



MR RAVI KIRAN CHIKKA
157 GREEN LANE
MORDEN
SM4 6SF

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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, person to person calls 7am to 11pm Monday to Saturday

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

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Your account summary for 22nd Apr 2017 to 22nd May 2017

123 Current Account earnings

	This month	Since opening
123 Current Account (cashback and interest)	£0.00	£830.44

Account name **MR RAVI KIRAN CHIKKA**

Account number: 79944524 Sort Code: 09 01 27 Statement number: 05/2017
BIC: ABBYGB2LXXX IBAN: GB92 ABBY 0901 2779 9445 24

Balance brought forward from 21st Apr Statement £21,086.89

Total money in: £254.18

Total money out: -£3,474.07

Your balance at close of business 22nd May 2017 £17,867.00

Your overdraft limit is £100.00

The fee for using an Arranged Overdraft is £1.00 per day for below £2,000, £2.00 per day for £2,000 to £2,999 and £3.00 per day for £3,000 and above.

Interest and refunds paid this period

Date	Why we are paying you	Amount
22nd May	Interest on your credit balance	£0.00

Ensure you switch all eligible Direct Debits to your 123 Current Account. To receive cashback and interest you must pay in at least £500 a month and have a minimum of two active Direct Debits. There is a monthly account fee which is shown on your statement. For cashback, household bills must be paid by Direct Debit. If you find the account is no longer suitable, you can transfer to another Santander account or close it at any time.

News and information

Statement changes

In March, we let you know that we are changing how often we send paper statements. Please read the enclosed leaflet for more information.

If you need to complete a self-assessment tax return

Your **Account Summary** provides all the information about the interest earned on your personal savings and current accounts in one place. It's available through Online Banking – just log in and click on 'eDocuments'.

Protect yourself against scams

It's essential that you make sure your banking details stay private and secure. To find out more visit santander.co.uk/uk/help-support/security-centre

1. Never share a Santander One Time Passcode (OTP) with another person, not even a Santander employee.
2. Never download software onto your computer following or during a cold call.
3. Never enter your online banking details after clicking on a link in an email or SMS.

Your Current Account annual summary

Every year, we send you an annual summary of fees, interest and charges for the previous 12 months. Going forward, you will receive this at least once a year, usually with your May statement. Included this month is your annual summary covering the last 12 months.

Continued on reverse....

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.

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 in your Interest Rates and Fees Information.

If you need another copy, please call into your local branch or visit www.santander.co.uk. Interest or fees will be calculated daily on any outstanding overdrawn balance.

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11213 Current Account earnings include cashback received on all eligible household bills paid by Direct Debit and interest paid on credit balances up to £20,000. The amount shown is for the account number on this statement and does not take into account the monthly account fee.



Date	Average balance for the month	Amount
22nd May	Average credit balance	£19,211.27

Direct Debit Cashback paid from 21st Apr 2017 to 22nd May 2017

Date	Why we are paying you	Amount
21st May	Direct Debit Cashback for this period	£0.00
	Direct Debit Cashback since account opening	£174.92

No Cashback was paid as the minimum monthly payment was not credited to the account.

Your transactions 22nd Apr 2017 to 22nd May 2017

Date	Description	Money in	Money out	£ Balance
22nd Apr	Balance brought forward from previous statement			21,086.89
22nd Apr	CARD PAYMENT TO TFL.GOV.UK/CP,5.20 GBP, RATE 1.00/GBP ON 20-04-2017		5.20	21,081.69
22nd Apr	BILL PAYMENT VIA FASTER PAYMENT TO Victoria Speed REFERENCE Yuvan Chikka , MANDATE NO 55		60.00	21,021.69
24th Apr	CARD PAYMENT TO TFL.GOV.UK/CP,9.50 GBP, RATE 1.00/GBP ON 21-04-2017		9.50	21,012.19
24th Apr	CARD PAYMENT TO PAYPAL *LON MIDLAND,29.50 GBP, RATE 1.00/GBP ON 20-04-2017		29.50	20,982.69
25th Apr	CARD PAYMENT TO KRISPY KREME SHANNON CORN,12.45 GBP, RATE 1.00/GBP ON 22-04-2017		12.45	20,970.24
25th Apr	CARD PAYMENT TO VB & SONS,39.76 GBP, RATE 1.00/GBP ON 23-04-2017		39.76	20,930.48
25th Apr	CARD PAYMENT TO TESCO STORE 2934,6.30 GBP, RATE 1.00/GBP ON 22-04-2017		6.30	20,924.18
26th Apr	DIRECT DEBIT PAYMENT TO EE & T-MOBILE REF Q59454225713395530, MANDATE NO 0033		15.36	20,908.82
26th Apr	CARD PAYMENT TO TFL.GOV.UK/CP,6.70 GBP, RATE 1.00/GBP ON 24-04-2017		6.70	20,902.12
27th Apr	CARD PAYMENT TO TFL.GOV.UK/CP,6.70 GBP, RATE 1.00/GBP ON 25-04-2017		6.70	20,895.42
28th Apr	CASH WITHDRAWAL AT NOTE MACHINE ATM GIGGS CONVENIEN, CARSHALTON,20.00 GBP , ON 27-04-2017		20.00	20,875.42
28th Apr	CARD PAYMENT TO TESCO STORES 3235,5.48 GBP, RATE 1.00/GBP ON 26-04-2017		5.48	20,869.94
28th Apr	CARD PAYMENT TO TFL.GOV.UK/CP,5.80 GBP, RATE 1.00/GBP ON 26-04-2017		5.80	20,864.14
28th Apr	CARD PAYMENT TO TESCO PAY AT PUMP 3776,55.08 GBP, RATE 1.00/GBP ON 26-04-2017		55.08	20,809.06
29th Apr	CARD PAYMENT TO TFL.GOV.UK/CP,5.20 GBP, RATE 1.00/GBP ON 27-04-2017		5.20	20,803.86
1st May	CARD PAYMENT TO TFL.GOV.UK/CP,2.90 GBP, RATE 1.00/GBP ON 28-04-2017		2.90	20,800.96
2nd May	DIRECT DEBIT PAYMENT TO LB MERTON REF 01 73773011, MANDATE NO 0009		126.00	20,674.96
2nd May	DIRECT DEBIT PAYMENT TO HALIFAX REF 1051266559090000, MANDATE NO 0028		1,331.63	19,343.33
2nd May	CARD PAYMENT TO ICELAND,3.97 GBP, RATE 1.00/GBP ON 29-04-2017		3.97	19,339.36
2nd May	CARD PAYMENT TO SPECSAVERS,65.00 GBP, RATE 1.00/GBP ON 29-04-2017		65.00	19,274.36
2nd May	DIRECT DEBIT PAYMENT TO GREENWICH LEISURE REF A/AD0310002810, MANDATE NO 0018		22.09	19,252.27
2nd May	DIRECT DEBIT PAYMENT TO GREENWICH LEISURE REF AD0310006341, MANDATE NO 0035		27.90	19,224.37



Date	Description	Money in	Money out	£ Balance
2nd May	DIRECT DEBIT PAYMENT TO GREENWICH LEISURE REF AD03600007463, MANDATE NO 0012		22.09	19,202.28
2nd May	DIRECT DEBIT PAYMENT TO GREENWICH LEISURE REF AD03600007464, MANDATE NO 0013		22.09	19,180.19
2nd May	DIRECT DEBIT PAYMENT TO EAST SURREY WATER REF 8426446, MANDATE NO 0003		44.08	19,136.11
4th May	CARD PAYMENT TO TFL.GOV.UK/CP,6.70 GBP, RATE 1.00/GBP ON 02-05-2017		6.70	19,129.41
4th May	BILL PAYMENT VIA FASTER PAYMENT TO SCCC CRICKET REFERENCE MACHINE , MANDATE NO 51		5.00	19,124.41
5th May	CARD PAYMENT TO TFL.GOV.UK/CP,5.80 GBP, RATE 1.00/GBP ON 03-05-2017		5.80	19,118.61
6th May	CARD PAYMENT TO TFL.GOV.UK/CP,3.60 GBP, RATE 1.00/GBP ON 04-05-2017		3.60	19,115.01
6th May	CARD PAYMENT TO PAYPAL *KWKI FIT,141.98 GBP, RATE 1.00/GBP ON 04-05-2017		141.98	18,973.03
8th May	CARD PAYMENT TO TFL SERVICE CENTRE LTD,518.38 GBP, RATE 1.00/GBP ON 05-05-2017		518.38	18,454.65
8th May	CARD PAYMENT TO TFL.GOV.UK/CP,8.80 GBP, RATE 1.00/GBP ON 05-05-2017		8.80	18,445.85
9th May	CREDIT FROM PAYPAL *KWKI FIT ON 2017-05-06	111.20		18,557.05
9th May	CREDIT FROM PAYPAL *KWKI FIT ON 2017-05-06	141.98		18,699.03
9th May	CARD PAYMENT TO TESCO STORE 3235,5.75 GBP, RATE 1.00/GBP ON 06-05-2017		5.75	18,693.28
9th May	CARD PAYMENT TO PAYPAL *KWKI FIT,242.40 GBP, RATE 1.00/GBP ON 06-05-2017		242.40	18,450.88
9th May	CARD PAYMENT TO KWKI FIT,44.95 GBP, RATE 1.00/GBP ON 06-05-2017		44.95	18,405.93
10th May	DIRECT DEBIT PAYMENT TO EE & T-MOBILE REF Q21061033717009166, MANDATE NO 0023		14.66	18,391.27
10th May	CARD PAYMENT TO TFL.GOV.UK/CP,9.20 GBP, RATE 1.00/GBP ON 08-05-2017		9.20	18,382.07
10th May	CARD PAYMENT TO BOOTS OPTICIANS 3438,50.00 GBP, RATE 1.00/GBP ON 08-05-2017		50.00	18,332.07
10th May	STANDING ORDER VIA FASTER PAYMENT TO SUTTON GRAMMAR REFERENCE 17 5326 , MANDATE NO 0043		50.00	18,282.07
12th May	DIRECT DEBIT PAYMENT TO VIRGIN MEDIA PYMTS REF 309852803001, MANDATE NO 0002		28.40	18,253.67
12th May	CARD PAYMENT TO TFL.GOV.UK/CP,9.80 GBP, RATE 1.00/GBP ON 09-05-2017		9.80	18,243.87
12th May	CARD PAYMENT TO TFL.GOV.UK/CP,5.80 GBP, RATE 1.00/GBP ON 10-05-2017		5.80	18,238.07
13th May	CARD PAYMENT TO TFL.GOV.UK/CP,5.20 GBP, RATE 1.00/GBP ON 11-05-2017		5.20	18,232.87
13th May	CARD PAYMENT TO PAYPAL *NETCETERA,28.62 GBP, RATE 1.00/GBP ON 10-05-2017		28.62	18,204.25
13th May	CARD PAYMENT TO PAYPAL *NETCETERA,3.59 GBP, RATE 1.00/GBP ON 10-05-2017		3.59	18,200.66
15th May	DIRECT DEBIT PAYMENT TO ENGIE POWER LTD REF 30003566001, MANDATE NO 0036		67.36	18,133.30
16th May	DIRECT DEBIT PAYMENT TO VODAFONE LTD REF 7023116787-1001, MANDATE NO 0034		40.00	18,093.30
16th May	CARD PAYMENT TO TFL.GOV.UK/CP,9.80 GBP, RATE 1.00/GBP ON 12-05-2017		9.80	18,083.50
17th May	CREDIT FROM TFL.GOV.UK/CP ON 2017-05-15	1.00		18,084.50
19th May	CARD PAYMENT TO TFL.GOV.UK/CP,6.70 GBP, RATE 1.00/GBP ON 16-05-2017		6.70	18,077.80
19th May	CARD PAYMENT TO TFL.GOV.UK/CP,7.30 GBP, RATE 1.00/GBP ON 17-05-2017		7.30	18,070.50
20th May	CARD PAYMENT TO PRIVILEGE INSURANCE,167.20 GBP, RATE 1.00/GBP ON 18-05-2017		167.20	17,903.30
20th May	CARD PAYMENT TO PRIVILEGE INSURANCE,25.30 GBP, RATE 1.00/GBP ON 18-05-2017		25.30	17,878.00
20th May	CARD PAYMENT TO TFL.GOV.UK/CP,6.00 GBP, RATE 1.00/GBP ON 18-05-2017		6.00	17,872.00
22nd May	MONTHLY ACCOUNT FEE		5.00	17,867.00
22nd May	Balance carried forward to next statement:			17,867.00



Annual Summary of Interest and Fees

17th Apr 2016 to 16th Apr 2017

Type of interest and fees	Credit interest	Number of charges	Amount of charges
Interest you have earned	£194.61		
Cash back you have earned	£58.22		
Arranged Overdraft Interest		0	£0.00
Unarranged Overdraft Interest		0	£0.00
Paid Transaction Fees		0	£0.00
Unpaid Transaction Fees		0	£0.00
Unarranged Overdraft Usage Fees (monthly)		0	£0.00
Arranged Overdraft Usage Fee (daily)*		0	£0.00
Unarranged Overdraft Usage Fee (daily)*		0	£0.00
Account Fees		12	£60.00
Underfunding Fees		0	£0.00
Overall Total	£252.83	12	£60.00

*Total amount of charges is calculated daily and charged once a month. As a result, the total number of charges reflects the number of months an Arranged or Unarranged Overdraft Usage Fee has been charged.

Current interest rates on your 123 Account. 1.50% AER/1.49% gross (variable) on all balances up to 20,000 GBP. To receive interest you must meet the specific conditions in the Key Facts Document.

Fees apply when you use your debit card abroad. These fees are not included in the above annual summary but are as follows:

You will be charged a Non-Sterling transaction fee (of 2.75% of the value) plus a Non-Sterling Purchase Fee (£1.25 per transaction) for making a purchase.

You will be charged a Non-Sterling transaction fee (of 2.75% of the value) plus a Non-Sterling cash fee of 1.5% of the value (at least £1.99) for withdrawing money or purchasing travellers cheques.

Non-Sterling transactions are converted to sterling by Visa using the Visa Exchange rate. Visa Exchange rates can be found at www.visaeurope.com

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. The gross rate is the interest rate that we pay where no income tax has been deducted. The net rate is the interest rate we pay after deduction of income tax at the rate specified by law. **Interest payments made on or before 5 April 2016** will be paid net of income tax, unless you've registered to receive interest gross. **Interest payments made on or after 6 April 2016** will be paid using the gross rate. This means all the interest we pay you will be without tax deducted. If the total amount of interest you receive exceeds any personal savings allowance to which you're entitled, you may have to pay tax at the applicable rate. This would need to be paid directly to HMRC. For more information, please visit gov.uk/hmrc/savingsallowance. We work out interest daily and pay it monthly.

Please note that the level of interest rates and fees may have changed throughout the period of your annual summary. For details of our previous interest rates and fees (including any non-standard account service fees) please visit www.santander.com or visit your local branch.

For details of our latest rates and fees please see reverse.

Any non-standard account services fees you may have incurred during the year are not included in this summary but can be found on your monthly statement.

For overdrafts, we will give you at least two months' personal notice if:

(i) we increase an overdraft fee or introduce a new overdraft fee.

(ii) we increase the interest rate we charge on overdrafts and the interest rate does not track a specified external independent rate.

We do not need to notify you if any overdraft fee or interest rate is reduced.

Rates and fees information

Type of account	Arranged Overdraft Usage Fee	Unarranged Overdraft Usage Fee	Paid Transaction Fee	Unpaid Transaction Fee
1 2 3 Lite Current Account and 1 2 3 Current Account	£1 a day below £2,000 £2 a day for £2,000 to £2999.99	£6 a day (in each monthly statement period)	No charge	No charge
Everyday Current Account	£3 a day for £3,000 and over	£6 a day (in each monthly statement period)	£10 for each transaction	£10 for each transaction
1 2 3 Student, 1 2 3 Graduate, 1 2 3 Postgraduate and Santander University Student Account	No charge	£5 a day (capped at 10 days in each monthly statement period)	£5 for each transaction	£10 for each transaction
Instant Plus Account	This does not apply. Arranged Overdrafts and Unarranged Overdrafts are not available with these products			£10 (£25 before 11 April 2017)
International Student Account	This does not apply. Arranged Overdrafts and Unarranged Overdrafts are not available with these products			£10 for each transaction
Basic Account, Basic Cash and Basic Banking	This does not apply. Arranged Overdrafts and Unarranged Overdrafts are not available with these products			No charge
Choice Account	£1 a day (capped at 20 days in each monthly statement period)	No charge	No charge	No charge

Type of account	Arranged and Unarranged Overdraft Interest Rate	Unarranged Overdraft Usage Fee	Paid Transaction Fee	Unpaid Transaction Fee
Zero Current Account	18.9% (Note 1)	No charge		

Account fee

Type of account	Fee
1 2 3 Lite Current Account	£1 a month
1 2 3 Current Account	£5 a month
International Student Current Account	£5 a month
Choice Account	£10 a month

If you find your account is no longer suitable, you can transfer to another Santander account or close it at any time.

Note 1: The interest rate charged has not changed in the last 12 months.

Financial Services Compensation Scheme (FSCS) Information Sheet



Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS') ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: cahoot and Santander Corporate and Commercial Bank
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Santander accounts except Business Banking: 0800 389 7000 For Business Banking accounts: 0800 068 7010 For all cahoot accounts: 0800 587 1111
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot and Santander Corporate and Commercial Bank. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
 - (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
 - (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- ¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk