

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 Jul 2024 to 19th Aug 2024

1 2 3 Lite Current Account earnings		
	This month	Since opening
1 2 3 Lite Current Account	£6.99	£736.12

Account name **MR VELAUTHER VIJAYARUBAN**

Account number: 08705951 Sort Code: 09 01 28 Statement number: 08/2024

BIC: ABBYGB2LXXX IBAN: GB89 ABBY 0901 2808 7059 51

Balance brought forward from 19th Jul Statement £8,344.10

Total money in: £2,506.99

Total money out: -£3,227.77

**Your balance at close of business 19th Aug 2024 £7,623.32**

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 Aug	Interest on your credit balance	£0.00

## News and information

From 4 July 2024 we'll no longer be part of the Standards of Lending Practice, regulated by the Lending Standards Board (LSB).

Membership of the LSB is voluntary for the banking and lending industry.

Our withdrawal won't impact the level of consumer protection we provide to you, and there are no changes to how you use or manage your accounts.

### Changes to the Basic Current Account

From 1 August 2024, you'll be able to set up recurring transactions using your debit card.

Contactless payments will also be possible on new cards.

- You can order a new card in Online Banking, by calling us or visiting a branch.
- We'll automatically send you a contactless card when your current debit card expires, or you order a replacement.
- If you have a cashcard you'll need to order a contactless debit card (subject to status).

For more details, go to [santander.co.uk](http://santander.co.uk) and search 'contactless cards' or 'future-dated card payments'.

The terms and conditions for the account will be changed to reflect this from 6th November 2024.

If you're not happy with this change, you can switch off contactless in Mobile or Chat in Online Banking or close your account without cost.

Continued on reverse....



#### 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](http://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 Aug	Average credit balance	£8,175.04

#### Direct Debit cashback paid from 19th Jul 2024 to 19th Aug 2024

Date	Why we are paying you	Amount
19th Aug	Direct Debit cashback for this period	£6.99
	Direct Debit cashback since account opening	£608.43

#### Your transactions 20th Jul 2024 to 19th Aug 2024

Date	Description	Money in	Money out	£ Balance
20th Jul	<b>Balance brought forward from previous statement</b>			8,344.10
24th Jul	DIRECT DEBIT PAYMENT TO ID MOBILE LIMITED REF 11769565/001, MANDATE NO 0056	10.00		8,334.10
29th Jul	BILL PAYMENT VIA FASTER PAYMENT TO V SUTHARSHINI REFERENCE Vaishani food , MANDATE NO 69		1,000.00	7,334.10
1st Aug	DIRECT DEBIT PAYMENT TO BARNSLEY LEISURE REF 35877966A, MANDATE NO 0063		14.99	7,319.11
5th Aug	STANDING ORDER VIA FASTER PAYMENT TO Gowsiya Vijayaru REFERENCE Monthly , MANDATE NO 0071		1,000.00	6,319.11
5th Aug	FASTER PAYMENTS RECEIPT REF.SANTANDER FROM VIJAYA MR V	2,500.00		8,819.11
6th Aug	DIRECT DEBIT PAYMENT TO VODAFONE LTD REF 7083908459-1001, MANDATE NO 0081		10.79	8,808.32
15th Aug	DIRECT DEBIT PAYMENT TO YORKSHIRE WATER REF 5188437200200001, MANDATE NO 0070		63.00	8,745.32
15th Aug	DIRECT DEBIT PAYMENT TO HALIFAX REF 1054572674000000, MANDATE NO 0072		702.56	8,042.76
15th Aug	DIRECT DEBIT PAYMENT TO BRITISH GAS REF 851015752256, MANDATE NO 0076		77.44	7,965.32
15th Aug	DIRECT DEBIT PAYMENT TO BRITISH GAS REF 851015752327, MANDATE NO 0077		52.21	7,913.11
16th Aug	DIRECT DEBIT PAYMENT TO FIBRENEST REF FJK97S9, MANDATE NO 0059		47.00	7,866.11
16th Aug	DIRECT DEBIT PAYMENT TO HOMESERVE GB LIMIT REF HSS 580781220, MANDATE NO 0075		42.62	7,823.49
18th Aug	4 Direct Debit Payments at 1,00% Cashback	2.51		7,826.00
18th Aug	2 Direct Debit Payments at 2,00% Cashback	2.59		7,828.59
18th Aug	1 Direct Debit Payment at 3,00% Cashback	1.89		7,830.48
19th Aug	DIRECT DEBIT PAYMENT TO O2 REF D12978317, MANDATE NO 0082		24.16	7,806.32
19th Aug	DIRECT DEBIT PAYMENT TO KMC COUNCIL TAX REF 7936841446, MANDATE NO 0064		183.00	7,623.32
<b>19th Aug</b>	<b>Balance carried forward to next statement:</b>			<b>7,623.32</b>

# Financial Services Compensation Scheme (FSCS) Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS') <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank <sup>2</sup>  The following trading names are part of your bank:  cahoot, Santander Business and Santander Corporate & Commercial trading names.
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. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Retail accounts: <b>0330 9 123 123</b>  For all Santander Corporate and Commercial accounts: <b>0333 207 2229</b>  For Business Banking accounts: <b>0330 678 2456</b>  For all cahoot accounts: <b>0330 678 2811</b>
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY  Tel: <b>0800 678 1100</b> or <b>020 7741 4100</b>  Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## Additional information

### **<sup>1</sup> 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.

### **<sup>2</sup> 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, Santander Business and Santander Corporate & Commercial trading names.

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>

### **<sup>3</sup> 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.

### **<sup>4</sup> 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](mailto: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 fund<sup>1</sup>
  - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3