



MR KEITH DUNCAN STANDEN  
37 BROOMFIELD ROAD  
BECKENHAM  
BR3 3QB

**12|3**  
CURRENT ACCOUNT

Telephone Banking, enquiries or lost or stolen cards 0800 9 123 123, open 24 hours a day 7 days a week, person to person calls 7am to 11pm Monday to Saturday  
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 1800 1 0800 9 123 123

Online Banking service and information available at [www.santander.co.uk](http://www.santander.co.uk)

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

**Online, Mobile and Telephone Banking**  
ID 4062095562 K STANDEN  
ID 4233417110 K STANDEN

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### Your account summary for 14th Nov 2017 to 12th Dec 2017

<b>11213 Current Account earnings</b>	
This month	Since opening
11213 Current Account (cashback and interest)	£24.60

Account name **MR KEITH DUNCAN STANDEN**  
Account number: 57329540 Sort Code: 09 01 28 Statement number: 12/2017  
BIC: ABBYGB2LXXX IBAN: GB83 ABBY 0901 2857 3295 40

Balance brought forward from 13th Nov Statement  
Total money in:  
Total money out:  
**Your balance at close of business 12th Dec 2017**

Interest and refunds paid this period	
Date	Why we are paying you
12th Dec	Interest on your credit balance

### News and information

**Santander's ring-fencing plans**  
The largest UK banking groups, including Santander UK, have to comply with new requirements to 'ring-fence' their retail activities (like current accounts, savings accounts and payments). This means that we will be separating our more complex wholesale banking activity from our retail banking activity by 1 January 2019.  
Please see the information included with this statement for further information, including advice on how you can protect yourself from fraud and scams.

**Changes for Current and Savings Accounts from 13 January 2018**  
Over the coming months a number of changes to the law and regulation will take place, which will impact some of the services on your account, allow you access to further services and help you better manage your account. This means there will be some changes to your Terms and Conditions. More information is available at [santander.co.uk/uk/account-changes](http://santander.co.uk/uk/account-changes)

**Changes to your Current Account**  
By 2 February 2018, all Santander Current Accounts, except the 123 Mini Account (in Trust), will be automatically registered to receive SMS or email alerts about unarranged overdraft fees. This is to help you prevent, or minimise, such fees. These, and other alerts, can be turned on or off easily via Online Banking, over the phone or in your local branch.