

Santander Credit Card

MR IAN SWEENEY
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0330 123 0061



+44 1908 216674 (from abroad)
Calls may be recorded and monitored

For the hard of hearing and/or speech impaired,
Relay UK service available on **18001 0330 123 0061**



Log on to Online Banking at
santanderselect.co.uk or use our Mobile app



Santander Credit Card Operations
Sunderland
SR43 4FS

Please quote your card number in all correspondence

Credit Card earnings

	This month	Since opening
Credit Card (cashback)	£15.00	£135.00

Account summary as at: 11th February 2025 for card number ending 9253

Account Name:	MR IAN MUIR SWEENEY	
Account:	EDGE CREDIT CARD	
Account credit limit:	£3,900.00	
Available to spend as at 11th February 2025:	£2,884.73	
This amount is for guidance only and is subject to items in transit		
Previous balance as at 9th January 2025:	£1,357.06	
New transactions:	£1,019.58	
Please see the transaction details page for a full breakdown		
Payments received:	CR	£1,357.06
Your new balance:	£1,019.58	
Payment due date:	7th March 2025	
Minimum payment:	£13.17	
Direct Debit payment £1,019.58 debited on or immediately after 06-03-25		
Estimated interest next month† :	£25.03	

Minimum payments – Please make sure your minimum payment is credited to your account by the payment due date to avoid incurring a late fee, allowing up to 7 working days for payments to clear. If you only make the minimum payment each month, it will take you longer and cost you more to clear your balance. If you are unable to pay the minimum payment please contact us as soon as possible on 0330 9 123 123. Details of how you can make your payment are shown overleaf. If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is shown overleaf. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Important information

†Estimated interest

Estimated Interest is an indication of how much interest will show on your next month's statement. This figure is based on the minimum payment reaching us on the payment due date, no further transactions being made before your next statement, and no changes to the statement date or interest rates (including any promotional rates coming to an end).

Dispute resolution

We're sorry if we haven't provided you with the service you expect. By telling us about it, we can try to put things right for you and make improvements. We want to sort things out for you as soon as we can. If you aren't happy with our response, you might be able to refer your complaint to the Financial Ombudsman Service. You can find more information on our complaints process, including when we'll get back to you, on our website.

Foreign currency transactions

All transactions in currencies other than sterling will be converted into sterling on the day they are added to your account at the wholesale exchange rate set by the payment scheme provider (Mastercard or Visa). The exchange rate used may differ from the rate applicable on the date you made the transaction as exchange rates vary on a daily basis.

Summary box

The information in this table summarises key product features not displayed elsewhere on the statement and doesn't replace any terms and conditions.

Interest rates	Monthly interest rates: ■ Purchases 1.80% ■ Cash transactions 2.20% Rates for Balance Transfers may differ by transaction and these are detailed, together with the transaction, at the end of your transactions page.		
Interest-free period	■ Your interest-free period for purchases can be up to 56 days if you pay your balance in full and on time. ■ There's no interest-free period on cash transactions and balance transfers (unless you have an interest-free introductory or promotional rate).		
Interest charging information		From	Until
	Purchases, cash transactions and balance transfers	Date debited to your account	Repaid in full
	Interest is calculated daily. If you don't pay your balance in full, we'll charge you interest from the date we add the transaction to your account. We'll keep charging interest until you've paid off your balance in full. So the longer it takes you to pay back the balance, the more interest you'll pay.		
Allocation of payments	We'll use any payment you make (or part of it) to pay off any arrears first, before applying it to anything else. Arrears means any overdue payments, fees, interest and charges. If you don't pay your balance in full in any month, we'll apply your payment to balances that are already on your statement before we apply them to any new transactions. We'll apply your payment to amounts on your statement that we charge the highest interest rate on before we apply them to amounts charged at lower rates or zero interest. Please see your terms and conditions for further information. Because payments are applied first against transactions already shown on your statement, if you want to pay off a recent transaction (for example, a cash transaction), you'll need to pay off the balance shown on your statement first.		
Minimum repayment	The minimum payment will be the highest amount of: A. The total of: ■ any interest, monthly fee and default fees charged to your account; plus ■ 1.00% of the remaining balance shown on your statement; plus ■ the amount of any arrears which are payable immediately. or B. £5.00. If you owe less than £5.00 in total, the minimum payment will be the full amount you owe. If you only make the minimum payment, it will take longer and cost more to clear your balance.		
Fees	£3.00 Monthly Fee		
Charges	Balance Transfer Fee	3.00% of the amount of the balance transfer (minimum £5.00)	
	Cash Fee (our charge for cash transactions)	3.00% of the amount of the cash transaction (minimum £3.00)	
Foreign usage	Payment Scheme Exchange Rate	Visit santander.co.uk to see our current exchange rates.	
	One or more of the following may apply:		
	Non-Sterling Transaction Fee	0.00% of transaction	
	Cash Fee (our charge for cash transactions)	3.00 % of the amount of the cash transaction (minimum £3.00)	
Default fees	Late Payment Fee	£12.00 if you're late making the minimum payment	
	Over Limit Fee	£12.00 if you're over your credit limit on your statement date (even if we've allowed you to go over)	
You can avoid paying default fees by staying within your credit limit and making sure that payments are received on time.			

How to make a payment

Please make sure your payment is credited to your account by the due date, to avoid paying a late payment fee. If you're unable to pay the minimum amount please contact us as soon as possible.

📱 Online or ☎ over the phone

To pay your bill either through your online or telephone banking service, please use the following payment details and always add your card number as the reference. You should normally allow up to 1 working day for payment to be credited to your account. If you're a Santander bank account holder, you can set-up a bill payment from your account to pay your credit card bill.
Sort code: 09-00-99 Account number: 01000007

📄 Direct Debit

If you'd like to set up a Direct Debit, call us on 0330 9 123 123.
You can set up a Direct Debit to pay the minimum repayment, a fixed amount or the full amount of your statement balance. **Please note:** If you choose to pay a fixed amount each month and your minimum payment is greater than your fixed amount, we'll take the minimum payment. If you already pay your account by Direct Debit, details of the amount and the date the payment will be taken are shown overleaf.

Important information if you pay by Direct Debit and make additional payments or refunds are applied to your account: If you make an additional payment to your account 5 or more working days before your Direct Debit collection date shown overleaf, the amount collected by Direct Debit will be adjusted to take account of this payment. However, if an additional payment to your account is less than 5 working days before the Direct Debit collection date shown overleaf the original Direct Debit amount will still be taken. If a refund is credited to your account more than 5 working days before your Direct Debit collection date shown overleaf, the amount collected by Direct Debit will be adjusted to take account of this refund. Note, some refunds may not be processed on the same day.

✉ Post

To pay by post you'll need to use a Bank Giro slip which is only available with a paper statement. You can change to paper statements in Online Banking.

Once you've received your paper statement, you'll find full details of where to send your payment to along with details of how long it will take to clear.

🏦 Bank

You can make a cash or cheque payment over the counter at any branch of Santander or any other bank in the UK (if they accept this method of payment). We don't charge for this, but other banks may charge a fee.

When paying at a Santander branch ensure you have your card details to hand and use the payment details below. Please allow up to 3 working days for cheque payments and 1 working day for cash payments to clear. If you're paying cheque or cash at any other bank, you'll need to use a Bank Giro Credit slip which is only available with a paper statement. You can change to paper statements in Online Banking. Once you've received your paper statement, take the Bank Giro Credit slip to the bank along with your payment and the payment details below. Please allow up to 7 working days for payments to clear.

Payment details:
Sort code: 09-00-99

Account number: 01000007

Need a different format?

If you need your letters in large print, Braille or audio CD, please contact us.

Name: MR IAN MUIR SWEENEY
Account: EDGE CREDIT CARD
Card Number: XXXXXXXXXXXXX9253
Statement Date: 11th February 2025

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Transaction Details

Date	Description	Amount (£)
	Balance brought forward from previous statement	1,357.06
17th Jan	Monthly Credit Card Fee	3.00
	Total Cashback awarded previous month	CR 15.00
8th Jan	1581 Lidl Gb Wimbledo Lidl Gb Wimb GB	14.93
8th Jan	Sainsburys S/mkts Wandsworth GB	2.75
9th Jan	Pearl Chemist Limited London GB	15.98
10th Jan	Sainsburys S/mkts Earlsfield GB	2.75
10th Jan	The Lion And The Unico London GB	3.12
11th Jan	M&s Plc - Earlsfield London GB	11.00
11th Jan	1581 Lidl Gb Wimbledo Lidl Gb Wimb GB	31.54
14th Jan	John Lewis Kingston GB	1.20
14th Jan	Sainsburys S/mkts Earlsfield GB	1.45
14th Jan	Poundland Ltd - 1340 New Malden GB	3.00
14th Jan	Aldi Stores Ltd Kingston Upon GB	29.94
14th Jan	Jd Wetherspoon Watford GB	9.26
14th Jan	Jd Wetherspoon Watford GB	14.46
15th Jan	Just Eat London GB	23.67
15th Jan	Netflix.com 18665797172 GB	4.99
15th Jan	Fara Earlsfield Kids London GB	3.00
15th Jan	Card Factory Wandsworth GB	1.49
15th Jan	Sainsburys S/mkts Wandsworth GB	1.74
15th Jan	The Works Wandsworth GB	2.00
17th Jan	Greggs Plc Wimbledon GB	5.55
17th Jan	Asda Superstore Clapham GB	30.04
17th Jan	1581 Lidl Gb Wimbledo Lidl Gb Wimb GB	75.08
18th Jan	Nandos.co.uk London GB	38.35
18th Jan	2169 Lidl Gb Wandswort Lidl Gb Wands GB	1.61
18th Jan	The Entertainer 36 Wandsworth GB	10.00
19th Jan	Uber GB	17.58
19th Jan	Now 9243a Ents London GB	3.99
22nd Jan	Sainsburys S/mkts Wandsworth GB	7.35
24th Jan	Sainsburys S/mkts Earlsfield GB	2.50
25th Jan	Just Eat London GB	28.84

Name: MR IAN MUIR SWEENEY
Account: EDGE CREDIT CARD
Card Number: XXXXXXXXXXXXX9253
Statement Date: 11th February 2025

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Date	Description	Amount (£)
25th Jan	Zipcar Uk Limited Bracknell GB	12.50
26th Jan	Lidl Gb Wimbledon Plo Lidl Gb Wimb GB	28.32
28th Jan	Cancer Research Ltd Wimbledon GB	2.45
28th Jan	Jd Wetherspoon Watford GB	9.10
28th Jan	Sainsburys S/mkts Wandsworth Sp GB	1.45
29th Jan	Sainsburys S/mkts Wandsworth GB	13.70
30th Jan	Just Eat London GB	19.37
29th Jan	Lidl Gb Wandsworth Lidl Gb Wands GB	4.34
31st Jan	Lidl Gb Wimbledon Plo Lidl Gb Wimb GB	71.18
1st Feb	Google *google Play Ap 650-253-0000 GB	4.99
3rd Feb	DD Payment Received D/Debit	CR 1,357.06
4th Feb	Costa Coffee 43011652 London GB	3.90
4th Feb	Lsp*ku Lounge London GB	25.86
4th Feb	Orient London London GB	92.00
5th Feb	Google *youtube 650-253-0000 GB	12.99
5th Feb	Sainsburys S/mkts Wandsworth GB	7.00
6th Feb	Just Eat London GB	33.98
7th Feb	Zettle_*chocolate Fact London GB	36.00
7th Feb	Lidl Gb Wimbledon Plo Lidl Gb Wimb GB	179.27
7th Feb	Jd Wetherspoon Watford GB	24.30
9th Feb	Asda Superstore Roehampton GB	23.99
9th Feb	Jd Wetherspoon Watford GB	21.98
9th Feb	Richmond Park Golf Cou London GB	3.75
	Total of New Transactions: This is all spend, any fees and interest, minus any credits (e.g. refunds). It doesn't include payments made to the account.	1,019.58

If you have made a Balance Transfer, the detail listed in your transactions is specific to the balance already transferred.

Future Balance Transfers will be charged at the rate available at the time.