

MASTER MATTHEW BOYCE
9 DUNLOP COURT
HAMILTON
UNITED KINGDOM
ML3 7YJ



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Santander Banking Operations
Sunderland
SR43 4FP

Online, Mobile and Telephone Banking
ID 1121068213 M BOYCE

Your account summary for 20th Nov 2025 to 19th Dec 2025

Account name **MASTER MATTHEW GRAHAM A BOYCE**

Account number: 68467048 Sort Code: 09 01 28 Statement number: 12/2025

BIC: ABBYGB2LXXX IBAN: GB74 ABBY 0901 2868 4670 48

Balance brought forward from 19th Nov Statement	£378.16
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Total money in:	£1,188.49
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Total money out:	-£1,425.97
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Your balance at close of business 19th Dec 2025	£140.68
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Credit interest rate: No credit interest is paid on this account.

Interest and refunds paid this period

Date	Why we are paying you	Amount
2nd Dec	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



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 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, Santander Business and Santander Corporate & Commercial 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 will not 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
19th Dec	Average credit balance	£513.66

Your transactions 20th Nov 2025 to 19th Dec 2025

Date	Description	Money in	Money out	£ Balance
20th Nov	Balance brought forward from previous statement			378.16
20th Nov	TESCO STORES 5133 (VIA APPLE PAY), ON 19-11-2025		23.02	355.14
20th Nov	TESCO PFS 4154 (VIA APPLE PAY), ON 19-11-2025		42.45	312.69
21st Nov	ASDA STORES (VIA APPLE PAY), ON 20-11-2025		5.14	307.55
25th Nov	ASDA SUPERSTORE 04923 (VIA APPLE PAY), ON 24-11-2025		29.41	278.14
27th Nov	TESCO STORES 5133 (VIA APPLE PAY), ON 26-11-2025		19.23	258.91
27th Nov	TESCO PFS 4154 (VIA APPLE PAY), ON 26-11-2025		39.91	219.00
28th Nov	COSTCO WHOLESALE 103 (VIA APPLE PAY), ON 27-11-2025		171.49	47.51
28th Nov	FASTER PAYMENTS RECEIPT REF.Allowance FROM BOYCE MGA	973.49		1,021.00
29th Nov	SUMUP *THE LITTLE BAR (VIA APPLE PAY), ON 28-11-2025		21.00	1,000.00
1st Dec	DIRECT DEBIT PAYMENT TO MYMEMBERSHIP REF 6801350, MANDATE NO 0007		40.00	960.00
1st Dec	BROADLEES GOLF (VIA APPLE PAY), ON 30-11-2025		16.50	943.50
1st Dec	BROADLEES GOLF (VIA APPLE PAY), ON 30-11-2025		6.00	937.50
2nd Dec	ASDA STORES (VIA APPLE PAY), ON 01-12-2025		9.75	927.75
3rd Dec	SCOTRAIL (VIA APPLE PAY), ON 02-12-2025		6.00	921.75
3rd Dec	VODKA WODKA (VIA APPLE PAY), ON 02-12-2025		6.00	915.75
3rd Dec	JD WETHERSPOON (VIA APPLE PAY), ON 02-12-2025		2.25	913.50
3rd Dec	GLESGA CONVENIENCE (VIA APPLE PAY), ON 02-12-2025		1.65	911.85
3rd Dec	BUCHANAN STREET SUBWAY (VIA APPLE PAY), ON 02-12-2025		3.50	908.35
3rd Dec	GLASGO CABS* CPT (VIA APPLE PAY), ON 02-12-2025		34.30	874.05
3rd Dec	THE ARK (VIA APPLE PAY), ON 02-12-2025		8.65	865.40
3rd Dec	MANUKA (VIA APPLE PAY), ON 03-12-2025		2.00	863.40
3rd Dec	MANUKA (VIA APPLE PAY), ON 03-12-2025		2.56	860.84
4th Dec	INNIS AND GUNN TAPROOM (VIA APPLE PAY), ON 02-12-2025		10.00	850.84
4th Dec	MCDONALDS (VIA APPLE PAY), ON 03-12-2025		8.88	841.96
5th Dec	STANDING ORDER VIA FASTER PAYMENT TO Matthew Logie REFERENCE Monthly S&P 500 , MANDATE NO 0066		200.00	641.96
6th Dec	ASDA STORES (VIA APPLE PAY), ON 05-12-2025		24.94	617.02
6th Dec	ASDA PETROL UPT 4238 (VIA APPLE PAY), ON 05-12-2025		42.45	574.57
7th Dec	HAUS (VIA APPLE PAY), ON 03-12-2025		5.00	569.57

Date	Description	Money in	Money out	£ Balance
7th Dec	 CARD PAYMENT TO Steam Purchase ON 04-12-2025		17.81	551.76
8th Dec	 BROADLEES GOLF (VIA APPLE PAY), ON 07-12-2025		16.50	535.26
8th Dec	 CONCERT SQUARE CAR PAR (VIA APPLE PAY), ON 07-12-2025		9.00	526.26
9th Dec	BILL PAYMENT VIA FASTER PAYMENT TO DHANDA CK REFERENCE NYE , MANDATE NO 0074		10.00	516.26
11th Dec	 TESCO STORES 5133 (VIA APPLE PAY), ON 10-12-2025		24.09	492.17
11th Dec	 TESCO PFS 4154 (VIA APPLE PAY), ON 10-12-2025		44.33	447.84
15th Dec	 BROADLEES GOLF (VIA APPLE PAY), ON 14-12-2025		9.50	438.34
16th Dec	BILL PAYMENT FROM MISS RACHEL ANNE ELIZABETH BOYCE, REFERENCE uniqlo	30.00		468.34
16th Dec	 ASDA STORES (VIA APPLE PAY), ON 15-12-2025		10.50	457.84
16th Dec	 ASDA SUPERSTORE 04923 (VIA APPLE PAY), ON 15-12-2025		30.69	427.15
17th Dec	 CARD PAYMENT TO E. HAY SONS LIMITED ON 16-12-2025		158.95	268.20
17th Dec	 ASDA SUPERSTORE 04923 (VIA APPLE PAY), ON 16-12-2025		7.70	260.50
17th Dec	 CARD PAYMENT TO UNIQLO ON 17-12-2025		64.80	195.70
18th Dec	 SUMUP *THE LITTLE BAR (VIA APPLE PAY), ON 17-12-2025		21.00	174.70
18th Dec	BILL PAYMENT VIA FASTER PAYMENT TO O E NABIYEV REFERENCE gym , MANDATE NO 0042		15.00	159.70
19th Dec	TRANSFER FROM MATTHEW GRAHAM ALEXAN	80.00		239.70
19th Dec	FASTER PAYMENTS RECEIPT REF.NOT PROVIDED FROM S Cogan	15.00		254.70
19th Dec	FASTER PAYMENTS RECEIPT REF.taxi FROM A Brennan	90.00		344.70
19th Dec	 KITTY'S GLASGOW (VIA APPLE PAY), ON 18-12-2025		19.20	325.50
19th Dec	 JD WETHERSPOON (VIA APPLE PAY), ON 18-12-2025		4.75	320.75
19th Dec	 JD WETHERSPOON (VIA APPLE PAY), ON 18-12-2025		4.75	316.00
19th Dec	 CARD PAYMENT TO SPOTIFY ON 18-12-2025		5.99	310.01
19th Dec	 SUMUP **TAXI SERVICE (VIA APPLE PAY), ON 19-12-2025		80.00	230.01
19th Dec	 GLASGO CABS* CPT (VIA APPLE PAY), ON 18-12-2025		68.10	161.91
19th Dec	 FRANGO (VIA APPLE PAY), ON 18-12-2025		10.10	151.81
19th Dec	 WAXYS GLASGOW (VIA APPLE PAY), ON 18-12-2025		11.13	140.68
19th Dec	Balance carried forward to next statement:			140.68

