

MR JOSEPH BEARDWOOD
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Call our dedicated Santander Select team anytime, day or night, on 0330 123 0061

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Online Banking service and information available at www.santander.co.uk



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

Your account summary for 19th Sep 2023 to 17th Oct 2023

Select Current Account earnings

	This month	Since opening
Select Current Account (cashback and interest)	£0.00	£847.41

Account name **MR JOSEPH BEARDWOOD**

Account number: 41182237 Sort Code: 09 01 29 Statement number: 10/2023

BIC: ABBYGB2LXXX IBAN: GB41 ABBY 0901 2941 1822 37

Balance brought forward from 18th Sep Statement £48,706.03

Total money in: £0.00

Total money out: -£3,246.07

Your balance at close of business 17th Oct 2023 £45,459.96

Your overdraft limit is £2,000.00. The first £500 of any arranged overdraft used is interest-free. Arranged Overdraft interest rate is 39.94% EAR (variable) for any amount you use over £500.

Credit interest rate: 2.00% AER/1.98% gross (variable) on balances up to 20,000 GBP. Pay at least 500 GBP into your account each month and have at least 2 active Direct Debits.

Interest and refunds paid this period

Date	Why we are paying you	Amount
17th Oct	Interest on your credit balance	£0.00

Ensure you switch all eligible direct debits to your current account. To receive cashback and interest you must pay in at least £500 a month and have a minimum of two active Direct Debits. There is a monthly account fee which is shown on your statement. For cashback household bills must be paid by Direct Debit. If you find the account is no longer suitable, you can transfer to another Santander account or close it at any time.

News and information

Supporting our customers

During these challenging times there is a range of support which may help you. Please visit santander.co.uk/personal/support and go to "Managing your money" for further information.

Changes to using your debit card outside the UK for Santander Edge current account customers.

From 20 June 2023, we've stopped charging the foreign currency conversion fee (2.95%). It's now free to use your Santander Debit card outside the UK to withdraw cash or make a purchase. Please choose to transact in the local currency. Local banks may charge their own fees when you use one of their cash machines and you should make sure you understand what these are before making a withdrawal. Find out more about using your debit card outside the UK at Santander.co.uk and search for 'travelling'.

Changes to our 1|2|3, Select and Private Current Accounts – 20 June 2023

The 1|2|3 Current Account, Select Current Account and Private Current Account were removed from sale on 20 June 2023. This means that you can no longer apply for a new account in this range. If you already have one of these accounts, you can continue to use it as usual. The features and benefits with your account remain the same, including cashback, in-credit interest, and the monthly account fee.

Changes to 1|2|3 World

On 20 June we stopped offering products with preferential rates for 1|2|3 world customers. If you already have an account with a 1|2|3 world rate, such as a Fixed Rate Bond or a loan, you'll keep that rate until the account matures or the loan is closed.

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. 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 cahoot and Santander Corporate & Commercial Bank trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, a copy of which is available in your local Santander branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

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 on our website or through your local branch.

Interest or fees will be calculated daily on any outstanding overdrawn balance.

AER explained - AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. Gross rate explained - The gross rate is the interest rate we pay where no income tax has been deducted.

EAR explained - EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft, which takes account of how often we charge interest to the account, and does not include any other fees or charges. Overdrafts depend on your circumstances and you must repay any overdraft when we ask in line with our General Terms and Conditions.

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Current Account earnings include cashback received on all eligible household bills paid by Direct Debit and interest paid on credit balances up to £20,000. The amount shown is for the account number on this statement and does not take into account the monthly account fee.

Date	Average balance for the month	Amount
17th Oct	Average credit balance	£46,714.32

Direct Debit cashback paid from 18th Sep 2023 to 17th Oct 2023







Date	Why we are paying you	Amount
17th Oct	Direct Debit cashback for this period	£0.00
	Direct Debit cashback since account opening	£384.46

No cashback was paid as the minimum monthly payment was not credited to the account.

Your transactions 19th Sep 2023 to 17th Oct 2023

Date	Description	Money in	Money out	£ Balance
19th Sep	Balance brought forward from previous statement			48,706.03
20th Sep	CARD PAYMENT TO Prime Video *140UT2IU4 ON 19-09-2023		3.49	48,702.54
21st Sep	DIRECT DEBIT PAYMENT TO BRITISH GAS REF 851015645793, MANDATE NO 0032		15.00	48,687.54
21st Sep	DIRECT DEBIT PAYMENT TO CAMELOT LOTTERY REF A00301/7486, MANDATE NO 0028		16.00	48,671.54
22nd Sep	DIRECT DEBIT PAYMENT TO SKY DIGITAL REF 00624160844129, MANDATE NO 0021		76.00	48,595.54
22nd Sep	DIRECT DEBIT PAYMENT TO HOMESERVE GB LIMIT REF HSS 575866559, MANDATE NO 0027		21.12	48,574.42
22nd Sep	CARD PAYMENT TO SPOTIFY ON 21-09-2023		10.99	48,563.43
25th Sep	DIRECT DEBIT PAYMENT TO VODAFONE LTD REF 7047057975-1003, MANDATE NO 0020		36.79	48,526.64
26th Sep	BILL PAYMENT VIA FASTER PAYMENT TO JOSEPH BEARDWOOD REFERENCE EXPENSES , MANDATE NO 18		1,000.00	47,526.64
27th Sep	BILL PAYMENT VIA FASTER PAYMENT TO CALUM BEARDWOOD REFERENCE DAD , MANDATE NO 44		500.00	47,026.64
28th Sep	DIRECT DEBIT PAYMENT TO CONWY C.B.C REF CT501918929, MANDATE NO 0013		199.00	46,827.64
29th Sep	FOREIGN CURRENCY CONVERSION FEE		0.24	46,827.40
29th Sep	RYANAIR (VIA APPLE PAY), 9.50 EUR RATE 0.8705/GBP, ON 28-09-2023		8.27	46,819.13
2nd Oct	DIRECT DEBIT PAYMENT TO HALE COUNTRY CLUB REF 008363, MANDATE NO 0031		155.00	46,664.13
2nd Oct	DIRECT DEBIT PAYMENT TO TV LICENCE MBP REF 3946764912, MANDATE NO 0002		13.25	46,650.88
2nd Oct	DIRECT DEBIT PAYMENT TO TSB PLC REF 4000003082040000, MANDATE NO 0022		540.82	46,110.06
2nd Oct	DIRECT DEBIT PAYMENT TO TRAFFORD MBC REF 01 45246616, MANDATE NO 0025		143.00	45,967.06
4th Oct	DIRECT DEBIT PAYMENT TO UNITED UTILITIES W REF 4294007204, MANDATE NO 0033		29.28	45,937.78
7th Oct	FOREIGN CURRENCY CONVERSION FEE		0.47	45,937.31
7th Oct	RYANAIR (VIA APPLE PAY), 18.30 EUR RATE 0.8677/GBP, ON 05-10-2023		15.88	45,921.43



Date	Description	Money in	Money out	£ Balance
9th Oct	DIRECT DEBIT PAYMENT TO SANTANDERCARDS LTD REF 001577825001431452, MANDATE NO 0008		61.19	45,860.24
10th Oct	 CARD PAYMENT TO Aviva Insurance Limite ON 10-10-2023		52.11	45,808.13
10th Oct	 CARD PAYMENT TO Aviva Insurance Limite ON 10-10-2023		81.28	45,726.85
12th Oct	 CARD PAYMENT TO APPLE.COM/BILL ON 11-10-2023		6.99	45,719.86
12th Oct	 CARD PAYMENT TO SIMPLE INTELLIGENT PAR ON 11-10-2023		8.30	45,711.56
13th Oct	DIRECT DEBIT PAYMENT TO BT GROUP PLC REF GB24899662-000030, MANDATE NO 0023		27.44	45,684.12
13th Oct	 CARD PAYMENT TO amazon.co.uk*H846W5TB4 ON 12-10-2023		3.99	45,680.13
16th Oct	DIRECT DEBIT PAYMENT TO E.ON NEXT REF A-B469C155-001, MANDATE NO 0029		130.17	45,549.96
16th Oct	STANDING ORDER VIA FASTER PAYMENT TO A&A REMOVALS LTD REFERENCE BEARDWOOD , MANDATE NO 0040		86.00	45,463.96
17th Oct	 MAINTAINING THE ACCOUNT - MONTHLY FEE		4.00	45,459.96
17th Oct	Balance carried forward to next statement:			45,459.96

