



67793 029403 0057 E 19200

MR DONOVAN J CLARKE  
HILL HOUSE COTTAGE MISBROOKS GREEN ROAD  
BEARE GREEN  
DORKING  
RH5 4QQ

192



Telephone Banking, enquiries or lost or stolen cards 08459 724 724, open 24 hours a day 7 days a week, person to person calls 7am to 11pm Monday to Saturday

To help us maintain and improve our customer service we may monitor or record your calls. Calls charged at local rate.

For the hard of hearing and/or speech impaired, Typetalk service available 18001 0845 972 4724



e-banking service and information available at [www.santander.co.uk](http://www.santander.co.uk)



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

## Your account summary for 8th Feb 2013 to 7th Mar 2013

Account name **MR DONOVAN J CLARKE**

Account number: 65391126 Sort Code 09 01 26

BIC: ABBYGB2LXXX IBAN: GB32 ABBY 0901 2665 3911 26

Statement number: 03/2013

Page number: 1 of 2

Balance brought forward from 7th Feb Statement	£8,891.40
Total money in:	£489.20
Total money out:	-£507.52
<b>Your balance at close of business 7th Mar 2013</b>	<b>£8,873.08</b>

### Interest and refunds paid this period

Date	Why we are paying you	Amount
2nd Mar	Interest on your credit balance	£0.00

## News and information

### Arranged Overdraft fees

If you have **switched your account using the Account Transfer Service** you will not pay any Arranged Overdraft fees for the first 4 months.

For full details of current interest rates and fees please visit [www.santander.co.uk](http://www.santander.co.uk)

### Changes to Terms and Conditions

#### General Terms and Conditions

These changes apply from 1 August 2013:

- Condition 4 has been updated to clarify the terms of payments into your account and interest payable on balances.
- Condition 31.1 has been updated to reflect that if there are no transactions on your savings account in three years (previously five years) it may be treated as dormant. This means we will stop sending statements, letters and cards.

#### Specific Terms and Conditions for International students

These changes apply from 1 June 2013:

- Condition D8.6 clarifies that interest or Unarranged Overdraft Usage fees will not be charged where an account fee takes you overdrawn.
- Condition D9.2 has been updated to clarify your responsibility to close your account at the end of your studies.

Please refer to the Santander General Terms and Conditions for Current Accounts and Savings, and the Specific Terms and Conditions applicable to your account.

Continued on reverse