

MR EUAN ABRAR MCGINNESS
FLAT 6 ROOM 27 THE CLOCK HOUSE
FROGMOOR
HIGH WYCOMBE
HP13 5DL

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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.

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Santander Banking Operations, Sunderland
SR43 4FP

Online, Mobile and Telephone Banking
ID 2610200326 E MCGINNESS

Your account summary for 14th Mar 2024 to 13th Apr 2024

Account name	MR EUAN ABRAR MCGINNESS
Account number:	68792626 Sort Code: 09 01 29 Statement number: 04/2024
BIC:	ABBYGB2LXXX IBAN: GB40 ABBY 0901 2968 7926 26
Balance brought forward from 13th Mar Statement	-£232.02
Total money in:	£3,986.97
Total money out:	-£2,571.48
Your balance at close of business 13th Apr 2024	£1,183.47

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 Apr	Interest on your credit balance	£0.00

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

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 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.

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
13th Apr	Average credit balance	£257.94
13th Apr	Average debit balance	£-41.55

Your transactions 14th Mar 2024 to 13th Apr 2024

Date	Description	Money in	Money out	£ Balance
14th Mar	Balance brought forward from previous statement			-232.02
15th Mar	FASTER PAYMENTS RECEIPT REF.ALLOWANCE FROM E McGinness	100.00		-132.02
15th Mar	FASTER PAYMENTS RECEIPT REF.ALLOWANCE FROM E McGinness	132.00		-0.02
17th Mar	CREAMS KINGS CROSS LON (VIA APPLE PAY), ON 16-03-2024		14.40	-14.42
18th Mar	CARD PAYMENT TO AMAZON FRESH STORE ON 17-03-2024		6.40	-20.82
18th Mar	SUBWAY 205 BAKER STREE (VIA APPLE PAY), ON 17-03-2024		7.80	-28.62
18th Mar	NYA*FGB OP 1 LTD (VIA APPLE PAY), ON 17-03-2024		3.90	-32.52
19th Mar	TRAINLINE (VIA APPLE PAY), ON 18-03-2024		10.40	-42.92
19th Mar	TRAINLINE (VIA APPLE PAY), ON 18-03-2024		5.05	-47.97
19th Mar	TIGERS DINER 1 LONDON (VIA APPLE PAY), ON 18-03-2024		17.22	-65.19
19th Mar	CREAMS CAFE (VIA APPLE PAY), ON 18-03-2024		3.45	-68.64
19th Mar	HIGH WYCOMBE SSTP (VIA APPLE PAY), ON 18-03-2024		2.55	-71.19
19th Mar	SHOPLOCALLY50 LIMITED (VIA APPLE PAY), ON 18-03-2024		6.08	-77.27
19th Mar	ALL STAR LANES WHITE C (VIA APPLE PAY), ON 18-03-2024		2.53	-79.80
19th Mar	ALL STAR LANES WHITE C (VIA APPLE PAY), ON 18-03-2024		10.00	-89.80
20th Mar	TRAINLINE (VIA APPLE PAY), ON 19-03-2024		2.70	-92.50
20th Mar	TRAINLINE (VIA APPLE PAY), ON 19-03-2024		2.15	-94.65
20th Mar	TRAINLINE (VIA APPLE PAY), ON 18-03-2024		2.55	-97.20
20th Mar	SUMUP *THE FATHERHOOD (VIA APPLE PAY), ON 19-03-2024		1.00	-98.20
20th Mar	TIMPSON LTD (VIA APPLE PAY), ON 19-03-2024		6.00	-104.20
20th Mar	CO OP GROUP FOOD (VIA APPLE PAY), ON 19-03-2024		2.10	-106.30
20th Mar	FASTER PAYMENTS RECEIPT REF.ALLOWANCE FROM E McGinness	50.00		-56.30
22nd Mar	CREDIT FROM TRAINLINE ON 20-03-2024	1.55		-54.75
23rd Mar	CREDIT FROM TRAINLINE ON 20-03-2024	1.15		-53.60
23rd Mar	CREDIT FROM TRAINLINE ON 21-03-2024	1.70		-51.90
23rd Mar	TEMPLE END VETERINARY (VIA APPLE PAY), ON 22-03-2024		34.55	-86.45
23rd Mar	KAARAK CHAI (VIA APPLE PAY), ON 22-03-2024		8.20	-94.65



Date	Description	Money in	Money out	£ Balance
23rd Mar	RANCHERS GRILL (VIA APPLE PAY), ON 22-03-2024		4.49	-99.14
25th Mar	BEST 1 EXPRESS (VIA APPLE PAY), ON 24-03-2024		2.24	-101.38
25th Mar	FASTER PAYMENTS RECEIPT REF.ALLOWANCE FROM E McGinness	50.00		-51.38
25th Mar	RANCHERS GRILL (VIA APPLE PAY), ON 24-03-2024		4.49	-55.87
25th Mar	SAINSBURYS S/MKTS (VIA APPLE PAY), ON 24-03-2024		11.45	-67.32
25th Mar	KHURANA BROTHERS LTD (VIA APPLE PAY), ON 24-03-2024		18.23	-85.55
25th Mar	FASTER PAYMENTS RECEIPT REF.ALLOWANCE FROM E McGinness	23.00		-62.55
26th Mar	PEPES HIGH WYCOMBE (VIA APPLE PAY), ON 25-03-2024		8.49	-71.04
26th Mar	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 24-03-2024		1.85	-72.89
26th Mar	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 25-03-2024		1.30	-74.19
26th Mar	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 25-03-2024		0.95	-75.14
26th Mar	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 24-03-2024		1.30	-76.44
26th Mar	KAARAK CHAI (VIA APPLE PAY), ON 25-03-2024		15.65	-92.09
27th Mar	FLAVOURZ PERI PERI (VIA APPLE PAY), ON 26-03-2024		5.99	-98.08
27th Mar	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 26-03-2024		1.85	-99.93
27th Mar	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 26-03-2024		0.95	-100.88
27th Mar	CARD PAYMENT TO SBD LONDON ON 27-03-2024		2.50	-103.38
27th Mar	KAARAK CHAI (VIA APPLE PAY), ON 26-03-2024		7.90	-111.28
27th Mar	RANCHERS GRILL (VIA APPLE PAY), ON 26-03-2024		2.99	-114.27
28th Mar	FASTER PAYMENTS RECEIPT REF.ALLOWANCE FROM E McGinness	84.62		-29.65
28th Mar	FASTER PAYMENTS RECEIPT REF.ALLOWANCE FROM E McGinness	65.43		35.78
28th Mar	KHURANA BROTHERS LTD (VIA APPLE PAY), ON 27-03-2024		12.55	23.23
28th Mar	SAINSBURYS S/MKTS (VIA APPLE PAY), ON 27-03-2024		20.43	2.80
29th Mar	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 28-03-2024		1.05	1.75
29th Mar	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 28-03-2024		1.75	0.00
30th Mar	KHURANA BROTHERS LTD (VIA APPLE PAY), ON 29-03-2024		2.80	-2.80
30th Mar	SAINSBURYS S/MKTS (VIA APPLE PAY), ON 29-03-2024		9.35	-12.15
31st Mar	FASTER PAYMENTS RECEIPT REF.Sent from Revolut FROM Euan McGinness	25.00		12.85
31st Mar	OXFORD BUS COMPANY (VIA APPLE PAY), ON 30-03-2024		2.00	10.85
31st Mar	TREATZ (VIA APPLE PAY), ON 30-03-2024		33.46	-22.61
31st Mar	OXFORD BUS COMPANY (VIA APPLE PAY), ON 30-03-2024		2.00	-24.61
1st Apr	NOSHAHI FOOD STORE (VIA APPLE PAY), ON 31-03-2024		7.49	-32.10
1st Apr	KHURANA BROTHERS LTD (VIA APPLE PAY), ON 31-03-2024		9.98	-42.08
2nd Apr	MELS PUBLICATIONS (VIA APPLE PAY), ON 01-04-2024		5.83	-47.91
2nd Apr	SAINSBURYS S/MKTS (VIA APPLE PAY), ON 01-04-2024		11.51	-59.42
2nd Apr	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 01-04-2024		1.75	-61.17
3rd Apr	OXFORD BUS COMPANY (VIA APPLE PAY), ON 02-04-2024		2.00	-63.17
3rd Apr	NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 02-04-2024		1.85	-65.02
4th Apr	FASTER PAYMENTS RECEIPT REF.ALLOWANCE FROM E McGinness	60.00		-5.02
4th Apr	NOSHAHI FOOD STORE (VIA APPLE PAY), ON 03-04-2024		7.00	-12.02
4th Apr	SAINSBURYS S/MKTS (VIA APPLE PAY), ON 03-04-2024		6.60	-18.62
4th Apr	KHURANA BROTHERS LTD (VIA APPLE PAY), ON 03-04-2024		5.41	-24.03
6th Apr	KAARAK CHAI (VIA APPLE PAY), ON 06-04-2024		5.25	-29.28
7th Apr	OXFORD BUS COMPANY (VIA APPLE PAY), ON 06-04-2024		2.00	-31.28
8th Apr	BANK GIRO CREDIT REF SLC DISBURSEMENTS, 23636031413	3,392.52		3,361.24
8th Apr	BILL PAYMENT VIA FASTER PAYMENT TO EUAN ABRAR MCGIN REFERENCE ALLOWANCE , MANDATE NO 7		1,695.00	1,666.24
8th Apr	GROCERY SUPERMARKET (VIA APPLE PAY), ON 07-04-2024		4.76	1,661.48
8th Apr	OXFORD BUS COMPANY (VIA APPLE PAY), ON 07-04-2024		2.00	1,659.48
8th Apr	ASDA SUPERSTORE (VIA APPLE PAY), ON 06-04-2024		12.82	1,646.66
9th Apr	HUGO BOSS UK (VIA APPLE PAY), ON 08-04-2024		187.50	1,459.16
9th Apr	CALVIN KLEIN (VIA APPLE PAY), ON 08-04-2024		41.40	1,417.76
9th Apr	GROCERY SUPERMARKET (VIA APPLE PAY), ON 08-04-2024		2.98	1,414.78
9th Apr	KFC - HIGH WYCOMBE (VIA APPLE PAY), ON 08-04-2024		11.17	1,403.61

Date	Description	Money in	Money out	£ Balance
9th Apr	 HIGH WYCOMBE SSTP (VIA APPLE PAY), ON 08-04-2024		11.35	1,392.26
9th Apr	 HP 11 BARBERS (VIA APPLE PAY), ON 08-04-2024		18.00	1,374.26
9th Apr	 KHURANA BROTHERS LTD (VIA APPLE PAY), ON 08-04-2024		10.37	1,363.89
10th Apr	 THARA HALAL MEAT (VIA APPLE PAY), ON 09-04-2024		4.56	1,359.33
10th Apr	 THARA SUPERMARKET LTD (VIA APPLE PAY), ON 09-04-2024		5.00	1,354.33
10th Apr	 THARA SUPERMARKET LTD (VIA APPLE PAY), ON 09-04-2024		8.48	1,345.85
10th Apr	 ARGOS HIGH WYCOMBE INS (VIA APPLE PAY), ON 09-04-2024		7.50	1,338.35
10th Apr	 SAINSBURYS S/MKTS (VIA APPLE PAY), ON 09-04-2024		7.49	1,330.86
11th Apr	 OXFORD BUS COMPANY (VIA APPLE PAY), ON 10-04-2024		2.00	1,328.86
11th Apr	 AL DAR LOUNGE (VIA APPLE PAY), ON 10-04-2024		6.00	1,322.86
11th Apr	 KFC - HIGH WYCOMBE (VIA APPLE PAY), ON 10-04-2024		3.99	1,318.87
11th Apr	 KFC - HIGH WYCOMBE (VIA APPLE PAY), ON 10-04-2024		0.99	1,317.88
11th Apr	 PPOINT_*MAXIM FOOD & W (VIA APPLE PAY), ON 10-04-2024		1.39	1,316.49
11th Apr	 TFL TRAVEL CH (VIA APPLE PAY), ON 10-04-2024		8.75	1,307.74
11th Apr	 GREGGS (VIA APPLE PAY), ON 10-04-2024		2.00	1,305.74
11th Apr	 OXFORD BUS COMPANY (VIA APPLE PAY), ON 11-04-2024		2.00	1,303.74
11th Apr	 REVOLUT**8842* (VIA APPLE PAY), ON 11-04-2024		50.00	1,253.74
12th Apr	 FOOD BOX (VIA APPLE PAY), ON 11-04-2024		3.78	1,249.96
12th Apr	 KFC - HIGH WYCOMBE (VIA APPLE PAY), ON 11-04-2024		4.37	1,245.59
12th Apr	 GERMAN DONER KABAB (VIA APPLE PAY), ON 11-04-2024		8.98	1,236.61
12th Apr	 NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 11-04-2024		1.80	1,234.81
12th Apr	 REVOLUT**8842* (VIA APPLE PAY), ON 12-04-2024		20.00	1,214.81
13th Apr	 NYA*BUCKS STUDENTS UNI (VIA APPLE PAY), ON 12-04-2024		1.80	1,213.01
13th Apr	 SAINSBURYS S/MKTS (VIA APPLE PAY), ON 12-04-2024		2.30	1,210.71
13th Apr	 KAARAK CHAI (VIA APPLE PAY), ON 12-04-2024		3.95	1,206.76
13th Apr	 KAARAK CHAI (VIA APPLE PAY), ON 12-04-2024		11.45	1,195.31
13th Apr	 BUN SQUAD (VIA APPLE PAY), ON 12-04-2024		7.90	1,187.41
13th Apr	 NYX HOLBORN (VIA APPLE PAY), ON 13-04-2024		3.94	1,183.47
13th Apr	Balance carried forward to next statement:			1,183.47