

Authority/Institucija/Ugndaršas/Instancija/Autorité/besiraghe/Autoritate/Myndighet/Udāras/Εκδότρια Αρχή/Autoridade/Autoridad/Myndighet/Myndighet/Pas yrdal/Vaiñandaa/Izdevaljastāde/Istave/Viranomainten/Myndighet/Pas yrdal/Vaiñandaa/Izdevaljastāde/Istave/Autoritā/Organ/Wadzy/Organ/Urad/Kalitrā/natōssag

Date of expiry / Dyddiad ddiwedd / Den: Eiryschidid / Dy / De gielidheis /  
van dit paspoort / Ydyddiad o'di / Dine of Eiryschidid / Cullidid / Data di  
sachadna / Ydyddiad in'dit / As fiedhin / Haepporynta / Mfeyco / Valdo a/e / Eise  
paspoorte / eipria ei / Vimeina / Vimeaschidid / Cullid / Cullid / c.m. / Plannot  
di / Vehniv / kurt / Dertiguma / temm / Cullid / krt / Data di / Eighid / Data  
/ ysgidna / Waznot / Vella do / Datum / plannot / Eiryschidid

Holder's signature/ *libroed v'geled*, *Alim signyphie an meech-selbhe*  
Handtekening van de houder/ *Signature du titulaire*, *Unterschrift der*  
*Inhaber* (des inabers)/ *Firma del titolare*, *Indetahavers underskrift*, *Sinilne*  
*an tseshonir*, *q'ropqon rou k'orqop/ Assinatura del titolare*, *Firma del*  
*titular*, *Haltajir nimigipqon*, *Pasimelavhers narnameding*, *Podpis*  
*dizitelu*, *Omputu aliter*, *Pluqqa parastet*, *Saminio parastet/ Firma te min*  
*inhatjir*, *Passoport*, *Podpis postodocet*, *Podpis inmenha*, *Podpis dizitelu*,  
*tsuq'qoncos alitasa*

Observations pages: Syvachan tusuety-fisharabek etel / Gornikingen  
ladlede / Page d'observations / Vermittung etel / Amotaboz / Bernarktinger  
side / Leachman ingari / Topomphing etel / Pageina para observacej  
Página de observaciones / Isamarktinger siv / Observations etel / Poznaniy  
strana / Miklutsed / Ipas etel / Pastobos pusibos / Taghri / Ielof /  
Observaci. Stran za pomoci / Pripomienky strana / Miesgny zšek odai  
Amotabek /

THIS PASSPORT CONTAINS 32 PAGES

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UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2067 2068 2069 2070 2071 2072 2073 2074 2075 2076 2077 2078 2079 2080 2081 2082 2083 2084 2085 2086 2087 2088 2089 2090 2091 2092 2093 2094 2095 2096 2097 2098 2099 2100 2101 2102 2103 2104 2105 2106 2107 2108 2109 2110 2111 2112 2113 2114 2115 2116 2117 2118 2119 2120 2121 2122 2123 2124 2125 2126 2127 2128 2129 2130 2131 2132 2133 2134 2135 2136 2137 2138 2139 2140 2141 2142 2143 2144 2145 2146 2147 2148 2149 2150 2151 2152 2153 2154 2155 2156 2157 2158 2159 2160 2161 2162 2163 2164 2165 2166 2167 2168 2169 2170 2171 2172 2173 2174 2175 2176 2177 2178 2179 2180 2181 2182 2183 2184 2185 2186 2187 2188 2189 2190 2191 2192 2193 2194 2195 2196 2197 2198 2199 2200 2201 2202 2203 2204 2205 2206 2207 2208 2209 2210 2211 2212 2213 2214 2215 2216 2217 2218 2219 2220 2221 2222 2223 2224 2225 2226 2227 2228 2229 2230 2231 2232 2233 2234 2235 2236 2237 2238 2239 2240 2241 2242 2243 2244 2245 2246 2247 2248 2249 2250 2251 2252 2253 2254 2255 2256 2257 2258 2259 2260 2261 2262 2263 2264 2265 2266 2267 2268 2269 2270 2271 2272 2273 2274 2275 2276 2277 2278 2279 2280 2281 2282 2283 2284 2285 2286 2287 2288 2289 2290 2291 2292 2293 2294 2295 2296 2297 2298 2299 2300 2301 2302 2303 2304 2305 2306 2307 2308 2309 2310 2311 2312 2313 2314 2315 2316 2317 2318 2319 2320 2321 2322 2323 2324 2325 2326 2327 2328 2329 2330 2331 2332 2333 2334 2335 2336 2337 2338 2339 2340 2341 2342 2343 2344 2345 2346 2347 2348 2349 2350 2351 2352 2353 2354 2355 2356 2357 2358 2359 2360 2361 2362 2363 2364 2365 2366 2367 2368 2369 2370 2371 2372 2373 2374 2375 2376 2377 2378 2379 2380 2381 2382 2383 2384 2385 2386 2387 2388 2389 2390 2391 2392 2393 2394 2395 2396 2397 2398 2399 2400 2401 2402 2403 2404 2405 2406 2407 2408 2409 2410 2411 2412 2413 2414 2415 2416 2417 2418 2419 2420 2421 2422 2423 2424 2425 2426 2427 2428 2429 2430 2431 2432 2433 2434 2435 2436 2437 2438 2439 2440 2441 2442 2443 2444 2445 2446 2447 2448 2449 2450 2451 2452 2453 2454 2455 2456 2457 2458 2459 2460 2461 2462 2463 2464 2465 2466 2467 2468 2469 2470 2471 2472 2473 2474 2475 2476 2477 2478 2479 2480 2481 2482 2483 2484 2485 2486 2487 2488 2489 2490 2491 2492 2493 2494 2495 2496 2497 2498 2499 2500 2501 2502 2503 2504 2505 2506 2507 2508 2509 2510 2511 2512 2513 2514 2515 2516 2517 2518 2519 2520 2521 2522 2523 2524 2525 2526 2527 2528 2529 2530 2531 2532 2533 2534 2535 2536 2537 2538 2539 2540 2541 2542 2543 2544 2545 2546 2547 2548 2549 2550 2551 2552 2553 2554 2555 2556 2557 2558 2559 2560 2561 2562 2563 2564 2565 2566 2567 2568 2569 2570 2571 2572 2573 2574 2575 2576 2577 2578 2579 2580 2581 2582 2583 2584 2585 2586 2587 2588 2589 2590 2591 2592 2593 2594 2595 2596 2597 2598 2599 2600 2601 2602 2603 2604 2605 2606 2607 2608 2609 2610 2611 2612 2613 2614 2615 2616 2617 2618 2619 2620 2621 2622 2623 2624 2625 2626 2627 2628 2629 2630 2631 2632 2633 2634 2635 2636 2637 2638 2639 2640 2641 2642 2643 2644 2645 2646 2647 2648 2649 2650 2651 2652 2653 2654 2655 2656 2657 2658 2659 2660 2661 2662 2663 2664 2665 2666 2667 2668 2669 2670 2671 2672 2673 2674 2675 2676 2677 2678 2679 2680 2681 2682 2683 2684 2685 2686 2687 2688 2689 2690 2691 2692 2693 2694 2695 2696 2697 2698 2699 2700 2701 2702 2703 2704 2705 2706 2707 2708 2709 2710 2711 2712 2713 2714 2715 2716 2717 2718 2719 2720 2721 2722 2723 2724 2725 2726 2727 2728 2729 2730 2731 2732 2733 2734 2735 2736 2737 2738 2739 2740 2741 2742 2743 2744 2745 2746 2747 2748 2749 2750 2751 2752 2753 2754 2755 2756 2757 2758 2759 2760 2761 2762 2763 2764 2765 2766 2767 2768 2769 2770 2771 2772 2773 2774 2775 2776 2777 2778 2779 2780 2781 2782 2783 2784 2785 2786 2787 2788 2789 2790 2791 2792 2793 2794 2795 2796 2797 2798 2799 2800 2801 2802 2803 2804 2805 2806 2807 2808 2809 2810 2811 2812 2813 2814 2815 2

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GBR

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LANZONI

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RENATA

Nationality, *Personnel* (3)

BRITISH CITIZEN

Date of birth/Date of issuance (4)

01 JAN / JAN 68

Sex, Sexe (5) Place of birth/Lieu de naissance (6)

F MILAN

Date of issue/Date of delivery (7)  
05 AUG /AOUT 10

Date of expiry / Date d'expiration (9)  
05 FEB / FEV 21

Authentic/Astoria (8)

IPS

Holder's signature/Signature du titulaire (10)

Kenote Loupi

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**123**  
 CURRENT ACCOUNT

63094 102379 0258 E 36800

MS RENATA LANZONI  
 7 BEECHEY AVENUE  
 MARSTON  
 OXFORD  
 OX3 0JU

398



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.

#### Telephone Banking

Customer ID 59339499 R LANZONI

#### Internet Banking

Personal ID 5359339996 R LANZONI

## Your account summary for 15th Nov 2013 to 14th Dec 2013

### 123 Current Account earnings

	This month	Since opening
123 Current Account (cashback and interest)	£0.02	£92.15

Account name **MS RENATA LANZONI**

Account number: 49246877 Sort Code: 09 01 28 Statement number: 04/2013

BIC: ABBYGB2LXXX IBAN: GB26 ABBY 0901 2849 2468 77

Balance brought forward from 14th Nov Statement £570.25

Total money in: £20,500.02

Total money out: -£508.29

**Your balance at close of business 14th Dec 2013 £20,561.98**

Your overdraft limit is £650.00

The fee for using an Arranged Overdraft is £1.00 per day

### Interest and refunds paid this period

Date	Why we are paying you	Amount
14th Dec	Interest on your credit balance	£0.02

Ensure you switch all eligible direct debits to your 123 Current Account. To receive cashback and interest you must pay a £2 monthly account fee, fund your account with £500 a month (a minimum balance of £1,000 is required to receive interest); and set up a minimum of two Direct Debits. For cashback household bills must be paid by Direct Debit.

## News and information

### Arranged Overdraft fees

If you have recently switched your account using the Current Account Switch 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)

### Are you travelling?

Whether it is home or abroad, business or pleasure, when using your card we may need to contact you to confirm that you have made a transaction. Please ensure that the telephone numbers we hold for you are up to date before you travel. You can do this on the internet if you are registered for Online Banking, by calling us on 08459 724 724 or by visiting any Santander branch.

### Keeping you in the know

You will always know what is happening with your account with our range of FREE text and email alerts including when your account balance is getting low, or a weekly alert on your balance and transactions.

For more information:

- log on to 'Personal Online Banking'
- select 'Account Services'

Not registered for Online Banking? Register today at [santander.co.uk/register](http://santander.co.uk/register)

Continued on reverse....

#### 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. Most depositors - including most individuals and small businesses - are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100. Please note **only** compensation related queries should be directed to the FSCS. Santander UK plc is an authorised deposit taker and accepts deposits under the Santander and cahoot trading names. In the unlikely event of a claim, the maximum compensation levels above would apply to the combined total of all deposits held with Santander UK plc (including cahoot).

**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 in your Interest Rates and Fees Information.

If you need another copy, please call into your local branch or visit [www.santander.co.uk](http://www.santander.co.uk). Interest or fees will be calculated daily on any outstanding overdrawn balance.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England. [www.santander.co.uk](http://www.santander.co.uk). Telephone 0870 607 6000 calls may be recorded or monitored. Authorised and regulated by the Financial Services Authority except in respect of its consumer credit products for which Santander UK plc is licensed and regulated by the Office of Fair Trading. FSA registration number 106054.

123 Current Account earnings includes cashback received on all eligible household bills paid by Direct Debit from this account and interest earned on credit balances up to £20,000 when you have at least £1,000 in your account. The amount shown is for the account number on this statement and does not take into account the £2 monthly account fee.

Santander UK plc advises on mortgages, a limited range of life assurance, pension and collective investment scheme products and acts as an insurance intermediary for general insurance.



Date	Average balance for the month	Amount
14th Dec	Average credit balance	£1,918.33

#### Direct Debit Cashback paid from 14th Nov 2013 to 14th Dec 2013

Date	Why we are paying you	Amount
14th Dec	Direct Debit Cashback for this period	£0.00
	Direct Debit Cashback since account opening	£0.00

#### Your transactions 15th Nov 2013 to 14th Dec 2013

Date	Description	Money in	Money out	£ Balance
15th Nov	Balance brought forward from previous statement			570.25
28th Nov	FASTER PAYMENTS RECEIPT REF.MTHLY TRANSFER FROM Lanzoni Renata	500.00		1,070.25
29th Nov	STANDING ORDER VIA FASTER PAYMENT TO Renata Lanzoni REFERENCE Half spese , MANDATE NO 0001		500.00	570.25
2nd Dec	DIRECT DEBIT PAYMENT TO DGS/RPP DD REF A5UU0018123, MANDATE NO 0002		2.99	567.26
10th Dec	DIRECT DEBIT PAYMENT TO DGS/RPP DD REF AD9N0001386, MANDATE NO 0001		3.30	563.96
13th Dec	FASTER PAYMENTS RECEIPT REF.SAVINGS 2 FROM R Lanzoni	20,000.00		20,563.96
14th Dec	<b>FEE</b> MONTHLY ACCOUNT FEE		2.00	20,561.96
14th Dec	INTEREST PAID AFTER TAX 0.01 DEDUCTED	0.02		20,561.98
14th Dec	Balance carried forward to next statement:			20,561.98

OUR REF AND DATE  
PDD05/ 58550T-53830  
13 December 2013

Mortgage Customer Contact  
Virgin Money  
Jubilee House  
Newcastle Upon Tyne  
NE3 4PL

Mrs R Lanzoni  
7 Beechey Avenue  
Marston  
Oxford  
OX3 0JU



023111\_348 1/ 2 00001 187 94 00000

Dear Mrs Lanzoni

**Mortgage Direct Debit Instruction Reference Number: 35220138**

I confirm we hold the following Direct Debit instruction details for the payment of your mortgage.

Account Name: MRS R LANZONI  
Account Number: 01183924  
Sort Code: 11-05-79

If any of these details are incorrect or if you have any queries please contact us on 0845 602 8301\*. We're here to help between 8am and 6pm Monday to Friday and 9am and 12 noon Saturdays. If the details are correct you do not need to take any further action.

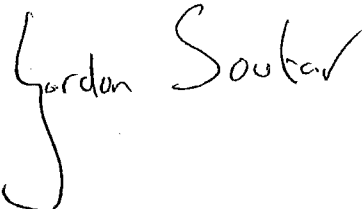
We will collect your Direct Debit payment using the following reference:

- Service User Number (SUN): 930410
- Direct Debit Reference: 35220138

We will collect your first payment of £1,830.47 on 1 January 2014.

You have the right to cancel your Direct Debit at any time and I have provided details of the Direct Debit Guarantee overleaf. Please keep a copy of the Guarantee for reference.

Yours sincerely



Gordon Soutar  
Operations Director

\* Calls are charged at your service provider's prevailing rate and may be monitored and recorded.

## The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Virgin Money plc will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Virgin Money plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Virgin Money plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Virgin Money plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

### Important information about your Direct Debit

- We will collect your monthly payment on the first of each month (or the next working day after that).
- If your nominated bank rejects our Direct Debit request we may try to collect your mortgage payment again on 7th of the month (or the next working day after that). If this second attempt fails, we may make another attempt to collect your mortgage payment on 21st of the month (or the next working day after that).
- If your nominated bank rejects our Direct Debit request for 3 consecutive months your Direct Debit instruction will be automatically cancelled.
- Please note we will send any Borrow back releases to the bank from which your Direct Debit is collected unless we have had written consent from all parties named on the mortgage to send the release to an alternative account.