

Your account summary for 6 April 2023 to 5 April 2024

MRS JANE DETNON

Your account summary shows the interest you got, and any tax you paid on this, for your savings and current accounts.

Use its details to fill in a tax return if you need to.

Account holder or holders	Account name and number	Period		Gross interest (before tax)	Income tax taken off	Balance as on 5 April	Interest rate as on 5 April
		From	To				
Savings							
MRS JM DETNON	INSTANT SAVER (A) 10538165	6 April 2023	5 April 2024	£0.02	NIL	£2.78	1.20%
MRS JM DETNON	EASY ACCESS SAVER LIMITED EDIT 090129 88661575	6 September 2023	5 April 2024	£1,808.53	NIL	£81,808.53	5.08%

Current account interest rates (if relevant)

For more details, look in your Key Facts Document. You can also go to [santander.co.uk](https://www.santander.co.uk)

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. The gross rate is the interest rate we pay where no income tax has been taken off.

Filling in a self-assessment tax return

You can use your account summary to fill in your self-assessment tax return. If you've only been named on the account for part of the tax year and need to do a tax return for that period, please call 0330 9 123 123. Your interest on any cash ISAs is tax free. So you needn't put this interest in your tax return. But if we've told you your cash ISA is voided, so it's no longer a cash ISA, you need to put any interest earned in your tax return. We show cash ISAs in the 'Cash ISA section' of your account summary, whether they're active or voided.

For more on filling in a self-assessment tax return, go to [gov.uk](https://www.gov.uk)

Personal Savings Allowance

Current account and savings interest payments will be paid using gross rate. This means all the interest paid will be without tax taken off. If the total amount of interest received exceeds any Personal Savings Allowance to which you are entitled, you may have to pay tax at the applicable rate. This would need to be paid directly to HM Revenue & Customs (HMRC). For more information, please visit [gov.uk](https://www.gov.uk) and search for 'Personal Savings Allowance'.

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, Santander Business 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 [FSCS.org.uk](https://www.fscs.org.uk)

How to read your account summary

1 Account holder or holders	2 Account name and number	3 Period		4 Gross interest (before tax)	5 Income tax taken off	6 Balance as on 5 April	7 Interest rate as on 5 April
		From	To				

1. Account holder(s)

Names of each account holder on 5 April.

2. Account name and number

Account name and number for each current or savings account you had with us on 5 April, even if the account is now closed.

3. Period

If the account was open for the full tax year (6 April to 5 April), the summary covers that period. Otherwise, it covers the period from 5 April to when the account was closed.

4. Gross interest

This shows the gross interest paid to you where no income tax has been taken off. Interest paid on ISAs is tax-free.

5. Income tax taken off

We've taken nothing off your interest for income tax. This is because we've paid you gross interest. Or the interest is on an ISA, so tax free. For tax questions, please speak to your local HM Revenue & Customs office.

6. Balance

Your account balance at the end of the tax year. So at close of business on 5 April.

7. Interest rate as at 5 April

This shows your gross or tax-free rate as at 5 April. For accounts that have been closed and therefore an interest rate does not apply, this will appear as N/A.

More you need to know

Date we pay interest

For different accounts, we pay interest on different dates. If you opened your account on or after 6 April, we may not have paid yet. For more on this, please see your account Terms and Conditions.

- If we pay you interest **each month, quarter, or 6 months**, we show how much we paid you in the tax year. Or how much we paid you in the period the account was open, if this was less than the whole tax year.
- If we've yet to pay you interest, we'll only show you the balance on your account summary.
- We pay interest on **fixed rate bonds** on the 1st day of the month after you opened the account. And then on the same day each year until the bonds mature. If you prefer, you can tell us to pay your interest each month.
- We only pay interest on **index linked savings bonds** once they've matured. So your account will show N/A. For more on this, see your product papers.

Missing Accounts?

If there are accounts missing, tell us about it at your branch. You may need to bring ID. To find out more, call us on 0330 9 123 123.

What's not in your summary

Your summary doesn't show:

- Funds to do with dormant accounts in, or reclaimed from, the unclaimed asset fund.
- Business Banking accounts, and Time Deposits.
- Save As You Earn (SAYE), also known as Sharesave.