Santander

Everyday Current Account

Call Telephone Banking for questions or lost or stolen cards 0330 9 123 123, open 24 hours a day 7 days a week.

So that we can improve how we help you, we might record or monitor your calls.

If you have sight or hearing loss you can use Relay UK on 18001 0330 9 123 123

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

Santander Banking Operations
Sunderland
SR43 4FP

MR JOHN VUITTON
16 MERKLAND PLACE
KIRKINTILLOCH
GLASGOW
UNITED KINGDOM
G66 3SN

Online, Mobile and Telephone Banking
ID 2960156259 J VUITTON

Your account summary for
4th May 2026 to 2nd Jun 2026

Account name **MR JOHN VUITTON**

Account number: 09454330 Sort Code: 09 01 30 Statement number: 06/2026

BIC: ABBYGB2LXXX IBAN: GB14 ABBY 0901 3009 4543 30

Balance brought forward from 3rd May Statement	-£9.45
Total money in:	£0.00
Total money out:	£0.00
Your balance at close of business 2nd Jun 2026	**-£9.45**
Your account had an unarranged overdraft on 2nd Jun 2026	**-£9.45**

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

News and information

The new tax year started on 6 April

In April's statement, we incorrectly stated that deposits received on or after 6 April 2026 would count towards the 2025/2026 tax year. To clarify, the new tax year runs from 6 April 2026 to 5 April 2027. Any deposits received on or after 6 April 2026, will count towards the 2026/2027 tax year.

Continued on reverse....

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 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, Santander Business and Santander Corporate & Commercial 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

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 will not 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.

Date	**Average balance for the month**	**Amount**
2nd Jun	Average debit balance	£-9.45

Your transactions 4th May 2026 to 2nd Jun 2026

Date	Description	Money in	Money out	£ Balance
4th May	**Balance brought forward from previous statement**			-9.45
2nd Jun	**Balance carried forward to next statement:**			**-9.45**