

 0330 123 9035

MR NICHOLAS KYASIMA
42 ARNOLD ESTATE
DRUID STREET
LONDON
UNITED KINGDOM
SE1 2DU



Santander Banking Operations
Sunderland
SR43 4FP

Your ISA SAVER account summary for 6th Mar 2024 to 5th Mar 2025

Account Name: **MR NICHOLAS KYASIMA**
Account Number: 61834853 Sort Code: 09 01 29
BIC: ABBYGB2LXXX IBAN: GB11 0901 2961 8348 53

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Balance brought forward from previous statement:	£51.23
Total money in:	£1,292.61
Total money out:	-£1,243.56
Your balance at close of business 5th Mar 2025	£100.28

Your current interest rate is 1.00% annual tax free (variable)

Rate correct as at 5th Mar 2025

Balance tiers	Tax-free rate
1+	1.00%

The tax-free rate is the rate of interest payable where interest is exempt from income tax.

A variable rate can go up or down in response to industry and market conditions.
A fixed rate will not change during the fixed term.

News and information

Don't miss out on your 2024/25 ISA allowance

You have up to and including the **5 April 2025** to make the most of your £20,000 ISA allowance for the 2024/25 tax year.

To find out how you can transfer your ISA with other providers at any time, contact us by phone, visit our website or your local branch.

Further deposits into a Fixed Rate ISA are not allowed.

You can find more information on ISAs at: **santander.co.uk and search for Savings and ISAs.**

The Financial Services Compensation Scheme (FSCS) limit is £85,000, please find full details enclosed.

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 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 www.FSCS.org.uk.

Continue on reverse...

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Are you getting the most out of your savings?

We're writing to say you could be getting more from your money by switching to another one of our products.

We have a range of other ISAs to suit your savings needs.

Product	Product Details
Easy Access ISA	Access your money instantly. Variable interest, tax-free for 12 months after opening.
Fixed Rate 1 Year ISA	Put away money for a 1-year fixed term. Competitive, fixed interest rate subject to length of term.
Fixed Rate 2 Year ISA	Put away money for a 2-year fixed term. Competitive, fixed interest rate subject to length of term.

For latest interest rates and full details on these products, please go to [santander.co.uk](https://www.santander.co.uk) and search for savings and ISAs.

What you can do now

To keep your money in the account you have now, there's nothing you need to do.

You can upgrade your cash ISA or open a new account:

- in Online or Mobile Banking – apply in as little as 5 minutes.
- in any branch.
- over the phone.

To see account features and details, go to [santander.co.uk](https://www.santander.co.uk)

- To upgrade your tax-free cash ISA – tap Upgrade on the product page.
- To move funds to a non-cash ISA – click Apply on the product page.

Any money you take out from your cash ISA will lose its tax-free status. If you pay the money back into an ISA, it counts as part of your ISA allowance for that tax year.

Your transactions 6th Mar 2024 to 5th Mar 2025

Date	Description	Money in	Money out	£ Balance
6th Mar	Balance brought forward from previous statement			51.23
13th Mar	TRANSFER TO MR NICHOLAS KYASIMA		1.23	50.00
16th Mar	TRANSFER FROM MR NICHOLAS KYASIMA	50.00		100.00
2nd Apr	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		50.00	50.00
17th Apr	TRANSFER FROM MR NICHOLAS KYASIMA	50.00		100.00
10th May	TRANSFER TO MR NICHOLAS KYASIMA		50.00	50.00
17th May	TRANSFER FROM MR NICHOLAS KYASIMA	100.00		150.00
17th May	TRANSFER TO MR NICHOLAS KYASIMA		50.00	100.00
10th Jun	TRANSFER TO Every Day A/C		50.00	50.00
17th Jun	Transfer	50.00		100.00
17th Jun	Transfer	100.00		200.00
29th Jun	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		100.00	100.00
17th Jul	Transfer	26.91		126.91
17th Jul	Transfer	11.25		138.16
17th Jul	Transfer	18.00		156.16
17th Jul	TRANSFER TO Every Day A/C		3.16	153.00
22nd Jul	TRANSFER TO Every Day A/C		28.00	125.00
23rd Jul	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		15.00	110.00
29th Jul	TRANSFER TO Every Day A/C		10.00	100.00
1st Aug	TRANSFER TO Every Day A/C		30.00	70.00
1st Aug	TRANSFER TO Every Day A/C		22.72	47.28
1st Aug	TRANSFER TO Every Day A/C		22.91	24.37
1st Aug	Transfer	5.63		30.00
3rd Aug	Transfer	20.00		50.00
17th Aug	Transfer	200.00		250.00
19th Aug	TRANSFER TO Every Day A/C		40.95	209.05
23rd Aug	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		23.87	185.18
23rd Aug	TRANSFER TO Every Day A/C		0.18	185.00
24th Aug	TRANSFER TO Every Day A/C		19.04	165.96
25th Aug	TRANSFER TO Every Day A/C		50.00	115.96
25th Aug	TRANSFER TO Every Day A/C		10.00	105.96
25th Aug	TRANSFER TO Every Day A/C		38.50	67.46
26th Aug	TRANSFER TO Every Day A/C		17.46	50.00
12th Sep	TRANSFER TO Every Day A/C		14.72	35.28
13th Sep	TRANSFER TO Every Day A/C		5.28	30.00
17th Sep	Transfer	170.00		200.00
24th Sep	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		35.00	165.00



Date	Description	Money in	Money out	£ Balance
30th Sep	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		36.10	128.90
4th Oct	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		13.35	115.55
8th Oct	TRANSFER TO Every Day A/C		9.26	106.29
8th Oct	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		6.29	100.00
17th Oct	Transfer	100.00		200.00
21st Oct	TRANSFER TO Every Day A/C		35.12	164.88
21st Oct	Transfer	0.40		165.28
22nd Oct	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		5.28	160.00
30th Oct	TRANSFER TO Every Day A/C		20.00	140.00
1st Nov	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		40.00	100.00
17th Nov	Transfer	100.00		200.00
18th Nov	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		80.00	120.00
18th Nov	Transfer	49.26		169.26
18th Nov	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		9.26	160.00
20th Nov	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.88		160.88
23rd Nov	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		60.88	100.00
27th Nov	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		20.00	80.00
3rd Dec	TRANSFER TO Every Day A/C		19.48	60.52
4th Dec	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		10.52	50.00
17th Dec	Transfer	50.00		100.00
3rd Jan	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		50.00	50.00
12th Jan	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		30.00	20.00
14th Jan	TRANSFER TO Every Day A/C		10.00	10.00
17th Jan	Transfer	90.00		100.00
11th Feb	TRANSFER TO Every Day A/C		50.00	50.00
17th Feb	Transfer	100.00		150.00
21st Feb	TRANSFER TO Every Day A/C		30.00	120.00
27th Feb	BILL PAYMENT VIA FASTER PAYMENT TO NICHOLAS KYASIMA REFERENCE HSBC , MANDATE NO 1		20.00	100.00
2nd Mar	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.28		100.28
5th Mar	Balance carried forward to next statement:			100.28

Account Name: **MR NICHOLAS KYASIMA**
Account Number: **61834853** (Sort Code: 09 01 29)
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Financial Services Compensation Scheme (FSCS) Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS') ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: cahoot, Santander Business and Santander Corporate & Commercial trading names.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Retail accounts: 0330 9 123 123 For all Santander Corporate and Commercial accounts: 0333 207 2229 For Business Banking accounts: 0330 678 2456 For all cahoot accounts: 0330 678 2811
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot, Santander Business and Santander Corporate & Commercial trading names.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3