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60380 063996 0206 E 34500

MR DAVID JAMES BIJL & MRS ISOBEL PENELOPE MAUD BIJL  
HIGHFIELD LODGE 4 HIGHFIELD ROAD  
MALVERN  
WR14 1HS



**CERTIFIED TRUE COPY  
OF AN ORIGINAL DOCUMENT**

**SIGNED** .....

**DATE** ..... 16/6/2022 .....

David Nicklin  
Cert PFS Cert CII (MP)  
Protection Adviser  
Stratagem Financial Planning  
FCA 819330

**Phone:** Telephone Banking, enquiries or lost or stolen cards: 0800 9 123 123. For the hard of hearing and/or speech impaired, Text Relay service available: 18001 0800 9 123 123

**Online:** Online Banking service and information available at santander.co.uk

**Post:** Santander Customer Operations  
PO Box 1109  
Bradford BD1 5XS

**Online, Mobile and Telephone Banking**  
2518161997 | BIJL

**Online and Mobile Banking**  
CARD ENDING 4606 D BIJL

**Account name:** MR DAVID JAMES BIJL & MRS ISOBEL PENELOPE MAUD BIJL  
**Your statement for** 25/02/2022 to 24/05/2022  
**Account number:** 02366266 **Sort code** 090126  
**BIC:** ABBYGB2LXXX **IBAN:** GB58ABBY09012602366266

## Your account summary

	Balance
Balance brought forward from previous statement 24/02/2022	£73,040.52
Total money in	£58,578.18
Total money out	£50,994.67
Your balance at close of business 24/05/2022	£80,624.03
Your overdraft limit	£3,000.00

IArranged Overdraft interest rate is 39.94%FAR (variable).

Credit interest rate: 0.50% AER/gross (variable) on balances up to 20,000 GBP. Pay at least 500 GBP into your account each month and have at least 2 active Direct Debits.

11213 Current Account cashback and interest earned since opening 11213 Current Account £3,369.61

To earn cashback and interest you need to pay at least £500 into your account each month (not including interest or any transfers from another Santander account) and have at least 2 active Direct Debits. You'll receive cashback on any qualifying household bills you pay by Direct Debit and earn interest on credit balances up to £20,000. If you find the account is no longer suitable, you can transfer to another Santander account or close it at any time.

## News and information

### Need to complete self-assessment tax return for 2021/22?

Your Account Summary will be available by the end of May 2022 as an e-Document to view and print in Online Banking.

### Changes to telephone numbers

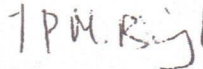
We want to remind you that we're changing some of our telephone numbers from freephone to basic rate numbers (where local charges will apply) from 30 June 2022.

For some key services, we're keeping freephone numbers. This includes numbers to report fraud, lost or stolen cards, financial support as well as sign to video.

### Keeping your money safe

CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES. (11)

①THERE ARE NO OFFICIAL OBSERVATIONS②



11. After signature, complete the following:



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FCA 819330



# Your tax code notice



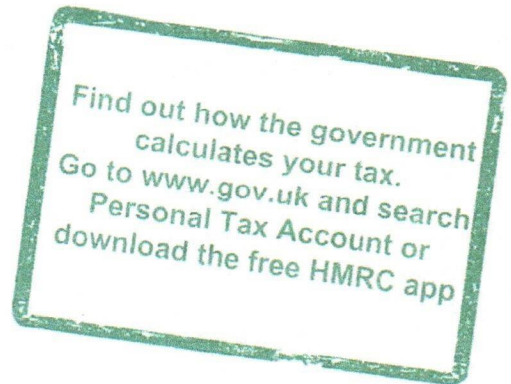
HM Revenue  
& Customs

J21C4R00MANMBA0000027865001001 345 000

MRS ISOBEL PENELOPE MAUD BIJL  
4 HIGHFIELD ROAD  
MALVERN  
WORCESTERSHIRE  
WR14 1HS



CERTIFIED TRUE COPY  
OF AN ORIGINAL DOCUMENT



26 April 2022

SIGNED .....  
DATE .....16/04/2022.....

Dear MRS I BIJL

National Insurance number NA 57 03 66 D

David Nicklin  
Cert PFS Cert CII (MP)  
Protection Adviser  
Stratagem Financial Planning  
FCA 819330

## This is to tell you your tax code(s) for 6 April 2022 to 5 April 2023

Your tax code is used by your employer(s) and/or pension provider(s) to work out how much Income Tax to collect from your pay or pension. We send them a separate tax code notice.

This tax code should match those shown on any future payslip(s) or pension advice slip(s) you receive.

Please check the information below. If it's right, **you don't need to do anything.**

If you think your tax code is wrong, you can check and let us know of any changes online, go to [gov.uk/personal-tax-account](https://gov.uk/personal-tax-account)

## This is how we worked out your tax code(s)

Your tax-free amount		For help	
Personal Allowance	£12570	Go to note 1	
Personal Pension Relief	£5112	Go to note 2	
<b>Total</b>	<b>£17682</b>		
Less Benefits in Kind	£2267	Go to note 3	
<b>Total tax-free amount</b>	<b>£15415</b>		
Your total tax-free amount is used as follows		Tax Code	For help
<b>MALVERN COLLEGE</b>	<b>£15415</b> of this income is tax-free	<b>1541L</b> replaces 1493L	Go to note 4
<b>This totals your tax-free amount</b>	<b>£15415</b>		Go to note 5

## Improving our tax system

By making automatic adjustments to your tax code, any changes in the tax you pay will be reflected in your income or taxable pay, as soon as your employer(s) and/or pension provider(s) starts to use your new code. More customers should therefore end the year having paid the right amount of tax.