

MR VELAUTHER VIJAYARUBAN  
21 HAWK ROAD  
DEWSBURY  
WF12 7AY

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Santander Banking Operations, Sunderland SR43 4FP

**Online, Mobile and Telephone Banking**  
ID 1099737125 V VIJAYARUBAN

## Your account summary for 20th Aug 2024 to 19th Sep 2024

123 Lite Current Account earnings		
	This month	Since opening
123 Lite Current Account	£8.22	£744.34

Account name <b>MR VELAUTHER VIJAYARUBAN</b>	
Account number: 08705951 Sort Code: 09 01 28 Statement number: 09/2024	
BIC: ABBYGB2LXXX IBAN: GB89 ABBY 0901 2808 7059 51	
Balance brought forward from 19th Aug Statement	£7,623.32
Total money in:	£2,508.22
Total money out:	-£2,256.77
<b>Your balance at close of business 19th Sep 2024</b>	<b>£7,874.77</b>

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 Sep	Interest on your credit balance	£0.00

## News and information

### Never move money out of your account for security reasons

Criminals impersonate bank staff. They also pretend to be the police and other trusted organisations. They may say that your account is at risk and to keep your money safe you need to move it to a new account. If this happens, it's always a scam.

A genuine organisation will never rush you into taking action. Find out more at [Santander.co.uk](http://Santander.co.uk) and then use the search option to find "fraud updates"



#### 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 Sep	Average credit balance	£8,190.34

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

Date	Why we are paying you	Amount
19th Sep	Direct Debit cashback for this period	£8.22
	Direct Debit cashback since account opening	£616.65

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

Date	Description	Money in	Money out	£ Balance
20th Aug	Balance brought forward from previous statement			7,623.32
20th Aug	<b>FEE</b> MAINTAINING THE ACCOUNT - MONTHLY FEE		2.00	7,621.32
22nd Aug	DIRECT DEBIT PAYMENT TO ID MOBILE LIMITED REF 11769565/001, MANDATE NO 0056		10.00	7,611.32
2nd Sep	DIRECT DEBIT PAYMENT TO BARNSELY LEISURE REF 35877966A, MANDATE NO 0063		14.99	7,596.33
4th Sep	DIRECT DEBIT PAYMENT TO VODAFONE LTD REF 7083908459-1001, MANDATE NO 0081		10.79	7,585.54
5th Sep	STANDING ORDER VIA FASTER PAYMENT TO Gowsiya Vijayaru REFERENCE Monthly , MANDATE NO 0071		1,000.00	6,585.54
5th Sep	FASTER PAYMENTS RECEIPT REF.SANTANDER FROM VIJAYA MR V	2,500.00		9,085.54
16th Sep	DIRECT DEBIT PAYMENT TO BRITISH GAS REF 851015752256, MANDATE NO 0076		77.44	9,008.10
16th Sep	DIRECT DEBIT PAYMENT TO BRITISH GAS REF 851015752327, MANDATE NO 0077		52.21	8,955.89
16th Sep	DIRECT DEBIT PAYMENT TO YORKSHIRE WATER REF 5188437200200001, MANDATE NO 0070		88.00	8,867.89
16th Sep	DIRECT DEBIT PAYMENT TO HALIFAX REF 1054572674000000, MANDATE NO 0072		702.56	8,165.33
17th Sep	DIRECT DEBIT PAYMENT TO HOMESERVE GB LIMIT REF HSS 580781220, MANDATE NO 0075		42.62	8,122.71
18th Sep	DIRECT DEBIT PAYMENT TO FIBRENEST REF FJK9759, MANDATE NO 0059		47.00	8,075.71
18th Sep	DIRECT DEBIT PAYMENT TO O2 REF D12978317, MANDATE NO 0082		24.16	8,051.55
19th Sep	DIRECT DEBIT PAYMENT TO KMC COUNCIL TAX REF 7936841446, MANDATE NO 0064		183.00	7,868.55
19th Sep	<b>FEE</b> MAINTAINING THE ACCOUNT - MONTHLY FEE		2.00	7,866.55
19th Sep	6 Direct Debit Payments at 1,00% Cashback	2.99		7,869.54
19th Sep	2 Direct Debit Payments at 2,00% Cashback	2.59		7,872.13
19th Sep	1 Direct Debit Payment at 3,00% Cashback	2.64		7,874.77
19th Sep	Balance carried forward to next statement:			7,874.77