

MR DARREN JOHN POWELL & MISS TARA GALE  
59 BURY ROAD  
DAGENHAM  
RM10 7XR

362



Telephone Banking, enquiries or lost or stolen cards 08459 724 724, open 24 hours a day 7 days a week, person to person calls 7am to 11pm Monday to Saturday

To help us maintain and improve our customer service we may monitor or record your calls. Calls charged at local rate.

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

## Internet Banking

Personal ID 7822474377 D POWELL

## Your account summary for 20th Dec 2014 to 19th Jan 2015

Account name **MR DARREN JOHN POWELL & MISS TARA GALE**

Account number: 57758080 Sort Code: 09 01 33 Statement number: 01/2015

BIC: ABBYGB2LXXX IBAN: GB77 ABBY 0901 3357 7580 80

Balance brought forward from 19th Dec Statement	£223.34
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Total money in:	£930.00
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Total money out:	-£1,038.65
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<b>Your balance at close of business 19th Jan 2015</b>	<b>£114.69</b>
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Your overdraft limit is £200.00

The fee for using an Arranged Overdraft is £1.00 per day

### Interest and charges incurred this period

Date	Why we're charging you	Amount
19th Jan	ARRANGED OVERDRAFT USAGE FEE	-£7.00
Total	this amount will be deducted from your account on 10th Feb	-£7.00

You have incurred charges. Contact us to talk about tools and information that could help you avoid charges and manage your account. We also have alternative products including our Choice Current Account which has no unarranged overdraft usage fees. To find out more visit [santander.co.uk](http://santander.co.uk), call us or visit a branch.

### Interest and refunds paid this period

Date	Why we are paying you	Amount
19th Jan	Interest on your credit balance	£0.00

## News and information

### Access your account whenever you need to

It's easy to bank online. Simply register by visiting [santander.co.uk/register](http://santander.co.uk/register) and you'll receive your log on details within 4-6 working days in the post.

### Go mobile with Santander

Manage your Current Account on the go with Mobile Banking. You can log in with your existing Online Banking details – just visit [santander.co.uk/register](http://santander.co.uk/register) to get log on details and download apps for iPhone, iPad and Android mobile phones.



### 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. Most depositors - including most individuals and small businesses - are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100. Please note **only** compensation related queries should be directed to the FSCS. Santander UK plc is an authorised deposit taker and accepts deposits under the Santander and cahoot trading names. In the unlikely event of a claim, the maximum compensation levels above would apply to the combined total of all deposits held with Santander UK plc (including cahoot).

**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](http://www.santander.co.uk). Interest or fees will be calculated daily on any outstanding overdrawn balance.

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Date	Average balance for the month	Amount
19th Jan	Average credit balance	£111.92
19th Jan	Average debit balance	£-22.98

## Your transactions 20th Dec 2014 to 19th Jan 2015

Date	Description	Money in	Money out	£ Balance
20th Dec	<b>Balance brought forward from previous statement</b>			223.34
22nd Dec	DIRECT DEBIT PAYMENT TO POPPY LOTTERY REF 1789687PO, MANDATE NO 0016		21.70	201.64
23rd Dec	<b>ATM</b> CASH WITHDRAWAL AT HSBC BANK PLC ATM 400730BP WIMBLE, BP WIMBLEDON R,10.00 GBP, ON 23-12-2014		10.00	191.64
24th Dec	DIRECT DEBIT PAYMENT TO H3G REF 952517707801221214, MANDATE NO 0020		29.00	162.64
26th Dec	<b>DEBIT</b> CARD PAYMENT TO SANTANDER INSURANCE N,34.04 GBP, RATE 1.00/GBP ON 23-12-2014		34.04	128.60
29th Dec	<b>DEBIT</b> CARD PAYMENT TO NATIONAL LOTTERY INTE,31.00 GBP, RATE 1.00/GBP ON 26-12-2014		31.00	97.60
29th Dec	DIRECT DEBIT PAYMENT TO BRIGHT GREY REF 21049400024488698M, MANDATE NO 0005		62.40	35.20
30th Dec	<b>DEBIT</b> CARD PAYMENT TO WHO INTERNET ON 2014-12-28		50.00	-14.80
30th Dec	<b>DEBIT</b> CARD PAYMENT TO GOOGLE *MachineZone,2.99 GBP, RATE 1.00/GBP ON 28-12-2014		2.99	-17.79
31st Dec	<b>DEBIT</b> CARD PAYMENT TO MSFT *OUTLOOK COM,14.99 GBP, RATE 1.00/GBP ON 29-12-2014		14.99	-32.78
2nd Jan	DIRECT DEBIT PAYMENT TO GO SKIPPY INSURANC REF A/900001575387/157, MANDATE NO 0029		146.22	-179.00
2nd Jan	FASTER PAYMENTS RECEIPT REF SAVINGS FROM Powell Darren	500.00		321.00
3rd Jan	<b>DEBIT</b> CARD PAYMENT TO GOOGLE *MachineZone,69.99 GBP, RATE 1.00/GBP ON 01-01-2015		69.99	251.01
5th Jan	<b>ATM</b> CASH WITHDRAWAL AT TESCO PERSONAL FINANCE ATM TESCO DGN SH R, DAGENHAM,50.00 GBP, ON 05-01-2015		50.00	201.01
6th Jan	<b>DEBIT</b> CARD PAYMENT TO VANQUIS,50.00 GBP, RATE 1.00/GBP ON 02-01-2015		50.00	151.01
9th Jan	<b>DEBIT</b> CARD PAYMENT TO NATIONAL LOTTERY INTE,40.00 GBP, RATE 1.00/GBP ON 07-01-2015		40.00	111.01
10th Jan	<b>DEBIT</b> CARD PAYMENT TO WHICH,10.75 GBP, RATE 1.00/GBP ON 08-01-2015		10.75	100.26
10th Jan	<b>FEE</b> ARRANGED OVERDRAFT USAGE FEE		10.00	90.26
12th Jan	<b>ATM</b> CASH WITHDRAWAL AT SAINSBURY S ATM HAYWARDS HEATH, HAYWARDS HEAT,70.00 GBP, ON 10-01-2015		70.00	20.26
12th Jan	DIRECT DEBIT PAYMENT TO PCL FOR OCTAGON REF 04ACQD8676/010/101, MANDATE NO 0030		58.13	-37.87
12th Jan	DIRECT DEBIT PAYMENT TO H3G REF 960378393801080115, MANDATE NO 0028		10.49	-48.36
13th Jan	<b>DEBIT</b> CARD PAYMENT TO GOOGLE *MachineZone,2.99 GBP, RATE 1.00/GBP ON 10-01-2015		2.99	-51.35
13th Jan	<b>DEBIT</b> CARD PAYMENT TO GOOGLE *MachineZone,13.99 GBP, RATE 1.00/GBP ON 10-01-2015		13.99	-65.34
13th Jan	<b>DEBIT</b> CARD PAYMENT TO GOOGLE *MachineZone,2.99 GBP, RATE 1.00/GBP ON 10-01-2015		2.99	-68.33
13th Jan	<b>DEBIT</b> CARD PAYMENT TO GOOGLE *MachineZone,69.99 GBP, RATE 1.00/GBP ON 10-01-2015		69.99	-138.32
13th Jan	FASTER PAYMENTS RECEIPT REF PERSONAL FROM Powell Darren	130.00		-8.32
16th Jan	<b>DEBIT</b> CARD PAYMENT TO GOOGLE *MachineZone,6.99 GBP, RATE 1.00/GBP ON 14-01-2015		6.99	-15.31
16th Jan	<b>DEBIT</b> CARD PAYMENT TO TESCO PAY AT PUMP 3733,50.00 GBP, RATE 1.00/GBP ON 14-01-2015		50.00	-65.31