

Important messages

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Further details can be found in the FSCS Information Sheet and Exclusions List, you can get, a copy in your local Santander branch.

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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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Current Account earnings include cashback received on all eligible household bills paid by Direct Debit and interest paid on credit balances up to £20,000. The amount shown is for the account number on this statement and doesn't take into account the monthly account fee.

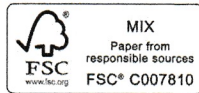
Date	Average balance for the month	Amount
22nd Nov	Average credit balance	£3,776.78

Direct Debit cashback paid from 23rd Oct 2023 to 22nd Nov 2023

Date	Why we are paying you	Amount
22nd Nov	Direct Debit cashback for this period	£0.64
	Direct Debit cashback since account opening	£214.58

Your transactions 24th Oct 2023 to 22nd Nov 2023

Date	Description	Money in	Money out	£ Balance
24th Oct	Balance brought forward from previous statement			324.20
24th Oct	DIRECT DEBIT PAYMENT TO VIRGIN MEDIA PYMTS REF 643284902001, MANDATE NO 0017		50.00	274.20
25th Oct	BILL PAYMENT VIA FASTER PAYMENT TO dorthel wahlk REFERENCE hoover, MANDATE NO 157		45.00	229.20
26th Oct	BILL PAYMENT VIA FASTER PAYMENT TO FABIO FARIAS REFERENCE HOOVER, MANDATE NO 136		25.00	204.20
30th Oct	STANDING ORDER VIA FASTER PAYMENT TO j yin REFERENCE safe deposit, MANDATE NO 0007		43.75	160.45
31st Oct	TRANSFER FROM MR BARRY MICHAEL YIN	8,000.00		8,160.45
31st Oct	BILL PAYMENT VIA FASTER PAYMENT TO FABIO FARIAS REFERENCE HOOVER, MANDATE NO 136		25.00	8,135.45
31st Oct	BILL PAYMENT VIA FASTER PAYMENT TO J YIN REFERENCE TOP UP, MANDATE NO 4		2,000.00	6,135.45
31st Oct	TRANSFER TO MRS JACINTA MARINA YIN		500.00	5,635.45
2nd Nov	FASTER PAYMENTS RECEIPT REF.FIRST DIRECT FROM YIN JM&BM	500.00		6,135.45
2nd Nov	BILL PAYMENT VIA FASTER PAYMENT TO JONTY YIN REFERENCE MOM, MANDATE NO 54		7.00	6,128.45
3rd Nov	DIRECT DEBIT PAYMENT TO TESCO BANK PET INS REF RSAP5880501300, MANDATE NO 0027		6.99	6,121.46
6th Nov	BILL PAYMENT VIA FASTER PAYMENT TO jacinta yin REFERENCE metrobank, MANDATE NO 158		200.00	5,921.46
7th Nov	BILL PAYMENT VIA FASTER PAYMENT TO FABIO FARIAS REFERENCE HOOVER, MANDATE NO 136		25.00	5,896.46
7th Nov	BILL PAYMENT VIA FASTER PAYMENT TO JONTY YIN REFERENCE MOM, MANDATE NO 54		10.00	5,886.46
8th Nov	REGULAR TRANSFER FROM MR BARRY MICHAEL YIN REFERENCE - BARRY	455.00		6,341.46
9th Nov	DIRECT DEBIT PAYMENT TO AMERICAN EXPRESS REF 3412-782820-21005, MANDATE NO 0031		2,326.85	4,014.61
9th Nov	DIRECT DEBIT PAYMENT TO LLOYDS CASHBACK REF 5187913504936095, MANDATE NO 0020		1,067.26	2,947.35
9th Nov	FASTER PAYMENTS RECEIPT REF.Pulau salary FROM Pulau Properties Ltd	1,516.00		4,463.35



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Date	Average balance for the month	Amount
11th Nov	Average credit balance	£895.57

Direct Debit cashback paid from 11th Oct 2023 to 11th Nov 2023

Date	Why we are paying you	Amount
11th Nov	Direct Debit cashback for this period	£6.24
	Direct Debit cashback since account opening	£574.78

Your transactions 12th Oct 2023 to 11th Nov 2023

Date	Description	Money in	Money out	£ Balance
12th Oct	Balance brought forward from previous statement			573.84
14th Oct	BILL PAYMENT VIA FASTER PAYMENT TO INSPIRED MINDS L REFERENCE JACINTA , MANDATE NO 23		200.00	373.84
17th Oct	TRANSFER FROM MRS JACINTA MARINA YIN	200.00		573.84
25th Oct	DIRECT DEBIT PAYMENT TO EDF ENERGY REF 671164763140, MANDATE NO 0019		205.00	368.84
31st Oct	TRANSFER FROM MRS JACINTA MARINA YIN	500.00		868.84
1st Nov	DIRECT DEBIT PAYMENT TO HAMM&FULH CTAX REF 68290582, MANDATE NO 0011		214.00	654.84
1st Nov	DIRECT DEBIT PAYMENT TO GOCARDLESS REF FIT20CHISWIC-6PWV6, MANDATE NO 0020		99.00	555.84
1st Nov	FASTER PAYMENTS RECEIPT REF. LLOYDS FROM J YIN	2,000.00		2,555.84
2nd Nov	STANDING ORDER VIA FASTER PAYMENT TO Jacinta yin REFERENCE Lloyds santander , MANDATE NO 0010		2,000.00	555.84
2nd Nov	FASTER PAYMENTS RECEIPT REF.FIRST DIRECT FROM YIN JM&BM	500.00		1,055.84
7th Nov	BANK GIRO CREDIT REF FIRST CUSTOMER CON, GWR-1305-635-103	31.05		1,086.89
9th Nov	FASTER PAYMENTS RECEIPT REF.Pulau salary FROM Pulau Properties Ltd	1,516.00		2,602.89
11th Nov	(FEE) MAINTAINING THE ACCOUNT - MONTHLY FEE		4.00	2,598.89
11th Nov	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.29		2,600.18
11th Nov	1 Direct Debit Payment at 1.00% Cashback	2.14		2,602.32
11th Nov	1 Direct Debit Payment at 2.00% Cashback	4.10		2,606.42
11th Nov	Balance carried forward to next statement:			2,606.42