 EUR, RATE 0.8692/GBP ON 07-09-2025		3.39	42,288.88
8th Sep	FOREIGN CURRENCY CONVERSION FEE		0.10	42,288.78
8th Sep	CARD PAYMENT TO TFL TRAVEL CH ON 07-09-2025		5.20	42,283.58
10th Sep	CARD PAYMENT TO WWW.FATSOMA.COM ON 09-09-2025		5.19	42,278.39
11th Sep	BILL PAYMENT VIA FASTER PAYMENT TO WENYE FENG REFERENCE HSBC card , MANDATE NO 0006		5,000.00	37,278.39



Date		Description	Money in	Money out	£ Balance
13th Sep		CARD PAYMENT TO JDS MART LTD ON 12-09-2025		2.00	37,276.39
13th Sep		CARD PAYMENT TO EDX.ORG ,99.00 USD, RATE 0.7395/GBP ON 12-09-2025		73.22	37,203.17
13th Sep		FOREIGN CURRENCY CONVERSION FEE		2.16	37,201.01
13th Sep		CARD PAYMENT TO Southern Co-op Retail ON 12-09-2025		1.15	37,199.86
13th Sep		CARD PAYMENT TO TFL TRAVEL CH ON 12-09-2025		8.50	37,191.36
13th Sep		CARD PAYMENT TO BYANJAN RESTAURANT & C ON 12-09-2025		22.49	37,168.87
14th Sep		BILL PAYMENT VIA FASTER PAYMENT TO MAISIE PHUNG REFERENCE Maisie , MANDATE NO 0002		30.00	37,138.87
14th Sep		BILL PAYMENT VIA FASTER PAYMENT TO MAISIE PHUNG REFERENCE Maisie , MANDATE NO 0002		20.00	37,118.87
15th Sep		CARD PAYMENT TO NOW 287C9 Sky Spor ON 15-09-2025		26.00	37,092.87
16th Sep		BILL PAYMENT VIA FASTER PAYMENT TO HAIJIE XIE REFERENCE basketball , MANDATE NO 0008		6.50	37,086.37
16th Sep		CARD PAYMENT TO NOW B80D1 GB Ultra ON 16-09-2025		9.00	37,077.37
16th Sep		BILL PAYMENT VIA FASTER PAYMENT TO MAISIE PHUNG REFERENCE Maisie , MANDATE NO 0002		5.00	37,072.37
18th Sep		BILL PAYMENT VIA FASTER PAYMENT TO MAISIE PHUNG REFERENCE Maisie , MANDATE NO 0002		20.00	37,052.37
20th Sep		CARD PAYMENT TO HarryRamsdens Brighton ON 19-09-2025		57.28	36,995.09
20th Sep		CARD PAYMENT TO NX Bus Contactless ON 18-09-2025		2.60	36,992.49
20th Sep		CARD PAYMENT TO SAINSBURY'S S/MKTS ON 19-09-2025		1.45	36,991.04
20th Sep		CARD PAYMENT TO PANOPOLIS ON 18-09-2025		8.98	36,982.06
20th Sep		<b>Balance carried forward to next statement:</b>			<b>36,982.06</b>

