### 123 Current Account

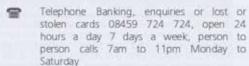


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MR JOSEPH BEARDWOOD & MS GILLIAN GRACE THORBURN 5 ALLANDALE **BRADGATE ROAD ALTRINCHAM** WA14 4PO

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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

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

> Internet Banking Personal ID ENDING oebeardwood J BEAR

## Your account summary for 19th Jan 2013 to 18th Feb 2013

Account name MR JOSEPH BEARDWOOD & MS GILLIAN GRACE

THORBURN

Account number: 83931063 Sort Code 09 01 26 BIC: ABBYGB2LXXX IBAN: GB30 ABBY 0901 2683 9310 63

| Statement number: 02/2013                       | Page number:1 of 3 |  |
|---|--------------------|--|
| Balance brought forward from 18th Jan Statement | £617.60            |  |
| Total money in:                                 | £29,166.88         |  |
| Total money out:                                | -£8,396.45         |  |
| Your balance at close of business 18th Feb 2013 | £21,388.03         |  |
| Your overdraft limit is £10,000.00              |                    |  |

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

Interest and charges incurred this period

| Date     | Why we're charging you                                    | Amount  |
|----------|---|---------|
| 18th Feb | DAILY ARRANGED OVERDRAFT FEE                              | -£20.00 |
| Total ti | nis amount will be deducted from your account on 12th Mar | -£20.00 |

If you find that you regularly incur charges, it might help to talk to us about ways to avoid them in the future. Please give us a call on the telephone number above.

#### Interest and refunds paid this period

| Date     | Why we are paying you           | Amount |
|----------|---------------------------------|--------|
| 18th Feb | Interest on your credit balance | £9.27  |

### News and information

### Arranged Overdraft fees

- If you've switched your account using the Account Transfer Service you will not pay any Arranged Overdraft fees for the first 4 months,
- If you are within an introductory overdraft period you will not pay any Arranged Overdraft fees during this period.

For full details of current interest rates and fees please visit www.santander.co.uk

### Important changes to 11-15 and 16-18 Youth Current Accounts effective from 30th April 2013

We are making a change to the Specific conditions on the above accounts.

The specific condition relating to Overdrafts is being amended to read. Our Arranged Overdraft service is not available on your current account and no overdraft fees will be charged.

### HM Revenue & Customs (HMRC) **Payments**

To reduce the risk of fraud, we'd like to make you aware that you can also make HM Revenue & Customs (HMRC) payments using your credit or debit card at

www.santanderbillpayment.co.uk/hmrc.or.by using the faster payment service via Branch, Telephone or Online Banking

If you are making payment by cheque, please ensure it is made payable to 'HM Revenue & Customs'