

87959 056625 0374 E 36015

TRUSTEES OF NEW HORIZONS  
RETIREMENT BENEFIT SCHEME  
UNEX TOWER, 5TH FLOOR STATION STREET  
STRATFORD  
LONDON  
E15 1DA



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Online Banking service and information  
available at [www.santander.co.uk](http://www.santander.co.uk)



Santander, Customer Service Centre, Bootle,  
Merseyside, L30 4GB



## Your account summary for 3rd Apr 2019 to 2nd May 2019

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 005/2019

Page 1 of 3

|   |                  |
|---|------------------|
| Balance brought forward from 2nd Apr statement:       | £7,143.16        |
| Total Credits   | £0.00            |
| Total Debits  | -£3,204.05       |
| <b>Your balance at close of business 2nd May 2019</b> | <b>£3,939.11</b> |

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

## News and information

### Protect yourself against scams

It's very important to keep your banking details  
private and secure. To find out more visit  
[santander.co.uk/uk/help-support/security-centre](http://santander.co.uk/uk/help-support/security-centre)

1. Never share a Santander One Time Passcode (OTP) with another person, not even a Santander employee.
2. Never download software onto your computer following or during a cold call.
3. Never enter your online banking details after clicking on a link in an email or SMS.

| Date     | Description                                      | Credits | Debits   | Balance         |
|----------|--|---------|----------|-----------------|
|          | Previous statement balance                       |         |          | <b>7,143.16</b> |
| 04th Apr | DIRECT DEBIT PAYMENT TO HMRC VAT REF 98256377951 |         |          |                 |
|          | 0119, MANDATE NO 0001                            |         | 3,204.05 | 3,939.11        |
| 04th Apr | Current statement balance                        |         |          | 3,939.11        |



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## Your account summary for 4th Mar 2019 to 2nd Apr 2019

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 004/2019

Page 1 of 3

|   |                  |
|---|------------------|
| Balance brought forward from 3rd Mar statement:       | £7,143.16        |
| Total Credits   | £0.00            |
| Total Debits  | -£0.00           |
| <b>Your balance at close of business 2nd Apr 2019</b> | <b>£7,143.16</b> |

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

## News and information

### Debit cards

We're making some changes to your Key Facts Document in July to allow us to issue either Visa or Mastercard debit cards in the future. Your up-to-date terms and conditions will be available at [santander.co.uk](http://santander.co.uk) from 2 July.

### Our approach to security

We may need to contact you from time to time to make sure that a transaction is genuine. To do this we use an automated telephone service so we can reach you as quickly as possible.

We'll ask you to confirm your identity by choosing an answer from a list of options, but we'll never ask you to reveal your passwords, card PINs or security details in full. If you don't recognise the transactions, you will be put straight through to someone who will help you. If you aren't available, we'll leave you a voicemail or send you a text message, where possible, asking you to call us back. Please note, to protect your money, the transaction may be declined or delayed until we can speak to you.

So that we can contact you, it's important that we have your up-to-date telephone numbers. You can update your details online, over the phone or in branch.

If you ever have any suspicions about a phone call you've received or a transaction on your account, please call us on **0800 731 6666**. For more information please visit [santander.co.uk/securitycentre](http://santander.co.uk/securitycentre)



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 004/2019 Page number: 3 of 3

| Date | Description | Credits | Debits | Balance |
|------|-------------|---------|--------|---------|
|------|-------------|---------|--------|---------|





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## Business Account



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Santander, Customer Service Centre, Bootle,  
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### Your account summary for 4th Feb 2019 to 2nd Mar 2019

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 003/2019

Page 1 of 3

|   |                  |
|---|------------------|
| Balance brought forward from 3rd Feb statement:       | £7,143.16        |
| Total Credits   | £0.00            |
| Total Debits  | -£0.00           |
| <b>Your balance at close of business 2nd Mar 2019</b> | <b>£7,143.16</b> |

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

## News and information

### Changes to our contact centre opening hours

We want to let you know that from **4 March 2019**, our contact centre opening hours are changing to Monday to Friday 8am to 8pm and Saturday 8am to 2pm.

Some letters and emails may continue to show a weekday closing time of 9pm for a while, so please be aware of the hours above.

If you need to speak to us about lost or stolen cards or fraud, we're available 24 hours a day, 7 days a week.

### Access your account whenever you need to

It's easy to bank online. Simply register by calling us on 0800 731 6666 and you'll receive your log on details within 4-6 working days in the post.

### Go mobile with Santander

Manage your Business Current Account on the go with Mobile Banking. You can log in with your existing Online Banking details; if you are not yet registered just call **0800 731 6666** to register and download apps for iPhone, iPad and Android mobile phones. iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 003/2019 Page number: 3 of 3

| Date | Description | Credits | Debits | Balance |
|------|-------------|---------|--------|---------|
|------|-------------|---------|--------|---------|



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## Your account summary for 3rd Jan 2019 to 2nd Feb 2019

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 002/2019

Page 1 of 3

|   |                  |
|---|------------------|
| Balance brought forward from 2nd Jan statement:       | £10,432.81       |
| Total Credits   | £0.00            |
| Total Debits  | -£3,289.65       |
| <b>Your balance at close of business 2nd Feb 2019</b> | <b>£7,143.16</b> |

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

## News and information

### Changes to our contact centre opening hours

We want to let you know that from **4 March 2019**, our contact centre opening hours are changing to Monday to Friday 8am to 8pm and Saturday 8am to 2pm.

Some letters and emails may continue to show a weekday closing time of 9pm for a while, so please be aware of the hours above.

If you need to speak to us about lost or stolen cards or fraud, we're available 24 hours a day, 7 days a week.

### Changes to Online and Mobile Banking functionality

As a Business Banking customer, you can now instantly reset your own Online and Mobile Banking credentials, if you forget or lose them. With this enhanced functionality you can retrieve or change your security details online by simply verifying yourself using your registered mobile number. To be eligible you must have your mobile number registered for One Time Passcodes and not have changed your personal details (address or phone number) within the last 15 days. Please note, the existing process will remain if you prefer to continue to have your credentials sent by post.

| Date     | Description                                      | Credits | Debits   | Balance          |
|----------|--|---------|----------|------------------|
|          | Previous statement balance                       |         |          | <b>10,432.81</b> |
| 10th Jan | DIRECT DEBIT PAYMENT TO HMRC VAT REF 98256377951 |         |          |                  |
|          | 1018, MANDATE NO 0001                            |         | 3,289.65 | 7,143.16         |
| 10th Jan | Current statement balance                        |         |          | 7,143.16         |





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## Your account summary for 4th Dec 2018 to 2nd Jan 2019

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557

Statement number: 001/2019

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 3rd Dec:                 | £10,432.81        |
| Total Credits   | £0.00             |
| Total Debits  | -£0.00            |
| <b>Your balance at close of business 2nd Jan 2019</b> | <b>£10,432.81</b> |

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

## News and information

### REMINDER: Changes to Business Current Account deposit fees from 21 January 2019

This change affects customers who hold a Business Current Account. (These changes are not applicable to Treasurer's Current Account and Everyday Business Current Account holders).

From 21 January 2019, the cash deposit fee per £100 for Business Current Account customers (above the monthly limit) will be increasing from £0.50 to £0.70. As a customer, you will still have your first £1,000 of cash deposits at ATMs or Post Offices free of charge, meaning that deposits outside of this monthly limit will incur a charge.

### Changes to Online and Mobile Banking functionality

As a Business Banking customer, you can now instantly reset your own Online and Mobile Banking credentials, if you forget or lose them. With this enhanced functionality you can retrieve or change your security details online by simply verifying yourself using your registered mobile number. To be eligible you must have your mobile number registered for One Time Passcodes and not have changed your personal details (address or phone number) within the last 15 days. Please note, the existing process will remain if you prefer to continue to have your credentials sent by post.

| Date | Description | Credits | Debits | Balance |
|------|-------------|---------|--------|---------|
|------|-------------|---------|--------|---------|



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## Your account summary for 3rd Nov 2018 to 3rd Dec 2018

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 012/2018

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 2nd Nov statement:       | £10,432.81        |
| Total Credits   | £0.00             |
| Total Debits  | -£0.00            |
| <b>Your balance at close of business 3rd Dec 2018</b> | <b>£10,432.81</b> |

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

## News and information

### REMINDER: Changes to Business Current Account deposit fees from 21 January 2019

This change affects customers who hold a Business Current Account. (These changes are not applicable to Treasurer's Current Account and Everyday Business Current Account holders).

From 21 January 2019, the cash deposit fee per £100 for Business Current Account customers (above the monthly limit) will be increasing from £0.50 to £0.70. As a customer, you will still have your first £1,000 of cash deposits at ATMs or Post Offices free of charge, meaning that deposits outside of this monthly limit will incur a charge.

### REMINDER: Cheque deposits

We've introduced a new envelope for making cheque deposits over a Post Office counter. This envelope carries the generic sort code 09-00-00. You simply need to add your own account number.

We've also introduced a new envelope for depositing cheques by post.

To order stocks of these new envelope types, please call the Business Banking Contact Centre on **0800 731 6666**.



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 012/2018 Page number: 3 of 3

| Date | Description | Credits | Debits | Balance |
|------|-------------|---------|--------|---------|
|------|-------------|---------|--------|---------|



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## Your account summary for 3rd Oct 2018 to 2nd Nov 2018

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 011/2018

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 2nd Oct statement:       | £10,432.81        |
| Total Credits   | £0.00             |
| Total Debits  | -£0.00            |
| <b>Your balance at close of business 2nd Nov 2018</b> | <b>£10,432.81</b> |

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

## News and information

### Changes to Online and Mobile Banking functionality from October 2018

As a Business Banking customer, you can now  
instantly reset your own Online and Mobile  
Banking credentials, if you forget or lose them.  
With this enhanced functionality you can retrieve  
or change your security details online by simply  
verifying yourself using your registered mobile  
number. To be eligible you must have your mobile  
number registered for One Time Passcodes and not  
have changed your personal details (address or  
phone number) within the last 15 days. Please  
note, the existing process will remain if you prefer  
to continue to have your credentials sent by post.



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 011/2018 Page number: 3 of 3

| Date | Description | Credits | Debits | Balance |
|------|-------------|---------|--------|---------|
|------|-------------|---------|--------|---------|



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## Your account summary for 4th Sep 2018 to 2nd Oct 2018

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 010/2018

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 3rd Sep statement:       | £14,722.51        |
| Total Credits   | £0.00             |
| Total Debits  | -£4,289.70        |
| <b>Your balance at close of business 2nd Oct 2018</b> | <b>£10,432.81</b> |

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

## News and information

### Changes to the Santander Business Current Account from 21 January 2019

We're updating our Key Facts Document with  
effect from 21 January 2019. Please take time to  
read and understand the enclosed 'Summary of  
changes to terms and conditions – Changes to the  
Santander Business Current Account'.



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 010/2018 Page number: 3 of 3

| Date     | Description                                      | Credits | Debits   | Balance   |
|----------|--|---------|----------|-----------|
|          | Previous statement balance                       |         |          | 14,722.51 |
| 12th Sep | DIRECT DEBIT PAYMENT TO HMRC VAT REF 98256377951 |         |          |           |
|          | 0718, MANDATE NO 0001                            |         | 4,289.70 | 10,432.81 |
| 12th Sep | Current statement balance                        |         |          | 10,432.81 |





# Summary of changes to terms and conditions

## Changes to the Santander Business Current Account

The following changes apply from 21 January 2019:

- If you hold a Santander Business Current Account, your existing fee for deposits in excess of your applicable monthly cash deposit limit will increase from £0.50 to £0.70 per £100 deposited.
- This change is summarised in the following table:

| Monthly fee                    | £7.50   | £12.50 | £20.00 | £40.00  |
|--------------------------------|---|--------|--------|---------|
| Cash deposit monthly limit     | £1,000  | £3,000 | £5,000 | £10,000 |
| Additional cash deposit charge | £0.70 per £100 deposited in excess of the monthly limit |        |        |         |

Please note that we haven't sent this insert to any other registered business owners so please share this information with them.

### How to get a copy of your updated terms and conditions

The updated Key Facts Document effective from **21 January 2019** will be available online and in our branches from **21 January 2019**.

### What if I'm not happy with the changes to my terms and conditions?

Nothing is changing immediately, so you have time to decide if your account is still right for your business. If we don't hear from you before **21 January 2019** we'll assume that you're happy with the changes. However, if you don't accept the changes then you can close your account without any additional charge before **21 January 2019**.

If you have any questions or there is anything you don't understand please speak to one of our Business Relationship Managers or call us on **0800 731 6666**. Lines are open Monday to Friday 8am to 9pm and Saturday 8am to 2pm. We may record and monitor calls to help us with training and security.

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## Your account summary for 3rd Aug 2018 to 3rd Sep 2018

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 009/2018

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 2nd Aug statement:       | £14,722.51        |
| Total Credits   | £0.00             |
| Total Debits  | -£0.00            |
| <b>Your balance at close of business 3rd Sep 2018</b> | <b>£14,722.51</b> |

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

## News and information

### Changes for current and savings accounts from 1 January 2019

We're updating our General Terms and Conditions and Key Facts Documents with effect from 1 January 2019. Please take time to read and understand the enclosed 'Summary of changes to terms and conditions'. More information is available at

[santander.co.uk/uk/business/account-changes](http://santander.co.uk/uk/business/account-changes)

### Financial Services Compensation Scheme

Please find enclosed the FSCS Information Sheet and Exclusions List. Applies to the UK only (Information correct as at 1 September 2018)



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 009/2018 Page number: 3 of 3

| Date | Description | Credits | Debits | Balance |
|------|-------------|---------|--------|---------|
|------|-------------|---------|--------|---------|





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## Business Account

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## Your account summary for 3rd Jul 2018 to 2nd Aug 2018

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 008/2018

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 2nd Jul statement:       | £10,432.81        |
| Total Credits   | £4,289.70         |
| Total Debits  | -£0.00            |
| <b>Your balance at close of business 2nd Aug 2018</b> | <b>£14,722.51</b> |

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

## News and information

### Change to coin and cheque deposits at Post Office counters

The Post Office is making changes to the way in  
which customers of all banks can deposit coin at  
Post Office branches.

From **6 August 2018** you will no longer be able to  
deposit loose coin for denominations of 50p and  
below. Deposits of these denominations will **only**  
be accepted in **full coin sachets** as follows:

| Denomination | Full Sachet Value |
|--------------|-------------------|
| 50p          | £10               |
| 20p          | £10               |
| 10p          | £5                |
| 5p           | £5                |
| 2p           | £1                |
| 1p           | £1                |

£1 and £2 coins should also be deposited in  
sachets (and in full sachets of £20 wherever  
possible), but post offices will continue to accept  
£1 and £2 coins which do not make up a full  
sachet.

Coin sachets are available to order through **Initial  
Packaging** on **0330 123 0720**.

We will update our Key Facts Documents  
accordingly to direct you to our website or to call  
us for a reminder of the information above.

From **28 August 2018** a new cheque envelope will  
be introduced which must be used for all cheque  
deposits at the Post Office counter.



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 008/2018 Page number: 3 of 3

| Date     | Description                                | Credits  | Debits | Balance   |
|----------|--|----------|--------|-----------|
|          | Previous statement balance                 |          |        | 10,432.81 |
| 02nd Aug | BANK GIRO CREDIT REF GLENNY LLP, 3/4 HERON | 4,289.70 |        | 14,722.51 |
| 02nd Aug | Current statement balance                  |          |        | 14,722.51 |



# Summary of changes to terms and conditions

## Changes for current and savings accounts

- Upcoming changes in the law mean we are legally not allowed to lend to Relevant Financial Institutions (or 'RFIs'). Because of this, we've updated our General Terms and Conditions and Key Facts Documents to require you to repay any Arranged and/or Unarranged Overdraft immediately if you are (or you become) an RFI. We can close your account immediately if you fail to do so. We've also added a requirement for you to notify us if you are, become or intend to become an RFI.
  - An 'RFI' means a financial institution which fulfils the definition of a Relevant Financial Institution within Article 2 of the Financial Services and Markets Act 2000 (Excluded Activities and Prohibitions) Order 2014.
- We've made it clear in our General Terms and Conditions that if a limited liability partnership or a limited company is dissolved, you should stop using the account immediately and notify us.
- We've updated our Key Facts Documents to clarify that if you make any changes to your statement date, your monthly billing period (for fees and charges which are pre-notified and deducted on a monthly basis) and the date on which your monthly cash deposit and transaction limits are reset (and your monthly account fee is deducted) (if applicable) will remain the same.
- We've made some changes to our Key Facts Documents to make it clearer which fees are charged and deducted at the point of transaction and which are pre-notified and included in your monthly advice of charges.
- We've updated our General Terms and Conditions and Key Facts Documents to make the charging structure for the Arranged Overdraft Annual Fee clearer, including clarifying that if we agree to a request to increase your Arranged Overdraft limit, we will treat this as a new Arranged Overdraft and you will have to pay another Annual Fee.
- We've amended references to Faster Payments in our General Terms and Conditions to indicate that these payments will now be available immediately, rather than within 2 hours.
- We've amended our General Terms and Conditions to delete references to how you can qualify for a Start-Up Business Current Account and promotional offers on it (as this information is covered elsewhere).

Please note that we have not sent this letter to any other registered business owners so please share the information in this letter with them.

**Unless we state otherwise the changes apply from 1 January 2019.**

## For more information and how to get a copy of your updated terms and conditions

You can find out more information about these changes on our website at [santander.co.uk/uk/business/account-changes](http://santander.co.uk/uk/business/account-changes). The updated General Terms and Conditions and Key Facts Documents effective from **1 January 2019** will also be available online and in our branches from **1 January 2019**.

## What if I'm not happy with the changes to my terms and conditions?

Nothing is changing immediately, so you have time to decide if your account is still right for your business. If we don't hear from you before **1 January 2019** we'll assume that you're happy with the changes. However, if you do not accept the changes then you can close your account without any additional charge before **1 January 2019**.

If you have any questions or there is anything you don't understand please speak to one of our Business Relationship Managers or call us on **0800 731 6666**. Lines are open Monday to Friday 8am to 9pm and Saturday 8am to 2pm. We may record and monitor calls to help us with training and security.

# Financial Services Compensation Scheme (FSCS) Information Sheet



Protected

Basic information about the protection of your eligible deposits

|   |  |
|---|--|
| Eligible deposits in Santander UK plc are protected by:             | the Financial Services Compensation Scheme ('FSCS')  |
| Limit of protection:  | £85,000 per depositor per bank <sup>2</sup><br><br>The following trading names are part of your bank:<br>Santander Corporate and Commercial Bank, cahoot and Santander Global Corporate Banking  |
| 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: | Business Banking accounts:<br><b>0800 731 6666</b><br><br>Santander Corporate and Commercial accounts:<br><b>0800 085 2090</b><br><br>For all other Santander accounts:<br><b>0800 389 7000</b>  |
| To contact the FSCS for further information on compensation:        | Financial Services Compensation Scheme<br>10th Floor, Beaufort House,<br>15 St Botolph Street, London EC3A 7QU<br><br>Tel: <b>0800 678 1100</b> or <b>020 7741 4100</b><br><br>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 Santander Corporate and Commercial Bank, cahoot and Santander Global Corporate Banking. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

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.

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| 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: | Business Banking accounts:<br><b>0800 731 6666</b><br><br>Santander Corporate and Commercial accounts:<br><b>0800 085 2090</b><br><br>For all other Santander accounts:<br><b>0800 389 7000</b>  |
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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.





## Business Account

98104 023265 0153 E 36015

TRUSTEES OF NEW HORIZONS  
RETIREMENT BENEFIT SCHEME  
UNEX TOWER, 5TH FLOOR STATION STREET  
STRATFORD  
LONDON  
E15 1DA

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For all Business Banking enquiries, please call 0800 731 6666, Monday to Friday 8am to 9pm or Saturday, 8am to 2pm.

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Text Relay service available 18001 0800 731 6666



Online Banking service and information available at [www.santander.co.uk](http://www.santander.co.uk)



Santander, Customer Service Centre, Bootle, Merseyside, L30 4GB

## Your account summary for 4th Jun 2018 to 2nd Jul 2018

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB3EXXX IBAN: GB47ABBY09012740908557  
Statement number: 007/2018

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 3rd Jun statement:       | £14,158.48        |
| Total Credits   | £0.00             |
| Total Debits  | -£3,725.67        |
| <b>Your balance at close of business 2nd Jul 2018</b> | <b>£10,432.81</b> |

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

## News and information

### Change to coin and cheque deposits at Post Office counters

The Post Office is making changes to the way in which customers of all banks can deposit coin at Post Office branches.

From **6 August 2018** you will no longer be able to deposit loose coin for denominations of 50p and below. Deposits of these denominations will only be accepted in **full coin sachets** as follows:

| Denomination | Full Sachet Value |
|--------------|-------------------|
| 50p          | £10               |
| 20p          | £10               |
| 10p          | £5                |
| 5p           | £5                |
| 2p           | £1                |
| 1p           | £1                |

£1 and £2 coins should also be deposited in sachets (and in full sachets of £20 wherever possible), but post offices will continue to accept £1 and £2 coins which do not make up a full sachet.

From **28 August 2018** a new cheque envelope will be introduced which must be used for all cheque deposits at the Post Office counter.

Coin sachets and cheque envelopes are available to order through **Initial Packaging** on **0330 123 0720**.



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 007/2018 Page number: 3 of 3

| Date     | Description                                      | Credits | Debits   | Balance   |
|----------|--|---------|----------|-----------|
|          | Previous statement balance                       |         |          | 14,158.48 |
| 12th Jun | DIRECT DEBIT PAYMENT TO HMRC VAT REF 98256377951 |         |          |           |
|          | 0418, MANDATE NO 0001                            |         | 3,725.67 | 10,432.81 |
| 12th Jun | Current statement balance                        |         |          | 10,432.81 |



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TRUSTEES OF NEW HORIZONS  
RETIREMENT BENEFIT SCHEME  
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Santander, Customer Service Centre, Bootle, Merseyside, L30 4GB

## Your account summary for 3rd May 2018 to 2nd Jun 2018

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB2LXXX IBAN: GB47ABBY09012740908557  
Statement number: 006/2018

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 2nd May statement:       | £14,158.48        |
| Total Credits   | £0.00             |
| Total Debits  | -£0.00            |
| <b>Your balance at close of business 2nd Jun 2018</b> | <b>£14,158.48</b> |

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

## News and information

### An update on our ring-fencing plans

Ring-fencing legislation is designed to better protect personal and small business customers and the day-to-day banking services they rely on. We've now launched the legal process to restructure part of our business to comply with the ring-fencing legislation. Find out more about our plans, including the legal process, court dates and how to make sure your views are considered by visiting [santanderringfencing.co.uk](http://santanderringfencing.co.uk) or calling us on 0800 023 2091.

### Change to coin deposits at Post Office counters

The Post Office is making a change to the way in which customers of all banks can deposit coin at Post Office branches. From **6 August 2018** you will no longer be able to deposit loose coin for denominations of 50p and below. Deposits of these denominations will only be accepted in **full coin sachets** as follows:

| Denomination | Full Sachet Value |
|--------------|-------------------|
| 50p          | £10               |
| 20p          | £10               |
| 10p          | £5                |
| 5p           | £5                |
| 2p           | £1                |
| 1p           | £1                |

£1 and £2 coins should also be deposited in sachets (and in full sachets of £20 wherever possible), but post offices will continue to accept £1 and £2 coins which do not make up a full sachet.

Coin sachets will be available to order through Initial Packaging on **0330 123 0720** nearer the time.

Please retain statement for future reference. To query any item contact the office shown above. VAT Registration number 466 2647 24

Continued on reverse



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 006/2018 Page number: 3 of 3

| Date | Description | Credits | Debits | Balance |
|------|-------------|---------|--------|---------|
|------|-------------|---------|--------|---------|



62403 027367 0191 E 36015

TRUSTEES OF NEW HORIZONS  
RETIREMENT BENEFIT SCHEME  
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Santander, Customer Service Centre, Bootle, Merseyside, L30 4GB

## Your account summary for

### 3rd Apr 2018 to 2nd May 2018

Account name: TRUSTEES OF NEW HORIZONS  
Account number: 40908557 Sort Code 090127  
BIC: ABBYGB2LXXX IBAN: GB47ABBY09012740908557  
Statement number: 005/2018

Page 1 of 3

|   |                   |
|---|-------------------|
| Balance brought forward from 2nd Apr statement:       | £10,564.40        |
| Total Credits   | £3,594.08         |
| Total Debits  | -£0.00            |
| <b>Your balance at close of business 2nd May 2018</b> | <b>£14,158.48</b> |

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

## News and information

### An update on our ring-fencing plans

Ring-fencing legislation is designed to better protect personal and small business customers and the day-to-day banking services they rely on. We've now launched the legal process to restructure part of our business to comply with the ring-fencing legislation. Find out more about our plans, including the legal process, court dates and how to make sure your views are considered by visiting [santanderringfencing.co.uk](http://santanderringfencing.co.uk) or calling us on 0800 023 2091.

### Protect yourself against scams

It's very important to keep your banking details private and secure. To find out more visit [santander.co.uk/uk/help-support/security-centre](http://santander.co.uk/uk/help-support/security-centre).

1. **Never** share a Santander One Time Passcode (OTP) with another person, not even a Santander employee.
2. **Never** download software or let anyone log on to your computer or other devices following or during a cold call.
3. **Never** enter your Online Banking details after clicking on a link in an email or text message.



Account name: TRUSTEES OF NEW HORIZONS  
Account number: **40908557** (Sort Code 09 01 27)  
Statement number: 005/2018 Page number: 3 of 3

| Date     | Description                                | Credits  | Debits | Balance   |
|----------|--|----------|--------|-----------|
|          | Previous statement balance                 |          |        | 10,564.40 |
| 02nd May | BANK GIRO CREDIT REF GLENNY LLP, 3/4 HERON | 3,594.08 |        | 14,158.48 |
| 02nd May | Current statement balance                  |          |        | 14,158.48 |

