



Santander Business Banking
Operations
Sunderland
SR43 4FW

MR KENNETH BLACKWOOD
33 HUNTERS RIDE
APPLETON WISKE
NORTHALLERTON
UNITED KINGDOM
DL6 2BD



For all Business Banking enquiries,
please call 0330 123 9860

To help us maintain and improve our
customer service we may monitor or
record your calls.

If you're hard of hearing, or your
speech is impaired, you can get Relay
UK services at 18001 0330 123 9860



Online Banking service and information
available at www.santander.co.uk

Your account summary for

7 December 2024 to 6 January 2025

Account name: APPLETON WISKE PARISH COUNCIL	
Account number: 51548703 Sort code: 090155	
BIC: ABBYGB2LXXX IBAN: GB06ABBY09015551548703	
Statement number: 001/2025	Page 1 of 3
Balance brought forward from 6th December statement	£5,195.45
Total credits:	£15,010.00
Total debits:	-£15,885.78
Your balance at close of business 6 January 2025	£4,319.67

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

News and information

Changes for business current and savings accounts

We're updating our Business Banking General Terms and Conditions and Key Facts Documents. Please take time to read and understand the enclosed 'We're making changes to the terms and conditions of your account'.

Reminder that from 4 February 2025, you will no longer be able to make payments via fax or post.

Cheque Deposits

Good news! You can now pay in cheques using your Mobile Business Banking app.

Beyond banking

Did you know that as a Santander Business customer, there are more services that could help you grow your business.

To find out more, visit santander.co.uk/business and click 'Beyond banking'.

We continue important information on the back of this page.

Please keep this statement if you need it in future. To query an item contact the office shown above. VAT registration number 466 2647 24

Continued on reverse...

Important messages

Important information about compensation arrangements: Accounts in this statement are covered by the Financial Services Compensation Scheme (FSCS). This can pay people back if they have money in a bank that can't do what it needs to. We're an authorised deposit taker, and accept deposits under the trading names Santander UK plc, cahoot, and Santander Corporate & Commercial Bank.

For more on this, ask for a copy of the FSCS Information and Exclusions List at your local branch.

For more on this scheme, go to [FSCS.org.uk](https://www.fscs.org.uk)

Want to make a complaint? We're sorry if we've not given you the service you expect. We'd like to put things right as soon as we can. Please talk to us - call our complaints team on **0800 171 2171**.

Gone overdrawn without arranging to first? If you do this, or go over your agreed overdraft limit, we won't charge you interest or fees. For details, see table, below.

	Unarranged overdraft rates and fees		
	Interest rate	Paid item fee	Unpaid item fee
1 2 3 Business Current Account	No interest	No fee	No fee
Business Current Account	No interest	No fee	No fee
Business Everyday Current Account	No interest	No fee	No fee
Treasurer's Current Account	No interest	No fee	No fee

Interest rates and paid item fee charges were removed from 6 April 2020 and unpaid item fee charges were removed from 10 December 2019.





Date	Description	Credits	Debits	Balance
	Previous statement balance			5,195.45
7th Dec	Third party payment made via Faster Payment to HMRC Shipley Reference 475PP002031262506 Santander Reference dde71f27720347118b		0.60	5,194.85
8th Dec	FASTER PAYMENTS RECEIPT REF.Streetscape FROM APPLETON REC	14,850.00		20,044.85
11th Dec	BILL PAYMENT VIA FASTER PAYMENT TO MRS AMANDA W LAM REFERENCE AWPC JULY 2024 , MANDATE NO 367		200.22	19,844.63
16th Dec	TRANSFER TO APPLETON WISKE PARISH COUNCIL		14,850.00	4,994.63
18th Dec	FASTER PAYMENTS RECEIPT REF.Grass- P Robson FROM APPLETON REC	160.00		5,154.63
19th Dec	BILL PAYMENT VIA FASTER PAYMENT TO PAUL ROBSON REFERENCE INV 766 , MANDATE NO 368		192.00	4,962.63
21st Dec	BILL PAYMENT VIA FASTER PAYMENT TO MICHELLE THOMPSO REFERENCE PARISH COUNCIL , MANDATE NO 358		461.26	
21st Dec	Third party payment made via Faster Payment to HMRC Shipley Reference 475PP002031262509 Santander Reference 439b57a0cee649eeb5		115.40	4,385.97
31st Dec	BILL PAYMENT VIA FASTER PAYMENT TO YORKSHIRE LOCAL REFERENCE INV-2866 , MANDATE NO 369		26.30	
31st Dec	BILL PAYMENT VIA FASTER PAYMENT TO APPLETON WISKE V REFERENCE INVOICE 300 , MANDATE NO 370		24.00	
31st Dec	BILL PAYMENT VIA FASTER PAYMENT TO APPLETON WISKE V REFERENCE INVOICE 315 , MANDATE NO 371		16.00	4,319.67
31st Dec	Current statement balance			4,319.67

We're making changes to our terms and conditions

We're updating the terms and conditions for all our business current and savings accounts. These changes affect our Business Banking General Terms and Conditions and Key Facts Documents.

We're letting you know now, so you have plenty of time to understand the changes or get in touch if you have any questions.

From 9 April 2025 you'll be able to get the new terms on our website, in branch or by calling us and asking for a copy to be posted to you. You can find more information about the changes below.

When we'll refund you if you make a payment to a fraudster

From 7 October 2024, new rules will apply to protect consumers and some businesses from Authorised Push Payment scams (**APP scams**). An APP scam happens when:

- you meant to send money to a particular person, but you were deceived or manipulated into sending money to someone else; or
- you sent money to someone for what you believed was a genuine purpose, but it was actually fraudulent.

Under the new rules, you may be entitled to a refund if a payment you sent was part of an APP scam. These new rules will only apply to **small business** and **small charity** customers.

- A **small business** is a business that has less than 10 employees and has an annual turnover or annual balance sheet total that isn't more than €2 million.
- A **small charity** is a UK charity that has an annual income of less than £1 million.

If you're a small business or small charity

We're updating the terms to explain when you may be entitled to a refund. We've also set out the steps you, and we, will need to take to report and investigate any APP scam payments before we give a refund.

- **Payments that are covered:** You may be entitled to a refund if you make an electronic payment in pounds sterling by Faster Payments, CHAPS or internal transfer to another account in the UK which isn't under your control. The new rules won't apply to payments you make by debit card or Direct Debit.
- **Telling us about the APP scam:** You'll need to tell us as soon as you discover the scam and within 13 months of the last payment made as part of the scam.
- **What we'll do once you tell us:** We'll look at everything that's happened and consider your particular circumstances. If you're entitled to a refund, we'll refund you within 5 working days after you tell us about the payment, unless we need more information. If we do, we'll give you a final decision within 35 working days.
- **Giving us information:** You'll need to give us enough information to make a decision and we might ask you to share, or consent to us sharing, the information with the police or another relevant authority.
- **Reasons why you may not get a refund:** If you don't tell us within the required timeframes, you've acted fraudulently, dishonestly or illegally; or there's a genuine dispute with the person who you paid for goods or services. If we find you've been very careless and you should've known that the payment was part of an APP scam, you normally won't get a refund.
- **Things you should do to protect yourself:** We'll expect you to take some steps to protect yourself from fraud. These include:
 - **Listening to warnings:** When we, or someone else such as the police, warn you about the risk that a payment you want to make may be part of an APP scam.
 - **Sharing information with us:** When we make a reasonable and proportionate request about a payment so we can look into your claim.
 - **Telling us about the fraud:** Within the timeframes set out above.
 - **Reporting the APP scam to the police:** If we ask you to. We may also ask for your consent for us to report the APP scam to the police on your behalf.
- **How much you'll be refunded:** We'll refund you any payments made as part of an APP scam up to the maximum amount set by the regulator. You can find the current limit on our website. We may make you responsible for the first £100 of your claim.
- **APP scam payments made before 7 October 2024:** The terms already explain what will happen if you're a victim of an APP scam – see the section 'Payments made to a fraudster'. Those terms will continue to apply to electronic payments (other than Direct Debits or debit card payments) made in the UK in pounds sterling as part of an APP scam before 7 October 2024.

If you're a customer other than a small business or small charity

The terms explain that we may refund you if you're a victim of an APP scam and you make an electronic payment (other than Direct Debits or debit card payments) in the UK in pounds sterling. From 9 April 2025 we won't refund you if you make a payment to a fraudster as part of an APP scam.

Check our website for tips on how to protect yourself from fraud and scams. Please contact us on **0330 123 9860** to tell us about any suspected fraud or scams on your account as it's important to let us know as soon as possible.

Removing reference to the Business Banking Resolution Service

Currently, if you're not happy with how we deal with a complaint, you may be able to refer it to the Financial Ombudsman Service (FOS) or the Business Banking Resolution Service (BBRS).

The BBRS is closing and you can only refer new complaints to it up to 13 December 2024. The BBRS will still deal with any complaints referred to it by that date. As a result, we're removing reference to your right to refer a complaint to the BBRS from the terms.

You may still be able to refer complaints to the FOS if you need to.

Why we're making these changes

From 9 April 2025, we're making changes to our terms to make sure they reflect changes in law and regulation and how we operate our business.

Do you need to do anything?

These changes will happen automatically on 9 April 2025. If you're happy with them, you don't need to do anything to accept them.

If you're not happy with the changes, or feel your account is no longer right for you, you can close it and end your agreement with us with no charge (subject to your product terms and conditions).

If you'd like to close your account, our website has the most up to date information on how you can do this. Visit **santander.co.uk** and search 'close business account'.

Your right to close an account without charge doesn't apply if you have a Fixed Rate Business Bond. If you have an overdraft, you'll need to repay this before we close your account.