

JKS PENSION SCHEME
UNIT 21A LLANBADARN FAWR
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For all general Corporate Banking enquiries please call 0333 207 2229 Monday to Friday 8am to 5.30pm. You can find all our contact details at santandercb.co.uk

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, TYPETALK service available: 18001+0800 085 0937



Information about our online banking service can be found at santandercb.co.uk

Santander UK, 2 Triton Square, Regent's Place, London, NW1 3AN



For information on call charges please see our website. For Business Banking please refer to santanderbusinessbanking.co.uk

Your account summary for

2nd Jan 2023 to 2nd Feb 2023

Account name: JKS PENSION SCHEME
Account number: 10201444 Sort Code 090222
BIC: ABBYGB2LXXX IBAN: GB30ABBY09022210201444
Statement number: 001/2023

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Balance brought forward from 1st Jan:	£258,879.90
Total Credits	£61,606.64
Total Debits	-£142,922.52
Your balance at close of business 2nd Feb	£177,564.02

Details of rates and charges can be found on the website. For Business Banking please visit santanderbusinessbanking.co.uk and for Corporate & Commercial Banking please visit santandercb.co.uk

News and information

Financial Services Compensation Scheme

Please find enclosed the FSCS Information Sheet and Exclusions List.

New Telephone Numbers

Please find enclosed a notification regarding new telephone numbers to use to contact us.

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 Santander Corporate & Commercial Bank and cahoot trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, a copy of which is available on the Santander Corporate & Commercial website www.santandercb.co.uk or via your local Relationship Team.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

How to make a complaint. If you have a complaint about any of our products or services 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. Some business activities are not covered by the Financial Ombudsman Service, we can let you know whether you're covered by this scheme.

The Financial Ombudsman Service cannot deal with complaints concerning banking services provided outside the UK (i.e. outside England, Wales, Scotland and Northern Ireland). Complaints about our products and services arising in relation to a Jersey account are handled by us substantially in the same manner as indicated above. If we cannot resolve the matter or you remain unhappy about our complaint handling, you can contact in writing the Director General of the Jersey Financial Services Commission, PO Box 267, 14-18 Castle Street, St. Helier, Jersey JE4 8TP.

Details of rates and charges can be found on the website. For Business Banking please visit www.santanderbusinessbanking.co.uk and for Corporate Banking please visit www.santandercb.co.uk.

Santander Corporate & Commercial is a brand name of Santander UK plc (which also uses the brand name Santander Global Corporate Banking) and Santander Asset Finance plc. Registered Offices: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Numbers 2294747 and 1533123 respectively. Registered in England and Wales. Santander UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander and the flame logo are registered trademarks.



Date	Description	Credits	Debits	Balance
	Previous statement balance			258,879.90
01st Jan	BANK GIRO CREDIT REF R BERNER BUILDING, LAND RHYD ROSSER	1,050.00		259,929.90
03rd Jan	FASTER PAYMENTS RECEIPT REF.MORGANS PROPERTIES FROM MORGANS PROPERTIES	466.66		
03rd Jan	FASTER PAYMENTS RECEIPT REF.BRYNRHEIDOL PONTER FROM LIBERTY BUILDERS LIMITED	2,954.23		263,350.79
05th Jan	DIRECT DEBIT PAYMENT TO INTUIT LIMITED REF 00017NGN5N55B-00RT, MANDATE NO 0011		26.40	
05th Jan	FASTER PAYMENTS RECEIPT REF.MEJ FROM ELLI DEV LTD SW	1,868.49		265,192.88
06th Jan	CHEQUE DEPOSIT 001	17,189.87		282,382.75
09th Jan	DIRECT DEBIT PAYMENT TO SANTANDER LOANS REF 09079010165063, MANDATE NO 0013		914.72	281,468.03
10th Jan	TRANSFER VIA FASTER PAYMENT TO Janice Wood REFERENCE JW Pension		3,200.00	
10th Jan	TRANSFER VIA FASTER PAYMENT TO D S Wood REFERENCE SW Pension		2,000.20	
10th Jan	TRANSFER VIA FASTER PAYMENT TO HMRC Cumbernauld REFERENCE PAYE		1,605.80	
10th Jan	TRANSFER VIA FASTER PAYMENT TO HMRC Cumbernauld REFERENCE PAYE		1,605.80	
10th Jan	TRANSFER VIA FASTER PAYMENT TO Martin Davies REFERENCE AMD		250.00	272,806.23
13th Jan	BANK GIRO CREDIT REF RACHELS DAIRY LIM, PAYMENT	31,442.98		304,249.21
17th Jan	TRANSFER TO Emyr Davies REFERENCE Emyr Davies		50,000.00	
17th Jan	CHARGES FROM 2022-11-30 TO 2022-12-31		6.70	254,242.51
18th Jan	TRANSFER VIA FASTER PAYMENT TO Door Loading Services UK Ltd REFERENCE Door Loading		20,074.57	234,167.94
19th Jan	TRANSFER VIA FASTER PAYMENT TO Liberty Builders Ltd REFERENCE Liberty re Ponter		30,000.00	204,167.94
24th Jan	FASTER PAYMENTS RECEIPT REF.MORGANS PROPERTIES FROM MORGAN'S PROPTIE	666.67		204,834.61
27th Jan	TRANSFER VIA FASTER PAYMENT TO Liberty Builders Ltd REFERENCE Liberty		30,000.00	
27th Jan	BILL PAYMENT VIA FASTER PAYMENT TO S K Tandon REFERENCE Kusum Tandon, MANDATE NO MPG		2,855.53	171,979.08
30th Jan	FASTER PAYMENTS RECEIPT REF.Merid Jones FROM JONES MG	934.25		172,913.33
01st Feb	DIRECT DEBIT PAYMENT TO PRACTITIONERS REF PEP1075604, MANDATE NO 0003		356.40	
01st Feb	BANK GIRO CREDIT REF R BERNER BUILDING, LAND RHYD ROSSER	1,050.00		
01st Feb	FASTER PAYMENTS RECEIPT REF.BRYNRHEIDOL PONTER FROM LIBERTY BUILDERS LIMITED	3,516.83		177,123.76
02nd Feb	DIRECT DEBIT PAYMENT TO INTUIT LIMITED REF 00017NGN5N55B-00RT, MANDATE NO 0011		26.40	
02nd Feb	FASTER PAYMENTS RECEIPT REF.MORGANS PROPERTIES FROM MORGANS PROPERTIES	466.66		
02nd Feb	Current statement balance			177,564.02

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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: Santander Corporate and Commercial, cahoot and Santander Corporate & Investment Banking
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. ³
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 Santander Corporate and Commercial accounts: 0800 085 2090
To contact the FSCS for further information on compensation:	For Business Banking accounts: 0800 068 7010 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
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 Santander Corporate and Commercial, cahoot and Santander Corporate & Investment Banking. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

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, PO Box 300, Mitcheldean GL17 1DY 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, 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



New telephone numbers from 1 September 2022

We're changing some of our telephone numbers from freephone to local rate. This will mean local charges will apply. The new telephone numbers are shown below and details of all our numbers will be available at santander.co.uk.

Please be reminded that we will never call you from any numbers shown below. It's a scam if you get a call from one of these numbers, or the caller tries to send you to our website to verify the number they're calling from. If this happens to you, hang up, wait 5 minutes to be sure the line is clear, and then call us on 0800 085 0937.

Reason for call	Current number	New number from 1 September 2022
Client Services – general enquiries	0800 085 2090	0333 207 2229
Client Services – essential services where a new alternative freephone number is available: <ul style="list-style-type: none"> Reporting fraud / unauthorised transactions or any unusual activity on Connect Online Banking Report lost and stolen cards, or order replacements Complaints Bereavement Phishing Financial Assist Vulnerability Data Subject Access Request 	0800 085 2090	0800 085 0937
Santander Connect Online Banking Helpdesk – general enquiries	0800 085 1580	0333 207 2317
Ordering cash or change	0800 085 1469	0330 678 2770
Global Connect & IPAY enquiries	0800 085 2116	0333 207 2172
Bounce Back Loans enquiries	0800 077 8850	0800 077 8850 (No change)

We're keeping a freephone number for the services where our customers need us most e.g., reporting fraud, complaints, reporting lost, and stolen cards etc. as listed above.

Why are we making this change?

We're making this change to our way of doing business because the costs of providing freephone numbers are rising.

Local rate numbers are typically included in landline and mobile phone contracts so most customers will not be impacted by this change. Outside of inclusive minutes, local charges will apply. Please check with your network provider for further information on call charges.

Do you need to do anything?

Please read this carefully to make sure you understand the changes and how they might affect you.

There are no changes to how you manage your account but, if you need to call us, you may need to use one of the new numbers above. Don't worry, these will also be available on our website. If you feel your account is no longer right for you, you can close it by contacting your Relationship Director or our Client Services Team using the number above.

Thank you for banking with Santander.

Yours sincerely

The Santander Team



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