

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

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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

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	this 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; or
 - 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'.

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