

## Openplan Offset Statement

**Openplan**  
from THE WOOLWICH

Date: 02 Aug 04

60844136 70732  
Mr Paul Edward Lisewski  
40D Gledstanes Road  
London  
W14 9HU

015

### How to Contact us

Current Account &  
Savings : \*0845 0700 360  
Mortgage : \*0808 100 4477  
Please have your customer reference  
number and security details ready when  
you call.  
Internet address : [www.thewoolwich.co.uk](http://www.thewoolwich.co.uk)

### Account Summary (£)

Account	Description	Credit Balance	Debit Balance
96-292-93202	Mortgage Account		202,047.80
287406312	Open Plan Current Account		16.60
287406320	Open Plan Savings Reserve	0.00	

### Funds Available To Borrow (£)

Reserve (Overdraft) Limit	22,565.96
Amount Used**	16.60
Available	22,549.36

\*\* The Amount Used comprises of all the drawings on the Current Account Reserve (overdraft), including those allocated by you to 'Loan Pots'. You can change the repayment or the term over which it is repayable at anytime.

### Interest Saved (£)

This Month	0.98
To Date	482.04

Interest Saved This shows how much interest you have saved in the last month and since the start of your mortgage, by offsetting your savings and current account. (If you have made use of your Current Account Reserve (overdraft) and have not increased your monthly payment, this figure may be negative as interest is calculated on the total amount borrowed including your Current Account Reserve).

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Woolwich Openplan Customer Contact Centre, Jackson House, Jackson Road, Clacton on Sea, Essex, CO15 1JA. 0845 0700360  
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## How The Interest Saved This Month Was Calculated

Date	Mortgage Balance	Linked Accounts	Offset Balance	Offset Mortgage Rate	Offset Benefit
01 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
02 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
03 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
04 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
05 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
06 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
07 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
08 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
09 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
10 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
11 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
12 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
13 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
14 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
15 Jul 04	202,360.37	332.12	332.12	5.25	0.047640
16 Jul 04	201,151.72	332.12	332.12	5.25	0.047640
17 Jul 04	201,151.72	332.12	332.12	5.25	0.047640
18 Jul 04	201,151.72	332.12	332.12	5.25	0.047640
19 Jul 04	201,151.72	157.01	157.01	5.25	0.022521
20 Jul 04	201,151.72	157.01	157.01	5.25	0.022521
21 Jul 04	201,151.72	157.01	157.01	5.25	0.022521
22 Jul 04	201,151.72	157.01	157.01	5.25	0.022521
23 Jul 04	201,151.72	157.01	157.01	5.25	0.022521
24 Jul 04	201,151.72	157.01	157.01	5.25	0.022521
25 Jul 04	201,151.72	-16.60	-16.60	5.25	-0.002381
26 Jul 04	201,151.72	-16.60	-16.60	5.25	-0.002381
27 Jul 04	201,151.72	-16.60	-16.60	5.25	-0.002381
28 Jul 04	201,151.72	-16.60	-16.60	5.25	-0.002381
29 Jul 04	201,151.72	-16.60	-16.60	5.25	-0.002381
30 Jul 04	201,151.72	-16.60	-16.60	5.25	-0.002381
31 Jul 04	201,151.72	-16.60	-16.60	5.25	-0.002381
<b>Total</b>					<b>0.98</b>

**Date:** The net balance of your linked accounts are offset against the Mortgage balance on a daily basis.

**Mortgage Balance:** This is the balance outstanding on your mortgage account at the close of each business day.

**Linked Accounts:** This is the combined net balance of your savings account(s), current account and your Mortgage Reserve including any 'Loan Pots' you may have set up. This amount is offset against your Mortgage balance each day to provide the balance upon which interest is charged. (If you have made use of your Mortgage Reserve (overdraft) and increased your total borrowing this figure may be negative).

**Offset Balance:** This is the amount which is Offset against your mortgage balance each day. (Interest is not payable where the combined savings and current account balance exceed the mortgage balance).

**Offset Mortgage Rate:** This is the rate used to calculate the daily interest charged on your Openplan Offset Mortgage account.

**Offset Benefit:** This is the amount of interest saved each day by offsetting. (If you have made use of your Mortgage Reserve (overdraft) and increased your total borrowing, but you have not increased your monthly repayment, this figure may be negative as interest is calculated on the total amount borrowed including your Mortgage Reserve).

**Additional Information:** Openplan Offset allows you the choice to offset against your monthly payment or your mortgage term. You can switch between these payment options by calling the Offset Helpline on \*0845 0700 360. The minimum amount required to be paid to your mortgage before there is an increase in your Secured Overdraft is currently £1,000.00

**Account 96-292-93202 Mortgage Account**

Date	Type	Description	Debit	Credit	Balance
01 Jul 04		Previous Balance			202,360.37
16 Jul 04		Payment - Thank You		1,208.65	201,151.72
31 Jul 04		Interest	896.08		202,047.80
02 Aug 04		New Balance			202,047.80

**Account 287406312 Open Plan Current Account**

Date	Type	Description	Debit	Credit	Balance
01 Jul 04		Previous Balance			332.12
19 Jul 04		ATM - Nat Bank Greece      los      GR	171.68		160.44
		Non-Woolwich ATM Fee	3.43		157.01
25 Jul 04		ATM - Nat Bank Greece      los      GR	170.21		-13.20
		Non-Woolwich ATM Fee	3.40		-16.60
02 Aug 04		New Balance			-16.60

**Account 287406320 Open Plan Savings Reserve**

Date	Type	Description	Debit	Credit	Balance
01 Jul 04		Previous Balance			0.00
02 Aug 04		New Balance			0.00

## Important Information

Please check and keep all statements for future reference.

Barclays Bank PLC subscribes to the Mortgage Code and the Banking Code. Copies of the Codes are available on request.

**YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.**

Written quotations for credit products are available on request. For mortgages a first charge over your property is required.

\*Calls may be recorded and/or monitored for training and security purposes.

The figures shown on the statement state the balances in the account at the date of this statement. These figures may include items that might subsequently be returned. It assumes that all items shown have been correctly posted to your account. If you do not agree with the mortgage account balance please call us on \*0808 100 4477, for all other balance queries please call \*0845 0700 360.

This statement is not a statement for the purposes of section 352 of the Income and Corporation Taxes Act 1988.

If you have an interest only mortgage, you are strongly recommended to have a suitable repayment vehicle in place (such as an endowment policy, ISA, PEP or Personal Pension Plan) to repay the total amount borrowed. For your own benefit, you should ensure that you continue to make the agreed monthly payments to the policy/plan provider in order to ensure there is sufficient to repay your loan at the end of the agreed term. As the repayment of your loan will rely on the performance of your policy/plan, you should contact the provider if you are in any doubt that the final sum payable will not be sufficient to repay your loan. If this is Woolwich Life, there is no need to take specific action, other than to ensure that your premiums are up to date, as regular reviews on performance already take place.

### **Openplan Current Account Reserve (Overdraft)**

One of the main features of your Openplan Offset is the ability to borrow additional money via your Current Account Reserve (to a maximum of 90% combined mortgage and additional borrowing), using your debit card or cheque book. This additional borrowing is available at the Openplan Offset rate and is an overdraft facility.

**Loan Pots:** If you want, you can arrange your new borrowing from your Openplan Current Account Reserve (overdraft) into different named 'Pots' to make your finances easier to manage. We can also set up a monthly standing order, to help you repay your borrowing in an organised way over a set period of time. You can vary these arrangements at any time by calling us on \*0845 0700 360.

You can make payments to your Mortgage Reserve in the following ways:

**By Post:** send a cheque, with your name, address, and Current Account Reserve number clearly noted on the back to: The Woolwich, Openplan, Meridian House, Anchor Boulevard, Crossways Business Park, Dartford, Kent DA2 6QU.

**By Hand:** you can make payments at any Woolwich branch. Please have your Reserve Account number available.

**By Standing Order:** If you wish to make a regular monthly payment to your Reserve Account then you can set up a standing order. For a standing order form, please call us on \*0845 0700 360 or visit your local Woolwich branch.

### Additional Information

**Offset Together:** Don't forget that as well as offsetting your own savings accounts, you can now offset other peoples saving as well! To find out more please call us on \*0845 0700 360.

### **Charges for using your debit card in the UK and abroad.**

Your foreign card transactions are converted into sterling at the exchange rate based on market or government set rates on the date it is received by VISA in the UK for processing. A 2.5% charge for Woolwich handling costs and any VISA processing fees is included in the sterling conversion on your statement.

The Woolwich will not charge you if you use your card in any UK cash machine. A 1.5% fee (min £1.50) is payable if you use your card to get cash over the counter, currency or travellers cheques anywhere in the UK other than the Woolwich. A 2% fee (min £2) is payable on all foreign cash transactions via a cash machine or in a bank.

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