

MR JUSTIN GAVERICK HURLEY  
4 JOHN CLOSE  
ALDERSHOT  
GU11 3BA

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Santander Banking Operations, Sunderland SR43 4FP

**Online, Mobile and Telephone Banking**  
ID 7114263847 J HURLEY

## Your account summary for 8th Jan 2025 to 7th Feb 2025

11213 Current Account earnings		
	This month	Since opening
11213 Current Account (cashback and interest)	<b>£38.07</b>	<b>£1,899.33</b>

Account name **MR JUSTIN GAVERICK HURLEY**  
Account number: 38892239 Sort Code: 09 01 29 Statement number: 02/2025  
BIC: ABBYGB2LXXX IBAN: GB53 ABBY 0901 2938 8922 39

Balance brought forward from 7th Jan Statement	£24,600.52
Total money in:	£28,673.52
Total money out:	-£26,119.65
<b>Your balance at close of business 7th Feb 2025</b>	<b>£27,154.39</b>

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

Credit interest rate: 2.00% AER/1.98% gross (variable) on balances up to 20,000 GBP. Pay at least 500 GBP into your account each month and have at least 2 active Direct Debits.

### Interest and refunds paid this period

Date	Why we are paying you	Amount
21st Jan	Interest on your credit balance	£33.63

## News and information

### Keeping your money safe

Make sure we always have the right telephone number so we can help protect you.

If you use your card online you will notice more frequent verification checks, so you'll need to make sure your mobile number is up to date.

For more details, search for 'strong customer authentication' at [santander.co.uk](http://santander.co.uk).

### Fraud and scams

Getting to know the techniques that criminals use can help protect yourself and your money.

Find out more about these at [santander.co.uk](http://santander.co.uk) and then use the search option to find "Spotting fraud and scams".



### 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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11213 Current Account earnings include cashback received on all eligible household bills paid by Direct Debit and interest paid on credit balances up to £20,000. The amount shown is for the account number on this statement and doesn't take into account the monthly account fee.

Date	Average balance for the month	Amount
7th Feb	Average credit balance	£29,764.18








### Direct Debit cashback paid from 7th Jan 2025 to 7th Feb 2025


Date	Why we are paying you	Amount
7th Feb	Direct Debit cashback for this period	£4.44
	Direct Debit cashback since account opening	£468.76


### Your transactions 8th Jan 2025 to 7th Feb 2025

Date	Description	Money in	Money out	£ Balance
8th Jan	<b>Balance brought forward from previous statement</b>			24,600.52
8th Jan	TRANSFER TO EVERYDAY SAVER		2,000.00	22,600.52
10th Jan	CASH PAID IN AT ATM FARNBOROUGH ,FARNBOROUGH	960.00		23,560.52
10th Jan	CASH PAID IN AT ATM FARNBOROUGH ,FARNBOROUGH	230.00		23,790.52
10th Jan	transfer	22.00		23,812.52
11th Jan	Third party payment made via Faster Payment to HALIFAX CREDIT CARD Reference 5253030025394925 Santander Reference 1cf540b0-b0f7-4		796.36	23,016.16
20th Jan	transfer	3,786.00		26,802.16
21st Jan	INTEREST PAID AFTER TAX 0.00 DEDUCTED	33.63		26,835.79
21st Jan	transfer	10.00		26,845.79
21st Jan	transfer	45.00		26,890.79
22nd Jan	CHEQUE DEPOSIT	154.09		27,044.88
22nd Jan	CHEQUE DEPOSIT	9.55		27,054.43
23rd Jan	REGULAR TRANSFER FROM MISS AZAHARA GARCIA CARRICONDO REFERENCE - cost of living	450.00		27,504.43
23rd Jan	REGULAR TRANSFER PAYMENT TO ACCOUNT 090129 35709671, MANDATE NO 97		400.00	27,104.43
23rd Jan	BILL PAYMENT FROM MISS AZAHARA GARCIA CARRICONDO, REFERENCE sainsburys	60.00		27,164.43
27th Jan	transfer	18.00		27,182.43
28th Jan	FASTER PAYMENTS RECEIPT REF.ACCOUNT MATURITY FROM Justin Hurley	19,094.65		46,277.08
28th Jan	BILL PAYMENT VIA FASTER PAYMENT TO HOWARD EMBERSON REFERENCE ski , MANDATE NO 106		22.71	46,254.37
28th Jan	BILL PAYMENT VIA FASTER PAYMENT TO NEIL EMBERSON REFERENCE ski , MANDATE NO 107		55.00	46,199.37
28th Jan	BILL PAYMENT VIA FASTER PAYMENT TO STEPHEN JOHN FUL REFERENCE ski , MANDATE NO 95		70.00	46,129.37



Date	Description	Money in	Money out	£ Balance
28th Jan	BILL PAYMENT VIA FASTER PAYMENT TO RODNEY EMBERSON REFERENCE ski , MANDATE NO 111		11.66	46,117.71
29th Jan	FASTER PAYMENTS RECEIPT REF.GILLY FROM G Maher	20.00		46,137.71
30th Jan	BANK GIRO CREDIT REF BRITISH AIRWAYS BA, CGBA767603/10	3,537.41		49,675.12
30th Jan	 CARD PAYMENT TO APPLE.COM/BILL ON 29-01-2025		4.99	49,670.13
30th Jan	 CARD PAYMENT TO BRITISH A1252202263782 ON 29-01-2025		93.32	49,576.81
30th Jan	 CARD PAYMENT TO BRITISH A1252202263783 ON 29-01-2025		93.32	49,483.49
31st Jan	DIRECT DEBIT PAYMENT TO UTILITY WAREHOUSE REF 8083302/8083302/22, MANDATE NO 0020		104.15	49,379.34
1st Feb	transfer	27.65		49,406.99
2nd Feb	 CARD PAYMENT TO WWW.HL.CO.UK ON 01-02-2025		20,000.00	29,406.99
2nd Feb	BILL PAYMENT FROM MISS AZAHARA GARCIA CARRICONDO, REFERENCE Tenerife	94.00		29,500.99
2nd Feb	transfer	6.00		29,506.99
2nd Feb	transfer	70.00		29,576.99
3rd Feb	DIRECT DEBIT PAYMENT TO TV LICENCE QBP1 REF 2977066284, MANDATE NO 0009		43.62	29,533.37
3rd Feb	DIRECT DEBIT PAYMENT TO SOUTH EAST WATER REF 304808491, MANDATE NO 0001		20.00	29,513.37
3rd Feb	DIRECT DEBIT PAYMENT TO RUSHMOOR BC REF 87172890, MANDATE NO 0010		176.00	29,337.37
3rd Feb	DIRECT DEBIT PAYMENT TO SKY DIGITAL REF 00621075255300, MANDATE NO 0011		44.50	29,292.87
3rd Feb	DIRECT DEBIT PAYMENT TO VISION CLS REF 11108671, MANDATE NO 0007		23.00	29,269.87
4th Feb	 MAINTAINING THE ACCOUNT - MONTHLY FEE		4.00	29,265.87
5th Feb	DIRECT DEBIT PAYMENT TO BRITISH BEN SOCY REF BBS 000066279, MANDATE NO 0015		60.00	29,205.87
5th Feb	 CARD PAYMENT TO CB CARD TOP UP ON 04-02-2025		2,000.00	27,205.87
5th Feb	TRANSFER TO EVERYDAY CURRENT ACCOUNT		35.00	27,170.87
6th Feb	DIRECT DEBIT PAYMENT TO VIRGIN MEDIA PYMTS REF 113870306001, MANDATE NO 0004		59.02	27,111.85
6th Feb	BILL PAYMENT TO BADSHOT LEA TENN REFERENCE HURLEY 5FEB, MANDATE NO00104		3.00	27,108.85
6th Feb	 CREDIT FROM RAC INSURANCE R ON 06-02-2025	41.10		27,149.95
7th Feb	4 Direct Debit Payments at 1,00% Cashback	3.84		27,153.79
7th Feb	1 Direct Debit Payment at 3,00% Cashback	0.60		27,154.39
<b>7th Feb</b>	<b>Balance carried forward to next statement:</b>			<b>27,154.39</b>

**123 CURRENT ACCOUNT** 

09-01-29 38892239 

Balance ⓘ

**£27,413.14**

Balance incl. pending	£27,246.39
Overdraft remaining	£500.00

Pending	<b>£0.00</b>
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Pay & Transfer



Statements



Manage payments



More options

Transactions



Filters

Today, 17 Feb

2025

Cheque Deposit

**£10.92**

£27,413.14

Cheque Deposit

**£155.83**

£27,402.22

Transfer

**£16.00**