

MR VELAUTHER VIJAYARUBAN
21 HAWK ROAD
DEWSBURY
WF12 7AY

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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 1099737125 V VIJAYARUBAN

Your account summary for 20th Jan 2024 to 19th Feb 2024

1 2 3 Lite Current Account earnings		
	This month	Since opening
1 2 3 Lite Current Account	£6.51	£693.31

Account name MR VELAUTHER VIJAYARUBAN	
Account number: 08705951 Sort Code: 09 01 28 Statement number: 02/2024	
BIC: ABBYGB2LXXX IBAN: GB89 ABBY 0901 2808 7059 51	
Balance brought forward from 19th Jan Statement	£5,056.78
Total money in:	£2,506.51
Total money out:	-£2,302.88
Your balance at close of business 19th Feb 2024	£5,260.41

Credit interest rate: No credit interest is paid on this account.

Interest and refunds paid this period

Date	Why we are paying you	Amount
10th Feb	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

Changes to 1|2|3 Student and 1|2|3 Graduate current accounts

We want to let you know that we're renaming 2 of our current accounts. From early 2024, the 1|2|3 Student Current Account will be renamed to become the Santander Edge Student current account. The 1|2|3 Graduate Current Account will also be renamed to become the Santander Edge Grad current account. There are no other changes to these accounts, or any other Santander current accounts.

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 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
19th Feb	Average credit balance	£5,536.95

Direct Debit cashback paid from 19th Jan 2024 to 19th Feb 2024

Date	Why we are paying you	Amount
19th Feb	Direct Debit cashback for this period	£6.51
	Direct Debit cashback since account opening	£565.62

Your transactions 20th Jan 2024 to 19th Feb 2024

Date	Description	Money in	Money out	£ Balance
20th Jan	Balance brought forward from previous statement			5,056.78
24th Jan	DIRECT DEBIT PAYMENT TO ID MOBILE LIMITED REF 11769565/001, MANDATE NO 0056		10.00	5,046.78
24th Jan	DIRECT DEBIT PAYMENT TO KMEC REF KMEC TUITION FEES, MANDATE NO 0080		32.00	5,014.78
31st Jan	DIRECT DEBIT PAYMENT TO KMEC REF KMEC TUITION FEES, MANDATE NO 0080		32.00	4,982.78
1st Feb	DIRECT DEBIT PAYMENT TO BARNSELY LEISURE REF 35877966A-R, MANDATE NO 0063		14.99	4,967.79
5th Feb	STANDING ORDER VIA FASTER PAYMENT TO Gowsiya Vijayaru REFERENCE Monthly , MANDATE NO 0071		1,000.00	3,967.79
5th Feb	FASTER PAYMENTS RECEIPT REF.SANTANDER FROM VIJAYA MR V	2,500.00		6,467.79
6th Feb	DIRECT DEBIT PAYMENT TO VODAFONE LTD REF 7083908459-1001, MANDATE NO 0081		10.00	6,457.79
6th Feb	 CARD PAYMENT TO Dewsbury and District ON 05-02-2024		2.80	6,454.99
7th Feb	DIRECT DEBIT PAYMENT TO KMEC REF KMEC TUITION FEES, MANDATE NO 0080		32.00	6,422.99
15th Feb	DIRECT DEBIT PAYMENT TO YORKSHIRE WATER REF 5188437200200001, MANDATE NO 0070		50.00	6,372.99
15th Feb	DIRECT DEBIT PAYMENT TO HALIFAX REF 1054572674000000, MANDATE NO 0072		702.56	5,670.43
15th Feb	DIRECT DEBIT PAYMENT TO BRITISH GAS REF 851015752256, MANDATE NO 0076		77.44	5,592.99
15th Feb	DIRECT DEBIT PAYMENT TO BRITISH GAS REF 851015752327, MANDATE NO 0077		52.21	5,540.78
16th Feb	DIRECT DEBIT PAYMENT TO HOMESERVE GB LIMIT REF HSS 580781220, MANDATE NO 0075		42.67	5,498.11
16th Feb	DIRECT DEBIT PAYMENT TO FIBRENEST REF FJK9759, MANDATE NO 0059		47.00	5,451.11
18th Feb	4 Direct Debit Payments at 1,00% Cashback	2.42		5,453.53
18th Feb	2 Direct Debit Payments at 2,00% Cashback	2.59		5,456.12
18th Feb	1 Direct Debit Payment at 3,00% Cashback	1.50		5,457.62
19th Feb	DIRECT DEBIT PAYMENT TO O2 REF D12978317, MANDATE NO 0082		22.21	5,435.41
19th Feb	DIRECT DEBIT PAYMENT TO KMC COUNCIL TAX REF 7936841446, MANDATE NO 0064		175.00	5,260.41
19th Feb	Balance carried forward to next statement:			5,260.41