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



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For all Business Banking enquiries please
call **0330 123 9860**

So that we can improve how we help you,
we might record or monitor your calls.

If you have sight or hearing loss you can use
Relay UK on 18001 0330 123 9860



Online Banking and information available at
www.santander.co.uk



Santander Business Banking Operations,
Sunderland,
SR43 4FW

Your account summary for 4th Sep 2023 to 2nd Sep 2024

Account name **TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME**

Account number: 40908696 Sort Code: 09 01 27 Statement number: 01/2024

BIC: ABBYGB3EXXX IBAN: GB77 ABBY 0901 2740 9086 96

Balance brought forward from previous Statement	£23,406.17
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Total money in:	£26.57
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Total money out:	-£23,385.00
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Your balance at close of business 2nd Sep 2024	£47.74
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Interest and refunds paid this period

Date	Why we are paying you	Amount
29th Sep	Interest on your credit balance	£20.77
30th Oct	Interest on your credit balance	£5.39
29th Nov	Interest on your credit balance	£0.04
29th Dec	Interest on your credit balance	£0.04
29th Jan	Interest on your credit balance	£0.05
29th Feb	Interest on your credit balance	£0.04
29th Mar	Interest on your credit balance	£0.04
29th Apr	Interest on your credit balance	£0.04
29th May	Interest on your credit balance	£0.04
29th Jun	Interest on your credit balance	£0.04
29th Jul	Interest on your credit balance	£0.04
29th Aug	Interest on your credit balance	£0.04

News and information

Financial Services Compensation Scheme

Please find enclosed the FSCS Information and Exclusions List. Applies to the UK only

Beyond banking

Did you know that as a Santander business customer, there's more services that could help your business grow.

Find out about these, and the support available to you as a Business Banking customer, by visiting:
santander.co.uk/business/business-support

**Your current interest rate is 1.04% annual gross
(variable) paid monthly.**

Rate correct as at 2 September 2024.

Balance tiers	Gross rate
£1+	1.04%

The gross rate is the interest rate we pay where no income tax has been deducted.
A variable rate can go up or down e.g. in response to industry and market conditions. A
fixed rate will not change during the fixed term.





Important messages

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.

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Your transactions 4th Sep 2023 to 2nd Sep 2024

Date	Description	Money in	Money out	£ Balance
4th Sep	Balance brought forward from previous statement			23,406.17
29th Sep	INTEREST PAID AFTER TAX 0.00 DEDUCTED	20.77		23,426.94
6th Oct	TRANSFER TO Trustees Of New Horizons Retirement Benefit Scheme REFERENCE Transfer		23,385.00	41.94
29th Oct	INTEREST PAID AFTER TAX 0.00 DEDUCTED	5.39		47.33
29th Nov	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.37
29th Dec	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.41
28th Jan	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.05		47.46
29th Feb	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.50
29th Mar	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.54
28th Apr	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.58
29th May	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.62
29th Jun	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.66
28th Jul	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.70
29th Aug	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		47.74
2nd Sep	Balance carried forward to next statement:			47.74

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

Additional information

¹ 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.

² 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>

³ 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.

⁴ 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. 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 fund¹
 - 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 instrument² (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.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (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 company⁵ – 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

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

² 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

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3