



MRS DEIRDRE ABRAM  
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Santander Banking Operations, Sunderland SR43 4FP

**Online, Mobile and Telephone Banking**  
ID 4828198438 D ABRAM  
ID 0633093706 D ABRAM

Your account summary for  
20th Feb 2024 to 19th Mar 2024

11213 Current Account earnings		
	This month	Since opening
11213 Current Account (cashback and interest)	£23.73	£2,685.26

Account name <b>MR DEREK BRIAN ABRAM &amp; MRS DEIRDRE ABRAM</b>	
Account number: 35841105 Sort Code: 09 01 28 Statement number: 03/2024	
BIC: ABBYGB2LXXX IBAN: GB79 ABBY 0901 2835 8411 05	
Balance brought forward from 19th Feb Statement	£18,119.42
Total money in:	£73.73
Total money out:	-£7,331.42
<b>Your balance at close of business 19th Mar 2024</b>	<b>£10,861.73</b>

Credit interest rate: 2.00% AER/1.98% 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.

Interest and refunds paid this period

Date	Why we are paying you	Amount
29th Feb	Interest on your credit balance	£23.73

News and information

- Ready to start saving?**

We know saving is important but getting started can be harder. We try and help with accounts that you can open with as little as £1 . Your savings could start there. If you need a slightly higher rate and can lock the money away, we have ISAs and Bonds. However, if you want the comfort of being able to access your money, we have some easy access savings accounts and an ISA to choose from. Find out how we can help you get started at [www.santander.co.uk/personal/savings-and-isas](http://www.santander.co.uk/personal/savings-and-isas)
- Fraud and scams**

Getting to know the techniques that criminals use can help protect yourself and your money.

Find out more about these at [santander.co.uk](http://santander.co.uk) and then use the search option to find "Spotting fraud and scams"



#### Important messages

**Important information about compensation arrangements:** We're covered by the Financial Services Compensation Scheme ('FSCS'). The FSCS can pay compensation to depositors if a bank can't meet its financial obligations. The account(s) shown in this statement are eligible for compensation under the scheme. Santander UK plc is an authorised deposit taker and accepts deposits under this name and the cahoot, Santander Business and Santander Corporate & Commercial Bank trading names.

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

You can find out more information about the compensation provided by the FSCS, on their website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

**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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11213 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
19th Mar	Average credit balance	£13,238.20

#### Direct Debit cashback paid from 19th Feb 2024 to 19th Mar 2024

Date	Why we are paying you	Amount
19th Mar	Direct Debit cashback for this period	£0.00
	Direct Debit cashback since account opening	£534.76

#### Your transactions 20th Feb 2024 to 19th Mar 2024

Date	Description	Money in	Money out	£ Balance
20th Feb	<b>Balance brought forward from previous statement</b>			18,119.42
20th Feb	DIRECT DEBIT PAYMENT TO NOVUNA PERSONAL FI REF 034299929/1, MANDATE NO 0043		78.82	18,040.60
20th Feb	<b>FEE</b> MAINTAINING THE ACCOUNT - MONTHLY FEE		4.00	18,036.60
22nd Feb	BILL PAYMENT VIA FASTER PAYMENT TO WISE REFERENCE P8887163 , MANDATE NO 74		2,200.00	15,836.60
24th Feb	BILL PAYMENT VIA FASTER PAYMENT TO DBA HR SOLUTIONS REFERENCE DIRECTOR LOAN , MANDATE NO 72		2,000.00	13,836.60
26th Feb	DIRECT DEBIT PAYMENT TO SANTANDERCARDS LTD REF 001541895000011004, MANDATE NO 0027		305.09	13,531.51
26th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 5H4J2223LHTR2, MANDATE NO 0019		124.52	13,406.99
29th Feb	INTEREST PAID AFTER TAX 0.00 DEDUCTED	23.73		13,430.72
4th Mar	<b>DEBIT</b> CARD PAYMENT TO PAYPAL *MOONPIGCOML ON 03-03-2024		7.73	13,422.99
4th Mar	CHEQUE PAID IN AT HULL KES	50.00		13,472.99
4th Mar	<b>ATM</b> CASH WITHDRAWAL AT SANTANDER ATM HULL KES 2, HULL, 200.00 GBP , ON 04-03-2024		200.00	13,272.99
6th Mar	<b>DEBIT</b> CARD PAYMENT TO AMAZON* 204-0541019-74 ON 05-03-2024		19.09	13,253.90
8th Mar	DIRECT DEBIT PAYMENT TO MORETHAN HOME REF 01MTHP200026262, MANDATE NO 0042		42.17	13,211.73
9th Mar	BILL PAYMENT VIA FASTER PAYMENT TO Mrs D Abram REFERENCE Personal expenses , MANDATE NO 78		150.00	13,061.73
13th Mar	BILL PAYMENT VIA FASTER PAYMENT TO WISE REFERENCE P8887163 , MANDATE NO 74		2,200.00	10,861.73
19th Mar	<b>Balance carried forward to next statement:</b>			10,861.73