

MISS MICHELLE PATE
44 CRUACHAN STREET
THORNLIBANK
GLASGOW
G46 8LQ

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

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Santander Banking Operations, Sunderland
SR43 4FP

Online, Mobile and Telephone Banking

ID 1196999713 M PATE

Your account summary for 21st Aug 2025 to 20th Sep 2025

Account name MISS MICHELLE PATE	
Account number: 14181566 Sort Code: 09 01 29 Statement number: 09/2025	
BIC: ABBYGB2LXXX IBAN: GB11 ABBY 0901 2914 1815 66	
Balance brought forward from 20th Aug Statement	£2,353.38
Total money in:	£1,988.15
Total money out:	-£2,996.79
Your balance at close of business 20th Sep 2025	£1,344.74

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

Interest and refunds paid this period

Date	Why we are paying you	Amount
21st Aug	Interest on your credit balance	£0.00

News and information

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



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.

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.

The Choice Current Account has a total overdraft interest cap of £30 per monthly statement period. More information about the cap on the Choice Current Account can be found in the Key Facts Document which is available on our website or through our branches.

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
20th Sep	Average credit balance	£1,394.93

Your transactions 21st Aug 2025 to 20th Sep 2025

Date	Description	Money in	Money out	£ Balance
21st Aug	Balance brought forward from previous statement			2,353.38
22nd Aug	CASH WITHDRAWAL AT Notemachine ATM Notemachine, G46 8NF,60.00 GBP , ON 21-08-2025		60.00	2,293.38
22nd Aug	CARD PAYMENT TO U Save Boyds ON 21-08-2025		2.00	2,291.38
22nd Aug	SHEIN.COM (VIA APPLE PAY), ON 22-08-2025		50.10	2,241.28
22nd Aug	SHEIN.COM (VIA APPLE PAY), ON 22-08-2025		3.38	2,237.90
22nd Aug	CARD PAYMENT TO LIDL GB GLASGOW ON 21-08-2025		58.27	2,179.63
22nd Aug	CARD PAYMENT TO ONE O ONE CONVENIENCE ON 21-08-2025		14.10	2,165.53
23rd Aug	CARD PAYMENT TO Amazon Prime*RU6ZG1S34 ON 22-08-2025		8.99	2,156.54
23rd Aug	CARD PAYMENT TO Amazon Music*RU7ZN19U4 ON 23-08-2025		5.99	2,150.55
23rd Aug	FASTER PAYMENTS RECEIPT REF.family FROM Millie Pate	10.00		2,160.55
23rd Aug	FASTER PAYMENTS RECEIPT REF.family FROM Millie Pate	5.00		2,165.55
24th Aug	CREDIT FROM TIKTOK SHOP SELLER ON 22-08-2025	49.99		2,215.54
24th Aug	TIKTOK SHOP SELLER (VIA APPLE PAY), ON 22-08-2025		48.98	2,166.56
24th Aug	LIDL GB GLASGOW (VIA APPLE PAY), ON 23-08-2025		90.81	2,075.75
24th Aug	TIKTOK SHOP (VIA APPLE PAY), ON 24-08-2025		26.98	2,048.77
24th Aug	CARD PAYMENT TO Netflix ON 24-08-2025		12.99	2,035.78
25th Aug	CARD PAYMENT TO AMAZON* R41BA3CR4 ON 24-08-2025		51.93	1,983.85
26th Aug	HOME BARGAINS (VIA APPLE PAY), ON 25-08-2025		42.23	1,941.62
26th Aug	FLOWERAUP.COM (VIA APPLE PAY), ON 25-08-2025		28.98	1,912.64
26th Aug	LIDL GB GLASGOW (VIA APPLE PAY), ON 25-08-2025		6.68	1,905.96
26th Aug	BP SEVEN SISTERS SERVI (VIA APPLE PAY), ON 25-08-2025		40.01	1,865.95
27th Aug	BILL PAYMENT VIA FASTER PAYMENT TO MILLIE PATE REFERENCE mum , MANDATE NO 21		10.00	1,855.95
28th Aug	DIRECT DEBIT PAYMENT TO MCQUEENS DAIRIES REF NDKXQWJ, MANDATE NO 0026		5.79	1,850.16
28th Aug	DIRECT DEBIT PAYMENT TO SCOTTISHPOWER REF 16104799074, MANDATE NO 0012		172.77	1,677.39



Date	Description	Money in	Money out	£ Balance
28th Aug	FASTER PAYMENTS RECEIPT REF.rent bomichelle FROM Georgia Pate	200.00		1,877.39
28th Aug	FASTER PAYMENTS RECEIPT REF.family FROM Millie Pate	260.00		2,137.39
29th Aug	LIDL GB GLASGOW (VIA APPLE PAY), ON 28-08-2025		35.68	2,101.71
29th Aug	LIDL GB GLASGOW (VIA APPLE PAY), ON 28-08-2025		2.78	2,098.93
30th Aug	TIKTOK SHOP (VIA APPLE PAY), ON 29-08-2025		4.93	2,094.00
30th Aug	TIKTOK SHOP (VIA APPLE PAY), ON 29-08-2025		24.23	2,069.77
31st Aug	BILL PAYMENT VIA FASTER PAYMENT TO GEORGIA PATE REFERENCE MUM , MANDATE NO 35		15.00	2,054.77
1st Sep	DIRECT DEBIT PAYMENT TO D&G APPLIANCE CARE REF DBNG0260406, MANDATE NO 0032		4.42	2,050.35
1st Sep	DIRECT DEBIT PAYMENT TO D&G APPLIANCE CARE REF DBP20216731, MANDATE NO 0033		5.97	2,044.38
1st Sep	DIRECT DEBIT PAYMENT TO D&G APPLIANCE CARE REF DBP20216732, MANDATE NO 0034		6.91	2,037.47
1st Sep	DIRECT DEBIT PAYMENT TO D&G APPLIANCE CARE REF DBP20216733, MANDATE NO 0035		5.82	2,031.65
1st Sep	DIRECT DEBIT PAYMENT TO D&G APPLIANCE CARE REF DW1Z0086033, MANDATE NO 0036		5.81	2,025.84
1st Sep	DIRECT DEBIT PAYMENT TO VODAFONE LTDDEVICE REF 1003094025, MANDATE NO 0024		21.00	2,004.84
1st Sep	DIRECT DEBIT PAYMENT TO WHEATLEY HOMES REF A04416428, MANDATE NO 0031		415.32	1,589.52
1st Sep	DIRECT DEBIT PAYMENT TO TESCO INSURANCE REF 57424014/0/D1, MANDATE NO 0029		104.51	1,485.01
1st Sep	LIDL GB GLASGOW (VIA APPLE PAY), ON 31-08-2025		15.50	1,469.51
1st Sep	RACETRACK PITSTOP (VIA APPLE PAY), ON 31-08-2025		18.19	1,451.32
1st Sep	CREDIT FROM RACETRACK PITSTOP ON 31-08-2025	7.99		1,459.31
1st Sep	RACETRACK PITSTOP (VIA APPLE PAY), ON 31-08-2025		17.69	1,441.62
2nd Sep	DIRECT DEBIT PAYMENT TO VODAFONE LTD REF 688677614-1002, MANDATE NO 0001		171.39	1,270.23
2nd Sep	MORETTI'S (VIA APPLE PAY), ON 31-08-2025		9.60	1,260.63
2nd Sep	CARD PAYMENT TO AMAZON* RK6ZV0804 ON 01-09-2025		20.97	1,239.66
3rd Sep	DIRECT DEBIT PAYMENT TO MCQUEENS DAIRIES REF NDKXQWJ, MANDATE NO 0026		4.18	1,235.48
3rd Sep	LIDL GB GLASGOW (VIA APPLE PAY), ON 02-09-2025		13.11	1,222.37
3rd Sep	TIKTOK SHOP SELLER (VIA APPLE PAY), ON 02-09-2025		29.28	1,193.09
4th Sep	CREDIT FROM AMAZON* RK6ZV0804 ON 03-09-2025	3.99		1,197.08
4th Sep	LIDL GB GLASGOW (VIA APPLE PAY), ON 03-09-2025		12.69	1,184.39
4th Sep	BILL PAYMENT VIA FASTER PAYMENT TO MILLIE PATE REFERENCE mum , MANDATE NO 21		90.00	1,094.39
4th Sep	THE SALVATION ARMY 31 (VIA APPLE PAY), ON 03-09-2025		18.00	1,076.39
4th Sep	RACETRACK PITSTOP (VIA APPLE PAY), ON 03-09-2025		16.49	1,059.90
4th Sep	BP SEVEN SISTERS SERVI (VIA APPLE PAY), ON 03-09-2025		34.24	1,025.66
5th Sep	BANK GIRO CREDIT REF PJ998228A SSS ADP, 00000003297186124	116.80		1,142.46
5th Sep	CREDIT FROM AMAZON* RK6ZV0804 ON 03-09-2025	9.99		1,152.45
5th Sep	W M MORRISON STORE (VIA APPLE PAY), ON 04-09-2025		15.32	1,137.13
5th Sep	M & S SIMPLY FOOD (VIA APPLE PAY), ON 04-09-2025		9.50	1,127.63
6th Sep	CASH WITHDRAWAL AT Notemachine ATM Notemachine, G46 8NF,60.00 GBP , ON 05-09-2025		60.00	1,067.63
6th Sep	BILL PAYMENT VIA FASTER PAYMENT TO GEORGIA PATE REFERENCE MUM , MANDATE NO 35		100.00	967.63
7th Sep	TIKTOK SHOP (VIA APPLE PAY), ON 07-09-2025		19.98	947.65
7th Sep	ASDA SUPERSTORE (VIA APPLE PAY), ON 06-09-2025		27.34	920.31
7th Sep	SALANDINIS (VIA APPLE PAY), ON 07-09-2025		16.00	904.31
7th Sep	LILY BAKES CAKES (VIA APPLE PAY), ON 07-09-2025		9.52	894.79
8th Sep	CARD PAYMENT TO PAYPAL *CLEVERBRIDG ON 05-09-2025		25.00	869.79
8th Sep	REFUND AT PAYPAL *CLEVERBRIDG	25.00		894.79
8th Sep	BILL PAYMENT VIA FASTER PAYMENT TO MR MARTIN LAVELLE REFERENCE GrdnCruachanst , MANDATE NO 37		30.00	864.79
9th Sep	LIDL GB GLASGOW (VIA APPLE PAY), ON 08-09-2025		22.42	842.37
10th Sep	DIRECT DEBIT PAYMENT TO SCOTT & CO LLP REF SC01107743, MANDATE NO 0038		100.00	742.37
10th Sep	DIRECT DEBIT PAYMENT TO MCQUEENS DAIRIES REF NDKXQWJ, MANDATE NO 0026		6.98	735.39
10th Sep	LIDL GB GLASGOW (VIA APPLE PAY), ON 09-09-2025		28.90	706.49
10th Sep	W M MORRISON STORE (VIA APPLE PAY), ON 09-09-2025		9.90	696.59
10th Sep	ONE O ONE CONVENIENCE (VIA APPLE PAY), ON 09-09-2025		15.60	680.99
12th Sep	BILL PAYMENT VIA FASTER PAYMENT TO MILLIE PATE REFERENCE mum , MANDATE NO 21		20.00	660.99

Date	Description	Money in	Money out	£ Balance
13th Sep	 NEXT RETAIL LTD (VIA APPLE PAY), ON 12-09-2025		60.20	600.79
13th Sep	 CARD PAYMENT TO PAYPAL *APPLE.COM/BILL ON 10-09-2025		2.99	597.80
14th Sep	 PRIMARK STORES 665 (VIA APPLE PAY), ON 12-09-2025		5.50	592.30
14th Sep	 LIDL GB GLASGOW (VIA APPLE PAY), ON 13-09-2025		18.07	574.23
14th Sep	 NEXT RETAIL LTD (VIA APPLE PAY), ON 13-09-2025		38.20	536.03
14th Sep	 W M MORRISON STORE (VIA APPLE PAY), ON 13-09-2025		51.17	484.86
14th Sep	 MCDONALDS 985 (VIA APPLE PAY), ON 13-09-2025		4.11	480.75
14th Sep	 BP SEVEN SISTERS SERVI (VIA APPLE PAY), ON 13-09-2025		41.51	439.24
15th Sep	 PRIMARK STORES 665 (VIA APPLE PAY), ON 13-09-2025		27.00	412.24
15th Sep	 U SAVE BOYDS (VIA APPLE PAY), ON 14-09-2025		3.70	408.54
15th Sep	 ZETTLE_*TANTRUM DOUGHN (VIA APPLE PAY), ON 14-09-2025		5.40	403.14
15th Sep	 CARD PAYMENT TO AMAZON* PP4XH3HI5 ON 15-09-2025		182.47	220.67
16th Sep	BANK GIRO CREDIT REF GLASGOW CITY COUNC, GCC 00208858 K	1,299.39		1,520.06
16th Sep	 CARD PAYMENT TO AMAZON UK* EB7XO29H5 ON 15-09-2025		15.00	1,505.06
16th Sep	 LIDL GB GLASGOW (VIA APPLE PAY), ON 15-09-2025		16.71	1,488.35
16th Sep	 THE SALVATION ARMY 31 (VIA APPLE PAY), ON 15-09-2025		8.50	1,479.85
17th Sep	DIRECT DEBIT PAYMENT TO MCQUEENS DAIRIES REF NDKXQWJ, MANDATE NO 0026		4.18	1,475.67
19th Sep	 LIDL GB GLASGOW (VIA APPLE PAY), ON 18-09-2025		19.37	1,456.30
19th Sep	 THE SALVATION ARMY 31 (VIA APPLE PAY), ON 18-09-2025		16.00	1,440.30
19th Sep	 ONE O ONE CONVENIENCE (VIA APPLE PAY), ON 18-09-2025		14.10	1,426.20
20th Sep	 CARD PAYMENT TO AMAZON* 9R6BU3EL5 ON 19-09-2025		23.63	1,402.57
20th Sep	 LIDL GB POLLOKSHAWS (VIA APPLE PAY), ON 19-09-2025		34.79	1,367.78
20th Sep	 W M MORRISON STORE (VIA APPLE PAY), ON 19-09-2025		23.04	1,344.74
20th Sep	Balance carried forward to next statement:			1,344.74