



SAMUEL LEE COOPER
 6 BRACKEN WAY
 SUTTON CLODFIELD
 B74 3PF

Everyday Current Account



Telephone Banking, enquiries or lost stolen cards 0800 9 123 123, open 24 hours a day 7 days a week.

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Text Relay service available 18001 0800 9 196 128



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



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

Online, Mobile and Telephone Banking
 CNIC: 35202-02545827

Your account summary for 12th Apr 2024 to 11th May 2024

Account name: SAMUEL LEE COOPER
 Account number: 651305982 Sort Code: 09 01 22
 Statement number: 05/2024
 BIC: ACCYGB2XXXX IBAN: GB72 ABBY 0001 2345 7200 66

Balance brought forward from 11th Apr Statement	£2,937.11
Total money in:	£1,227.80
Total Money out:	-£1,078.54
Your balance at close of business 11th May 2024	£3,086.37

Credit interest rate: No credit interest is paid on this account.

Interest and refunds paid this period

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

News and information

Changes to 1|2|3, Select and Private Current Accounts

From 12 April 2024 we're reducing the 1|2|3, Select and Private monthly fee to maintain the account from £5 to £4. We're also reducing the interest rate paid on those current accounts.

Changes to 1|2|3 Student, Postgraduate and Graduate Current Account

From 12 April 2024 we'll no longer pay interest on our 1|2|3 Student, Postgraduate and Graduate accounts.

For customers who start their second year on the 1|2|3 Graduate Current Account from July 2024 onwards, we're also reducing the interest-free overdraft amount on the account from £2,000 to £1,000. If you use more than £1,000 of your overdraft, you'll be charged interest on the amount above £1,000. If you're already in your second year of the account, you won't be affected by this change.

We have written to everyone affected by the above changes, and for more information visit santander.co.uk



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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Date	Average balance for the month	Amount
11 th May	Average credit balance	£2,856.69

Your transactions 12th Apr 2024 to 11th May 2024

Date	Description	Money in	Money out	£ Balance
12th Apr	Balance brought forward from previous statement			2,937.11
	DIRECT DEBIT PAYMENT TO PAYPAL. PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		32.56	2,904.55
12th Apr	BILL PAYMENT VIA FASTER PAYMENT TO REFERENCE BABE, MANDATE NO.4		120.00	2,7843.55
15th Apr	DIRECT DEBIT PAYMENT TO BCARD PLATINUM REF 4929102007887007, MANDATE NO 0016		493.26	2,291.2 9
16th Apr	BANK GIRO CREDIT REF JG95063 1 D DWP EESA, 000000000301959154	375.90		2,667.19
16th Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222 YWE44, MANDATE NO 0015		7.54	2,659.65
17th Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		9.79	2,649.86
17th Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		9.99	2,639.87
17th Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		31.00	2,608.87
18th Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		7.99	2,600.88
19th Apr	BILL PAYMENT VIA FASTER PAYMENT TO REFERENTE BABE, MANDATE NO 4		60.00	2,540.BB
22nd Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		15.60	2,525.28
23rd Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		1.59	2,523.69
24th Apr	BANK GIRO CREDIT REF JG95063 1 D ESA CWP, 0000000003 172845 13	25.00		2,548.69
24th Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		17.10	2,531.59
25th Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		1.63	2,529.96
25th Apr	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		16.35	2,513.61
26th Apr	BANK GIRO CREDIT REF JG95063 1 D DWP PIP, 00000000032 1454839	451.00		2,964.61
1st May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		13.99	2,950.62
1st May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		20.00	2,930.62
2nd May	BANK GIRO CREDIT REF JG95063 1 D DWP EESA, 0000000003289 13154	375.90		3,306.52
3rd May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		5.96	3,300.56



Account name: SAMUEL LEE COOPER
Account number: 651305982 (Sort Code: 09 01 26)
Statement number: 05/2024 Page number: 3 of 3

Date	Description	Money in	Money out	£ Balance
3rd May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		16.50	3,284.06
5th May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		23.10	3,260.96
5th May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		23.20	3,237.76
6th May	BILL PAYMENT VIA FASTER PAYMENT TO REFERENCE BABE, MANDATE NO 4		55.00	31,82.76
7th May	BILL PAYMENT VIA FASTER PAYMENT TO Charlie McBride REFERENCE stuff , MANDATE NO 5		20.00	3,162.76
8th May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		6.58	3,156.18
8th May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		15.62	3,140.56
10th May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		20.89	3,119.67
10th May	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4M8J2222YWE44, MANDATE NO 0015		33.30	3,086.37
1 1th May	Balance carried forward to next statement:			3,086.37