

MR RICHARD J ELWORTHY & MR ROBERT B FLEMING  
 SPARROWS NEW ROAD  
 LIFTON  
 PL16 0DR

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Santander Banking Operations, Sunderland SR43 4FP

### Online and Mobile Banking

ID 39651894 R ELWORTHY

## Your account summary for 18th Jul 2025 to 18th Aug 2025

Account name **MR RICHARD J ELWORTHY & MR ROBERT B FLEMING**  
 Account number: 51715983 Sort Code: 09 01 33 Statement number: 08/2025  
 BIC: ABBYGB2LXXX IBAN: GB59 ABBY 0901 3351 7159 83

Balance brought forward from 17th Jul Statement	£270.03
Total money in:	£1,770.82
Total money out:	-£1,545.43
<b>Your balance at close of business 18th Aug 2025</b>	<b>£495.42</b>

Your overdraft limit is £500.00. Arranged Overdraft interest rate is 39.94% EAR (variable).

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

#### Interest and charges incurred this period

Date	Why we're charging you	Amount
16th Aug	ARRANGED OVERDRAFT INTEREST	-£0.43
Total	this amount will be deducted from your account on 9th Sep	-£0.43

It's important to review your account to make sure that it continues to meet your needs. If you are using an overdraft regularly consider if an overdraft is the most suitable option for you. To find out more about other borrowing options or other products please contact us.

You've incurred charges. We offer a range of tools and information that may help you avoid charges and manage your account. We also have other products available. To find out more visit [santander.co.uk](http://santander.co.uk), call us on the number above or visit your local branch.

#### Interest and refunds paid this period

Date	Why we are paying you	Amount
18th Aug	Interest on your credit balance	£0.00

## News and information

### Changes to Santander Edge, Edge Up and Private (v2) from 9 September 2025

From 9 September we're removing the cashback at supermarkets and on travel costs when you use your debit card.

Our Santander Edge, Edge Up and Private (v2) current accounts will still offer cashback on selected household bills, as long as you pay by Direct Debit.

We'll make these changes automatically.

To see how much you can earn from 9 September, go to [santander.co.uk](http://santander.co.uk) and search 'current accounts'.

### Keeping your money safe

Criminals want to trick you into using your Mobile Banking app or sharing an OTP (One Time Passcode) to authorise card payments, or to add your card to a fraudulent digital wallet.

Always check the transaction you're authorising before confirming.

For more details, search for 'Fraud and security' at [santander.co.uk](http://santander.co.uk)



### Important messages

**Important information about compensation arrangements:** We're covered by the Financial Services Compensation Scheme ('FSCS'). The FSCS can pay compensation to depositors if a bank can't 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, Santander Business and Santander Corporate & Commercial Bank trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, you can get, a copy in your local Santander branch.

You can find out more information about the compensation provided by the FSCS, on their website at [www.FSCS.org.uk](http://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're not happy with the way we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you don't take up your problem with us first you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

**You can find details of rates and charges on our website or through your local branch.**

We'll calculate interest or fees daily on any outstanding overdrawn balance.

What's AER? 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.

What's gross rate? The gross rate is the interest rate we pay where no income tax has been deducted.

What's EAR? 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 doesn't 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
18th Aug	Average credit balance	£374.81
18th Aug	Average debit balance	£-14.41

## Your transactions 18th Jul 2025 to 18th Aug 2025

Date	Description	Money in	Money out	£ Balance
18th Jul	<b>Balance brought forward from previous statement</b>			270.03
25th Jul	DIRECT DEBIT PAYMENT TO TESCO BANK REF 5186525013955241, MANDATE NO 0048		731.28	-461.25
26th Jul	FASTER PAYMENTS RECEIPT REF.TOP UP FROM R Elworthy	475.00		13.75
1st Aug	DIRECT DEBIT PAYMENT TO PET PLAN LTD PREM REF 473962934 /40017, MANDATE NO 0022		36.01	-22.26
1st Aug	DIRECT DEBIT PAYMENT TO TV LICENCE MBP REF 3932441621, MANDATE NO 0031		14.95	-37.21
1st Aug	DIRECT DEBIT PAYMENT TO WEST DEVON BC REF 655338849, MANDATE NO 0035		306.00	-343.21
1st Aug	FASTER PAYMENTS RECEIPT REF.ALLIANCE SHARED FROM MR FLEMING	600.00		256.79
4th Aug	FASTER PAYMENTS RECEIPT REF.R ELWORTHY FROM R ELWORTHY	600.00		856.79
4th Aug	DIRECT DEBIT PAYMENT TO PET PLAN LTD PREM REF 447618516 /40032, MANDATE NO 0017		55.31	801.48
4th Aug	DIRECT DEBIT PAYMENT TO PET PLAN LTD PREM REF 628740364 /40032, MANDATE NO 0049		22.11	779.37
4th Aug	DIRECT DEBIT PAYMENT TO CASTLE VETERINARY REF MND005NQ33T6FK, MANDATE NO 0043		48.00	731.37
4th Aug	DIRECT DEBIT PAYMENT TO CASTLE VETERINARY REF 7E02116AC, MANDATE NO 0050		16.00	715.37
8th Aug	DIRECT DEBIT PAYMENT TO PRACTICE PLAN REF PE49202901 242C36, MANDATE NO 0054		21.77	693.60
8th Aug	DIRECT DEBIT PAYMENT TO PRACTICE PLAN REF PF49203420 242C3A, MANDATE NO 0051		21.77	671.83
8th Aug	DIRECT DEBIT PAYMENT TO NATIONAL TRUST REF 296634849, MANDATE NO 0011		12.60	659.23
8th Aug	DIRECT DEBIT PAYMENT TO POSTCODE LOTTERY REF 04PIHRAJPL160DR002, MANDATE NO 0041		12.25	646.98
8th Aug	DIRECT DEBIT PAYMENT TO POSTCODE LOTTERY REF 04PIHSAJPL160DR003, MANDATE NO 0042		12.25	634.73
9th Aug	CREDIT FROM CASTLE VETERINARY GROU ON 08-08-2025	95.82		730.55
11th Aug	DIRECT DEBIT PAYMENT TO PET PLAN LTD PREM REF 534363192 /40111, MANDATE NO 0032		20.67	709.88
11th Aug	DIRECT DEBIT PAYMENT TO OVO ENERGY REF JST2GG7, MANDATE NO 0055		141.29	568.59
11th Aug	DIRECT DEBIT PAYMENT TO PNET5547424-1 REF PNET5547424-1, MANDATE NO 0053		25.99	542.60
18th Aug	DIRECT DEBIT PAYMENT TO CORONA ENERGY RETA REF D000088989C2508141, MANDATE NO 0039		47.18	495.42
<b>18th Aug</b>	<b>Balance carried forward to next statement:</b>			<b>495.42</b>

# Financial Services Compensation Scheme (FSCS) Information Sheet



Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS') <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank <sup>2</sup> The following trading names are part of your bank: cahoot, Santander Business and Santander Corporate & Commercial trading names.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Retail accounts: <b>0330 9 123 123</b> For all Santander Corporate and Commercial accounts: <b>0333 207 2229</b> For Business Banking accounts: <b>0330 678 2456</b> For all cahoot accounts: <b>0330 678 2811</b>
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY Tel: <b>0800 678 1100</b> or <b>020 7741 4100</b> Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## Additional information

### <sup>1</sup> Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot, Santander Business and Santander Corporate & Commercial trading names.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3