

MS JAVARIA SARMAD
5 STRATFORD DRIVE
WOOTTON
NORTHAMPTON
NN4 6JT

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Santander, 9 Nelson Street, Bradford, West Yorkshire, BD1 5AN.

Online, Mobile and Telephone Banking
ID 1226303499 J SARMAD

Your account summary for 24th Jan 2023 to 22nd Feb 2023

Select Current Account earnings

	This month	Since opening
Select Current Account (cashback and interest)	£10.44	£1,607.59

Account name **MS JAVARIA SARMAD**

Account number: 27283807 Sort Code: 09 01 28 Statement number: 02/2023

BIC: ABBYGB2LXXX IBAN: GB12 ABBY 0901 2827 2838 07

Balance brought forward from 23rd Jan Statement £256.38

Total money in: £6,447.20

Total money out: -£6,197.15

Your balance at close of business 22nd Feb 2023 £506.43

Your overdraft limit is £5,900.00. The first £500 of any arranged overdraft used is interest-free. Arranged Overdraft interest rate is 39.94% EAR (variable) for any amount you use over £500.

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
22nd Feb	Interest on your credit balance	£0.88

News and information

Changes to 1|2|3, Select & Private current accounts

On 8 November we made changes to 1|2|3, Select & Private in-credit interest rates. They've now increased from 1.50% to 1.75% on balances of up to £20,000. All other features and benefits remain the same, including the £4 monthly account fee.

Keeping your money safe

Make sure we always have the right telephone number so we can help protect you. If you use your card online you will notice more frequent verification checks, so you'll need to make sure your mobile number is up to date. For more details, search for 'strong customer authentication' at santander.co.uk

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 and then use the search option to find "Spotting fraud and scams"



Important Messages

Important information about compensation arrangements: We are covered by the Financial Services Compensation Scheme ("FSCS"). The FSCS can pay compensation to depositors if a bank is unable to 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 and Santander Corporate & Commercial Bank trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, a copy of which is available in your local Santander branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at 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 are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Details of rates and charges can be found on our website or through your local branch.

Interest or fees will be calculated daily on any outstanding overdrawn balance.

AER explained - 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. Gross rate explained - The gross rate is the interest rate we pay where no income tax has been deducted.

EAR explained - 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 does not 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 does not take into account the monthly account fee.

Date	Average balance for the month	Amount
22nd Feb	Average credit balance	£581.81

Direct Debit cashback paid from 23rd Jan 2023 to 22nd Feb 2023

Date	Why we are paying you	Amount
22nd Feb	Direct Debit cashback for this period	£9.56
	Direct Debit cashback since account opening	£787.04

Your transactions 24th Jan 2023 to 22nd Feb 2023

Date	Description	Money in	Money out	£ Balance
24th Jan	Balance brought forward from previous statement			256.38
24th Jan	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 23-01-2023		73.66	182.72
25th Jan	DIRECT DEBIT PAYMENT TO AIG LIFE LTD REF P328705705-B, MANDATE NO 0070		36.21	146.51
27th Jan	DIRECT DEBIT PAYMENT TO PCL/POLICY EXPERT REF 04AEIR6226/010/102, MANDATE NO 0098		20.33	126.18
27th Jan	FASTER PAYMENTS RECEIPT REF.Javaria Sarmad FROM LMJ ACCOUNTANTS LIMITED	500.00		626.18
28th Jan	CARD PAYMENT TO ALIM FOOD CENTRE ON 27-01-2023		120.97	505.21
28th Jan	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 27-01-2023		70.97	434.24
29th Jan	CARD PAYMENT TO TESCO STORES 2952 ON 28-01-2023		78.02	356.22
29th Jan	CARD PAYMENT TO B & Q 1293 ON 28-01-2023		95.34	260.88
30th Jan	DIRECT DEBIT PAYMENT TO COOPERVISION LENS REF GTDHTKG, MANDATE NO 0095		57.50	203.38
31st Jan	DIRECT DEBIT PAYMENT TO UTILITY WAREHOUSE REF 8465037/8465037/19, MANDATE NO 0097		299.00	-95.62
31st Jan	FASTER PAYMENTS RECEIPT REF.PAYE jan 2023 FROM LMJ ACCOUNTANTS LIMITED	700.00		604.38
31st Jan	CARD PAYMENT TO STARBUCKS THE OVAL SIT ON 30-01-2023		3.85	600.53
31st Jan	BILL PAYMENT TO SANTANDER CC REFERENCE 5229486028787674		150.00	450.53
1st Feb	DIRECT DEBIT PAYMENT TO ISLAMIC RELIEF - L REF 6874108, MANDATE NO 0063		29.00	421.53
1st Feb	DIRECT DEBIT PAYMENT TO ACCORD MORTGAGES REF 1768149480, MANDATE NO 0089		2,208.35	-1,786.82
1st Feb	FASTER PAYMENTS RECEIPT REF.PAYE FROM LMJ ACCOUNTANTS LIMITED	500.00		-1,286.82
1st Feb	FASTER PAYMENTS RECEIPT REF.Personal account FROM SARMAD J	2,500.00		1,213.18
2nd Feb	CREDIT FROM B & Q 1293 ON 01-02-2023	86.76		1,299.94
3rd Feb	DIRECT DEBIT PAYMENT TO ZOPA LIMITED REF 89135377, MANDATE NO 0065		210.07	1,089.87
3rd Feb	DIRECT DEBIT PAYMENT TO LV PET REF 589094131, MANDATE NO 0096		8.09	1,081.78



Date		Description	Money in	Money out	£ Balance
3rd Feb		CARD PAYMENT TO GRANGE FARM SERVICE ST ON 02-02-2023		57.94	1,023.84
5th Feb		CARD PAYMENT TO TESCO STORES 2952 ON 04-02-2023		60.30	963.54
5th Feb		CARD PAYMENT TO HOMESENSE ON 04-02-2023		23.66	939.88
5th Feb		CARD PAYMENT TO NANDOS MILTON KEYNES S ON 04-02-2023		6.70	933.18
5th Feb		CARD PAYMENT TO LIDL GB NORTHAMPTON ON 04-02-2023		91.35	841.83
5th Feb		CARD PAYMENT TO DUNELM LTD ON 04-02-2023		109.00	732.83
5th Feb		CARD PAYMENT TO NANDOS MILTON KEYNES S ON 04-02-2023		44.75	688.08
6th Feb		DIRECT DEBIT PAYMENT TO BARCLAYS PRNTR FIN REF 159 8820 464734539, MANDATE NO 0085		37.26	650.82
6th Feb		CARD PAYMENT TO ASDA STORES ON 04-02-2023		26.94	623.88
8th Feb		DIRECT DEBIT PAYMENT TO ESURE MOTOR INS DR REF 0090087921 FEB 05, MANDATE NO 0094		64.37	559.51
8th Feb		DIRECT DEBIT PAYMENT TO TV LICENCE MBP REF 3632512519, MANDATE NO 0012		26.50	533.01
8th Feb		CARD PAYMENT TO NORTHAMPTON T/O ON 07-02-2023		22.50	510.51
8th Feb		CARD PAYMENT TO GRANGE FARM SERVICE ST ON 07-02-2023		62.95	447.56
9th Feb		CARD PAYMENT TO Kurdish Shawarma Grill ON 08-02-2023		31.50	416.06
12th Feb		CARD PAYMENT TO AJWA SUPERMARKET ON 11-02-2023		22.13	393.93
12th Feb		CARD PAYMENT TO PROFESSIONAL ELEGANCE ON 11-02-2023		47.00	346.93
13th Feb		CARD PAYMENT TO KFC NORTHAMPTON DT ON 12-02-2023		4.37	342.56
14th Feb		CARD PAYMENT TO NORTHAMPTON T/O ON 13-02-2023		22.50	320.06
14th Feb		CARD PAYMENT TO GRANGE FARM SERVICE ST ON 13-02-2023		66.14	253.92
15th Feb		FASTER PAYMENTS RECEIPT REF.CHILD PAYMENT FROM ZAIN SARMAD	650.00		903.92
16th Feb		CARD PAYMENT TO ALIM FOOD CENTRE ON 15-02-2023		124.41	779.51
17th Feb		CARD PAYMENT TO Shell Stopsley ON 16-02-2023		68.25	711.26
18th Feb		FASTER PAYMENTS RECEIPT REF.Personal account FROM SARMAD J	1,000.00		1,711.26
18th Feb		BILL PAYMENT VIA FASTER PAYMENT TO CHRISTOPHER KETT REFERENCE 5 STRATFORD DRIVE , MANDATE NO 69		315.00	1,396.26
18th Feb		BILL PAYMENT TO SANTANDER CC REFERENCE 5229486028787674		800.00	596.26
19th Feb		CARD PAYMENT TO HOMESENSE ON 18-02-2023		24.96	571.30
20th Feb		DIRECT DEBIT PAYMENT TO NBC CTAX REF 57500970, MANDATE NO 0030		157.00	414.30
20th Feb		DIRECT DEBIT PAYMENT TO M&S BANK REF M&S BANK0803865193, MANDATE NO 0061		192.15	222.15
20th Feb		CARD PAYMENT TO LIDL GB NORTHAMPTON ON 19-02-2023		57.54	164.61
20th Feb		CARD PAYMENT TO TESCO STORES 2952 ON 19-02-2023		7.98	156.63
20th Feb		CARD PAYMENT TO TESCO STORES 2952 ON 19-02-2023		55.00	101.63
20th Feb		CARD PAYMENT TO TESCO STORES 2952 ON 19-02-2023		3.65	97.98
20th Feb		FASTER PAYMENTS RECEIPT REF.DLA FROM LMJ ACCOUNTANTS LIMITED	500.00		597.98
22nd Feb		INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.88		598.86
22nd Feb		2 Direct Debit Payments at 1,00% Cashback	4.56		603.42
22nd Feb		1 Direct Debit Payment at 3,00% Cashback	5.00		608.42
22nd Feb		CASH WITHDRAWAL AT GRANGE FARM SER ATM GRANGE FARM SER, NORTHAMPTON,101.99 GBP , ON 22-02-2023		101.99	506.43
22nd Feb		Balance carried forward to next statement:			506.43

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ID 1226303499 J SARMAD

Your account summary for 23rd Feb 2023 to 22nd Mar 2023

Select Current Account earnings

	This month	Since opening
Select Current Account (cashback and interest)	£5.55	£1,613.14

Account name **MS JAVARIA SARMAD**

Account number: 27283807 Sort Code: 09 01 28 Statement number: 03/2023

BIC: ABBYGB2LXXX IBAN: GB12 ABBY 0901 2827 2838 07

Balance brought forward from 22nd Feb Statement £506.43

Total money in: £6,695.50

Total money out: -£6,369.89

Your balance at close of business 22nd Mar 2023 £832.04

Your overdraft limit is £5,900.00. The first £500 of any arranged overdraft used is interest-free. Arranged Overdraft interest rate is 39.94% EAR (variable) for any amount you use over £500.

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
22nd Mar	Interest on your credit balance	£0.99

News and information

Changes to 1|2|3, Select & Private current accounts

On 7 February we made changes to 1|2|3, Select & Private in-credit interest rates. They've now increased from 1.75% to 2.00% on balances of up to £20,000. All other features and benefits remain the same, including the £4 monthly account fee.

Keeping your money safe

Make sure we always have the right telephone number so we can help protect you. If you use your card online you will notice more frequent verification checks, so you'll need to make sure your mobile number is up to date. For more details, search for 'strong customer authentication' at santander.co.uk

Fraud and scams

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

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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 does not take into account the monthly account fee.

Date	Average balance for the month	Amount
22nd Mar	Average credit balance	£653.33

Direct Debit cashback paid from 22nd Feb 2023 to 22nd Mar 2023

Date	Why we are paying you	Amount
22nd Mar	Direct Debit cashback for this period	£4.56
	Direct Debit cashback since account opening	£791.60

Your transactions 23rd Feb 2023 to 22nd Mar 2023

Date	Description	Money in	Money out	£ Balance
23rd Feb	Balance brought forward from previous statement			506.43
23rd Feb	CARD PAYMENT TO PETS AT HOME LTD ON 22-02-2023		59.55	446.88
23rd Feb	CARD PAYMENT TO MCDONALDS ON 22-02-2023		5.89	440.99
23rd Feb	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 22-02-2023		60.65	380.34
26th Feb	BILL PAYMENT VIA FASTER PAYMENT TO MR COLIN FULLER REFERENCE GARDENER , MANDATE NO 63		40.00	340.34
27th Feb	DIRECT DEBIT PAYMENT TO AIG LIFE LTD REF P328705705-B, MANDATE NO 0070		36.21	304.13
27th Feb	DIRECT DEBIT PAYMENT TO PCL/POLICY EXPERT REF 04AEIR6226/010/103, MANDATE NO 0098		20.33	283.80
27th Feb	CARD PAYMENT TO TESCO STORES 2952 ON 26-02-2023		108.80	175.00
27th Feb	CARD PAYMENT TO WAITROSE 726 ON 26-02-2023		11.64	163.36
27th Feb	CARD PAYMENT TO LIDL GB NORTHAMPTON ON 26-02-2023		12.12	151.24
28th Feb	DIRECT DEBIT PAYMENT TO UTILITY WAREHOUSE REF 8465037/8465037/19, MANDATE NO 0097		299.00	-147.76
28th Feb	DIRECT DEBIT PAYMENT TO COOPERVISION LENS REF GTDHTKG, MANDATE NO 0095		57.50	-205.26
28th Feb	FASTER PAYMENTS RECEIPT REF.payee FROM LMJ ACCOUNTANTS LIMITED	1,000.00		794.74
28th Feb	CARD PAYMENT TO NORTHAMPTON T/O ON 27-02-2023		86.40	708.34
28th Feb	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 27-02-2023		59.43	648.91
1st Mar	DIRECT DEBIT PAYMENT TO ACCORD MORTGAGES REF 1768149480, MANDATE NO 0089		2,208.39	-1,559.48
1st Mar	DIRECT DEBIT PAYMENT TO ISLAMIC RELIEF - L REF 6874108, MANDATE NO 0063		29.00	-1,588.48
1st Mar	FASTER PAYMENTS RECEIPT REF.Personal account FROM SARMAD J	2,500.00		911.52
2nd Mar	BANK GIRO CREDIT REF LUFTHANSA GERMAN A, 1-6487401248 LH37	1,039.93		1,951.45
2nd Mar	CARD PAYMENT TO BROWWOW HAIR AND BEAUT ON 01-03-2023		30.00	1,921.45
2nd Mar	CARD PAYMENT TO MARKS & SPENCER PLC ON 01-03-2023		12.50	1,908.95



Date		Description	Money in	Money out	£ Balance
2nd Mar	DEBIT	CARD PAYMENT TO MARKS&SPENCER PLC SACA ON 01-03-2023		3.50	1,905.45
2nd Mar		BILL PAYMENT TO SANTANDER CC REFERENCE 5229486028787674		950.00	955.45
2nd Mar	DEBIT	CARD PAYMENT TO CARD FACTORY ON 01-03-2023		6.26	949.19
2nd Mar	DEBIT	CARD PAYMENT TO CARD FACTORY ON 01-03-2023		7.42	941.77
2nd Mar	DEBIT	CARD PAYMENT TO TIGER ON 01-03-2023		3.50	938.27
2nd Mar	DEBIT	CARD PAYMENT TO SKECHERS USA LTD ON 01-03-2023		51.99	886.28
2nd Mar	DEBIT	CARD PAYMENT TO PATISSERIE VALERIE ON 01-03-2023		14.95	871.33
2nd Mar	DEBIT	CARD PAYMENT TO PAPERCHASE ON 01-03-2023		22.20	849.13
2nd Mar	DEBIT	CARD PAYMENT TO THE WORKS ON 01-03-2023		25.25	823.88
3rd Mar		DIRECT DEBIT PAYMENT TO LV PET REF 589094131, MANDATE NO 0096		8.09	815.79
3rd Mar		DIRECT DEBIT PAYMENT TO ZOPA LIMITED REF 89135377, MANDATE NO 0065		210.06	605.73
3rd Mar	DEBIT	CARD PAYMENT TO PADDIX FUEL LTD ON 02-03-2023		58.27	547.46
4th Mar	ATM	CASH WITHDRAWAL AT POST OFFICE ATM POST OFFICE, NORTHAMPTON,80.00 GBP , ON 04-03-2023		80.00	467.46
5th Mar	DEBIT	CARD PAYMENT TO MARKS & SPENCER PLC ON 04-03-2023		18.00	449.46
5th Mar	DEBIT	CARD PAYMENT TO MARKS & SPENCER PLC ON 04-03-2023		58.10	391.36
5th Mar	DEBIT	CARD PAYMENT TO WAITROSE 726 ON 04-03-2023		31.63	359.73
5th Mar	DEBIT	CARD PAYMENT TO SKECHERS USA LTD ON 04-03-2023		82.99	276.74
5th Mar	DEBIT	CARD PAYMENT TO WILDWOOD RUSHDEN LAKE ON 04-03-2023		56.59	220.15
6th Mar		DIRECT DEBIT PAYMENT TO BARCLAYS PRNTR FIN REF 159 8820 464734539, MANDATE NO 0085		37.26	182.89
6th Mar	DEBIT	CARD PAYMENT TO BELL PLANTATION GARDEN ON 05-03-2023		53.81	129.08
6th Mar	DEBIT	CARD PAYMENT TO TESCO STORES 2952 ON 05-03-2023		94.30	34.78
6th Mar	DEBIT	CARD PAYMENT TO ALIM FOOD CENTRE ON 05-03-2023		141.95	-107.17
6th Mar		FASTER PAYMENTS RECEIPT REF.DLA FROM LMJ ACCOUNTANTS LIMITED	500.00		392.83
7th Mar	DEBIT	CARD PAYMENT TO TESCO STORES 2952 ON 06-03-2023		21.12	371.71
7th Mar	DEBIT	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 06-03-2023		50.42	321.29
8th Mar		DIRECT DEBIT PAYMENT TO ESURE MOTOR INS DR REF 0090087921 MAR 05, MANDATE NO 0094		64.37	256.92
8th Mar		DIRECT DEBIT PAYMENT TO TV LICENCE MBP REF 3632512519, MANDATE NO 0012		26.50	230.42
10th Mar	DEBIT	CARD PAYMENT TO WELCOME B/WHS ON 09-03-2023		3.40	227.02
11th Mar	DEBIT	CARD PAYMENT TO WELCOME B/WHS ON 10-03-2023		11.40	215.62
11th Mar	DEBIT	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 10-03-2023		57.41	158.21
12th Mar	DEBIT	CARD PAYMENT TO TESCO STORES 2952 ON 11-03-2023		99.49	58.72
12th Mar	DEBIT	CARD PAYMENT TO HOMESSENSE ON 11-03-2023		59.45	-0.73
12th Mar	DEBIT	CARD PAYMENT TO NEXT B0931 NORTHAMPTON ON 11-03-2023		6.00	-6.73
12th Mar		FASTER PAYMENTS RECEIPT REF.DLA FROM LMJ ACCOUNTANTS LIMITED	500.00		493.27
12th Mar		BILL PAYMENT VIA FASTER PAYMENT TO MR COLIN FULLER REFERENCE GARDENER , MANDATE NO 63		40.00	453.27
13th Mar	DEBIT	CARD PAYMENT TO T K MAXX ON 12-03-2023		25.96	427.31
13th Mar	DEBIT	CARD PAYMENT TO WAITROSE 726 ON 12-03-2023		24.57	402.74
14th Mar		FASTER PAYMENTS RECEIPT REF.DLA FROM LMJ ACCOUNTANTS LIMITED	500.00		902.74
15th Mar		FASTER PAYMENTS RECEIPT REF.CHILD PAYMENT FROM ZAIN SARMA	650.00		1,552.74
16th Mar	DEBIT	CARD PAYMENT TO KFC NORTHAMPTON DT ON 15-03-2023		13.16	1,539.58
16th Mar	ATM	CASH WITHDRAWAL AT SANTANDER ATM 29 MIDSUMMER PL, MILTON KEYNES,50.00 GBP , ON 16-03-2023		50.00	1,489.58
17th Mar	DEBIT	CARD PAYMENT TO The Body Shop ON 16-03-2023		30.00	1,459.58
17th Mar	DEBIT	CARD PAYMENT TO T K MAXX ON 16-03-2023		27.98	1,431.60
17th Mar	DEBIT	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 16-03-2023		55.58	1,376.02
19th Mar	DEBIT	CREDIT FROM T K MAXX ON 18-03-2023	0.02		1,376.04
19th Mar	DEBIT	CARD PAYMENT TO LIDL GB NORTHAMPTON ON 18-03-2023		125.66	1,250.38
20th Mar		DIRECT DEBIT PAYMENT TO NBC CTAX REF 57500970, MANDATE NO 0030		157.00	1,093.38
20th Mar		DIRECT DEBIT PAYMENT TO M&S BANK REF M&S BANK0803865193, MANDATE NO 0061		192.15	901.23
21st Mar	DEBIT	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 20-03-2023		74.74	826.49
22nd Mar		INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.99		827.48
22nd Mar		2 Direct Debit Payments at 1.00% Cashback	4.56		832.04
22nd Mar		Balance carried forward to next statement:			832.04

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NN4 6JT

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Online, Mobile and Telephone Banking
ID 1226303499 J SARMAD

Your account summary for 23rd Mar 2023 to 22nd Apr 2023

Select Current Account earnings

	This month	Since opening
Select Current Account (cashback and interest)	£6.23	£1,619.37

Account name **MS JAVARIA SARMAD**

Account number: 27283807 Sort Code: 09 01 28 Statement number: 04/2023

BIC: ABBYGB2LXXX IBAN: GB12 ABBY 0901 2827 2838 07

Balance brought forward from 22nd Mar Statement £832.04

Total money in: £6,223.60

Total money out: -£6,585.57

Your balance at close of business 22nd Apr 2023 £470.07

Your overdraft limit is £5,900.00. The first £500 of any arranged overdraft used is interest-free. Arranged Overdraft interest rate is 39.94% EAR (variable) for any amount you use over £500.

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
22nd Apr	Interest on your credit balance	£1.28

News and information

Keeping your money safe

Make sure we always have the right telephone number so we can help protect you. If you use your card online you will notice more frequent verification checks, so you'll need to make sure your mobile number is up to date. For more details, search for 'strong customer authentication' at santander.co.uk

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 and then use the search option to find "Spotting fraud and scams"



Important Messages

Important information about compensation arrangements: We are covered by the Financial Services Compensation Scheme ("FSCS"). The FSCS can pay compensation to depositors if a bank is unable to 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 and Santander Corporate & Commercial Bank trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, a copy of which is available in your local Santander branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at 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 are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Details of rates and charges can be found on our website or through your local branch.

Interest or fees will be calculated daily on any outstanding overdrawn balance.

AER explained - 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. Gross rate explained - The gross rate is the interest rate we pay where no income tax has been deducted.

EAR explained - 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 does not 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 does not take into account the monthly account fee.

Date	Average balance for the month	Amount
22nd Apr	Average credit balance	£697.23

Direct Debit cashback paid from 22nd Mar 2023 to 22nd Apr 2023



Date	Why we are paying you	Amount
22nd Apr	Direct Debit cashback for this period	£4.95
	Direct Debit cashback since account opening	£796.55

Your transactions 23rd Mar 2023 to 22nd Apr 2023

Date	Description	Money in	Money out	£ Balance
23rd Mar	Balance brought forward from previous statement			832.04
23rd Mar	CARD PAYMENT TO CHOPSTIX BALDOCK ON 22-03-2023		22.50	809.54
23rd Mar	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 22-03-2023		60.21	749.33
25th Mar	CARD PAYMENT TO ALIM FOOD CENTRE ON 24-03-2023		196.62	552.71
25th Mar	CARD PAYMENT TO PAVERS 0561 NORTHAMPTON ON 24-03-2023		35.09	517.62
26th Mar	CARD PAYMENT TO PATISSERIE VALERIE ON 25-03-2023		15.00	502.62
27th Mar	DIRECT DEBIT PAYMENT TO AIG LIFE LTD REF P328705705-B, MANDATE NO 0070		36.21	466.41
27th Mar	DIRECT DEBIT PAYMENT TO PCL/POLICY EXPERT REF 04AEIR6226/010/104, MANDATE NO 0098		20.33	446.08
27th Mar	CARD PAYMENT TO BELL PLANTATION GARDEN ON 25-03-2023		78.67	367.41
27th Mar	CARD PAYMENT TO TESCO STORES 2952 ON 26-03-2023		107.64	259.77
27th Mar	CARD PAYMENT TO HOMESSENSE ON 26-03-2023		15.17	244.60
28th Mar	DIRECT DEBIT PAYMENT TO COOPERVISION LENS REF GTDHTKG, MANDATE NO 0095		57.50	187.10
29th Mar	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 28-03-2023		59.62	127.48
30th Mar	CARD PAYMENT TO TESCO STORES 2952 ON 29-03-2023		28.35	99.13
30th Mar	CARD PAYMENT TO TESCO STORES 2952 ON 29-03-2023		22.50	76.63
30th Mar	CARD PAYMENT TO STARBUCKS THE OVAL SIT ON 29-03-2023		6.70	69.93
31st Mar	DIRECT DEBIT PAYMENT TO UTILITY WAREHOUSE REF 8465037/8465037/19, MANDATE NO 0097		299.00	-229.07
31st Mar	FASTER PAYMENTS RECEIPT REF.PAYE MAR 2023 FROM LMJ ACCOUNTANTS LIMITED	1,034.66		805.59
31st Mar	FASTER PAYMENTS RECEIPT REF.DLA FROM LMJ ACCOUNTANTS LIMITED	2,000.00		2,805.59
1st Apr	CARD PAYMENT TO SHELL NHAMPTON 759 ON 31-03-2023		50.67	2,754.92



Date	Description	Money in	Money out	£ Balance
2nd Apr	CARD PAYMENT TO LIDL GB NORTHAMPTON ON 01-04-2023		145.09	2,609.83
3rd Apr	DIRECT DEBIT PAYMENT TO ISLAMIC RELIEF - L REF 6874108, MANDATE NO 0063		29.00	2,580.83
3rd Apr	DIRECT DEBIT PAYMENT TO ZOPA LIMITED REF 89135377, MANDATE NO 0065		210.06	2,370.77
3rd Apr	DIRECT DEBIT PAYMENT TO ACCORD MORTGAGES REF 1768149480, MANDATE NO 0089		2,208.39	162.38
3rd Apr	DIRECT DEBIT PAYMENT TO LV PET REF 589094131 /31097, MANDATE NO 0096		8.09	154.29
3rd Apr	BANK GIRO CREDIT REF SANTANDER ONLINE, 9839759	7.27		161.56
4th Apr	DIRECT DEBIT PAYMENT TO BARCLAYS PRTRN FIN REF 159 8820 464734539, MANDATE NO 0085		37.26	124.30
4th Apr	FASTER PAYMENTS RECEIPT REF.Personal account FROM SARMAD J	500.00		624.30
5th Apr	CASH WITHDRAWAL AT POST OFFICE ATM POST OFFICE, NORTHAMPTON,100.00 GBP , ON 05-04-2023		100.00	524.30
6th Apr	CARD PAYMENT TO ALIM FOOD CENTRE ON 05-04-2023		48.52	475.78
6th Apr	CARD PAYMENT TO B & Q 1293 ON 05-04-2023		97.90	377.88
6th Apr	CARD PAYMENT TO THE RANGE ON 05-04-2023		25.98	351.90
6th Apr	CARD PAYMENT TO HOMESSENSE ON 05-04-2023		23.48	328.42
7th Apr	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 06-04-2023		57.43	270.99
8th Apr	CARD PAYMENT TO ALIM FOOD CENTRE ON 07-04-2023		52.24	218.75
8th Apr	CARD PAYMENT TO AJWA SUPERMARKET ON 07-04-2023		5.68	213.07
8th Apr	CARD PAYMENT TO PROFESSIONAL ELEGANCE ON 07-04-2023		47.00	166.07
8th Apr	CARD PAYMENT TO H AND M ON 07-04-2023		141.92	24.15
9th Apr	FASTER PAYMENTS RECEIPT REF.DLA FROM LMJ ACCOUNTANTS LIMITED	1,000.00		1,024.15
9th Apr	BILL PAYMENT VIA FASTER PAYMENT TO MR COLIN FULLER REFERENCE GARDENER , MANDATE NO 63		40.00	984.15
9th Apr	BILL PAYMENT TO SANTANDER CC REFERENCE 5229486028787674		300.00	684.15
11th Apr	DIRECT DEBIT PAYMENT TO TV LICENCE MBP REF 3632512519, MANDATE NO 0012		26.50	657.65
11th Apr	CARD PAYMENT TO BIUE INC - INTU POTTER ON 10-04-2023		35.00	622.65
11th Apr	CARD PAYMENT TO TESCO STORES 2952 ON 10-04-2023		4.25	618.40
11th Apr	CARD PAYMENT TO TESCO STORES 2952 ON 10-04-2023		87.79	530.61
11th Apr	CARD PAYMENT TO MARKS&SPENCER PLC ON 10-04-2023		40.50	490.11
11th Apr	CARD PAYMENT TO Bubble Citea Milton Ke ON 10-04-2023		5.60	484.51
11th Apr	CARD PAYMENT TO GDK MILTON KEYNES ON 10-04-2023		20.97	463.54
11th Apr	CREDIT FROM H AND M ON 10-04-2023	25.44		488.98
12th Apr	DIRECT DEBIT PAYMENT TO ESURE MOTOR INS DR REF 0090087921 APR 05, MANDATE NO 0094		64.37	424.61
12th Apr	CARD PAYMENT TO PRIMARK 434 ON 10-04-2023		116.90	307.71
14th Apr	DIRECT DEBIT PAYMENT TO SANTANDERCARDS LTD REF 001511025000003342, MANDATE NO 0006		150.00	157.71
14th Apr	CARD PAYMENT TO GRANGE FARM SERVICE ST ON 13-04-2023		53.87	103.84
16th Apr	CASH WITHDRAWAL AT BP HARBOROUGH R ATM BP HARBOROUGH R, NORTHAMPTON,100.00 GBP , ON 16-04-2023		100.00	3.84
16th Apr	FASTER PAYMENTS RECEIPT REF.DLA FROM LMJ ACCOUNTANTS LIMITED	1,000.00		1,003.84
17th Apr	FASTER PAYMENTS RECEIPT REF.CHILD PAYMENT FROM ZAIN SARMAD	650.00		1,653.84
17th Apr	CARD PAYMENT TO HOMESSENSE ON 16-04-2023		25.98	1,627.86
17th Apr	CARD PAYMENT TO LIDL GB NORTHAMPTON ON 16-04-2023		97.83	1,530.03
18th Apr	DIRECT DEBIT PAYMENT TO DVLA-KW21JZO REF 000000000057481044, MANDATE NO 0099		44.68	1,485.35
18th Apr	CARD PAYMENT TO NORTHAMPTON T/O ON 17-04-2023		122.15	1,363.20
19th Apr	DIRECT DEBIT PAYMENT TO M&S BANK REF M&S BANK0803865193, MANDATE NO 0061		192.15	1,171.05
20th Apr	DIRECT DEBIT PAYMENT TO NBC CTAX REF 57500970, MANDATE NO 0030		196.18	974.87
20th Apr	CARD PAYMENT TO PETS AT HOME ON 19-04-2023		33.18	941.69
20th Apr	CARD PAYMENT TO NEW AMBALA ON 19-04-2023		14.00	927.69
20th Apr	CARD PAYMENT TO NEW AMBALA ON 19-04-2023		12.00	915.69
20th Apr	CARD PAYMENT TO WELCOME BREAK ON 19-04-2023		39.69	876.00
20th Apr	CARD PAYMENT TO NEXT RETAIL LTD ON 19-04-2023		48.10	827.90
20th Apr	CARD PAYMENT TO Kushiara G M Superstor ON 19-04-2023		4.69	823.21
20th Apr	CARD PAYMENT TO NIRALA ON 19-04-2023		32.00	791.21
21st Apr	CARD PAYMENT TO Mill End Nursery ON 20-04-2023		38.97	752.24
22nd Apr	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.28		753.52
22nd Apr	2 Direct Debit Payments at 1,00% Cashback	4.95		758.47
22nd Apr	CARD PAYMENT TO ALIM FOOD CENTRE ON 21-04-2023		258.92	499.55

Date	Description	Money in	Money out	£ Balance
22nd Apr	 CARD PAYMENT TO STARBUCKS ON 21-04-2023		27.08	472.47
22nd Apr	 CARD PAYMENT TO STARBUCKS ON 21-04-2023		2.40	470.07
22nd Apr	Balance carried forward to next statement:			470.07