



Business Account

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For all general Corporate & Commercial Banking enquiries please call **0333 207 2229** Monday to Friday 8am to 5.30pm. You can find all our contact details at santander.co.uk/corporate

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 santander.co.uk/corporate



Santander Corporate & Commercial Banking, Sunderland, SR43 4GG

For information on call charges please see our website

Your account summary for 3rd Jul 2024 to 2nd Aug 2024

Account name: JKS PENSION SCHEME	
Account number: 10201444 Sort Code 090222	
BIC: ABBYGB2LXXX IBAN: GB30ABBY09022210201444	
Statement number: 008/2024	Page 1 of 3
Balance brought forward from 2nd Jul statement:	£1,211,665.27
Total Credits	£57,929.52
Total Debits	-£11,289.99
Your balance at close of business 2nd Aug	£1,258,304.80

Details of rates and charges can be found on the website. For Business Banking please visit santander.co.uk/business and for Corporate & Commercial Banking please visit santander.co.uk/corporate

News and information

From **4 July 2024** we'll no longer be part of the Lending Standards Board's (LSB) Standards of Lending Practice.

Membership of the LSB is voluntary for the banking and lending industry.

Our withdrawal won't impact the products we provide to you and how they operate, or the way we treat you.

For more information visit our website santander.co.uk/corporate

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 [santander.co.uk/corporate](https://www.santander.co.uk/corporate) 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 [santander.co.uk/business](https://www.santander.co.uk/business) and for Corporate & Commercial Banking please visit [santander.co.uk/corporate](https://www.santander.co.uk/corporate).

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.





Account name: JKS PENSION SCHEME
Account number: **10201444** (Sort Code 090222)
Statement number: 008/2024 Page number: 3 of 3

Date	Description	Credits	Debits	Balance
	Previous statement balance			1,211,665.27
03rd Jul	DIRECT DEBIT PAYMENT TO INTUIT LIMITED REF 00017NGN5N55B-00RT, MANDATE NO 0011		33.60	
03rd Jul	BANK GIRO CREDIT REF R BERNER BUILDING, LAND RHYD ROSSER	1,050.00		
03rd Jul	FASTER PAYMENTS RECEIPT REF.Monthly Interest FROM Blue Bay Investments Ltd	2,875.00		1,215,556.67
08th Jul	DIRECT DEBIT PAYMENT TO SANTANDER LOANS REF A010014441/001, MANDATE NO 0014		878.08	
08th Jul	TRANSFER VIA FASTER PAYMENT TO Martin Davies REFERENCE Martin Davies		250.00	1,214,428.59
10th Jul	BILL PAYMENT VIA FASTER PAYMENT TO Janice Wood REFERENCE JW Pension , MANDATE NO MPG		3,200.00	
10th Jul	BILL PAYMENT VIA FASTER PAYMENT TO D S Wood REFERENCE SW Pension , MANDATE NO MPG		1,999.80	1,209,228.79
12th Jul	BILL PAYMENT VIA FASTER PAYMENT TO HMRC Cumbernauld REFERENCE HMRC , MANDATE NO MPG		1,626.20	1,207,602.59
15th Jul	CHEQUE DEPOSIT 001	12,505.32		1,220,107.91
16th Jul	CHARGES FROM 2024-05-31 TO 2024-06-30		6.30	1,220,101.61
19th Jul	BANK GIRO CREDIT REF RACHELS DAIRY LIM1, PAYMENT	35,198.75		1,255,300.36
24th Jul	FASTER PAYMENTS RECEIPT REF.MORGANS PROPERTIES FROM MORGAN'S PROPERTIE	666.67		1,255,967.03
26th Jul	BILL PAYMENT VIA FASTER PAYMENT TO S K Tandon REFERENCE KT Pension , MANDATE NO MPG		2,834.73	1,253,132.30
01st Aug	DIRECT DEBIT PAYMENT TO PRACTITIONERS REF PEP1075604, MANDATE NO 0003		427.68	
01st Aug	FASTER PAYMENTS RECEIPT REF.June 24 FROM SANSOM JG	567.12		
01st Aug	FASTER PAYMENTS RECEIPT REF.Monthly Interest FROM Blue Bay Investments Ltd	2,875.00		1,256,146.74
02nd Aug	DIRECT DEBIT PAYMENT TO INTUIT LIMITED REF 00017NGN5N55B-00RT, MANDATE NO 0011		33.60	
02nd Aug	FASTER PAYMENTS RECEIPT REF.MORGANS PROPERTIES FROM MORGANS PROPERTIES	466.66		
02nd Aug	FASTER PAYMENTS RECEIPT REF.JULY 24 FROM SANSOM JG	1,725.00		
02nd Aug	Current statement balance			1,258,304.80

Financial Services Compensation Scheme (FSCS) Information Sheet



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: cahoot, Santander Business and Santander Corporate & Commercial trading names.
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. ²
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 Retail accounts: 0330 9 123 123 For all Santander Corporate and Commercial accounts: 0333 207 2229 For Business Banking accounts: 0330 678 2456 For all cahoot accounts: 0330 678 2811
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY 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 cahoot, Santander Business and Santander Corporate & Commercial trading names.

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, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, 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, 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