

## Openplan Offset Statement

**Openplan**  
from THE WOOLWICH

Date: 03 Jan 05

### How to Contact us

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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

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### Account Summary (£)

Account	Description	Credit Balance	Debit Balance
96-292-93202	Mortgage Account		201,334.34
287406312	Open Plan Current Account		17,484.60
287406320	Open Plan Savings Reserve	0.00	

### Funds Available To Borrow (£)

Reserve (Overdraft) Limit	23,569.45
Amount Used**	17,484.60
Available	6,084.85

\*\* 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	-63.51
To Date	312.71

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).



## How The Interest Saved This Month Was Calculated

Date	Mortgage Balance	Linked Accounts	Offset Balance	Offset	
				Mortgage Rate	Offset Benefit
01 Dec 04	201,253.31	-11,627.77	-11,627.77	5.50	-1.747342
02 Dec 04	201,253.31	-11,627.77	-11,627.77	5.50	-1.747342
03 Dec 04	201,253.31	-11,627.77	-11,627.77	5.50	-1.747342
04 Dec 04	201,253.31	-11,627.77	-11,627.77	5.50	-1.747342
05 Dec 04	201,253.31	-11,827.77	-11,827.77	5.50	-1.777397
06 Dec 04	201,253.31	-12,138.74	-12,138.74	5.50	-1.824127
07 Dec 04	201,253.31	-12,138.74	-12,138.74	5.50	-1.824127
08 Dec 04	201,253.31	-12,138.74	-12,138.74	5.50	-1.824127
09 Dec 04	201,253.31	-12,138.74	-12,138.74	5.50	-1.824127
10 Dec 04	201,253.31	-12,200.29	-12,200.29	5.50	-1.833376
11 Dec 04	201,253.31	-12,400.29	-12,400.29	5.50	-1.863431
12 Dec 04	201,253.31	-12,400.29	-12,400.29	5.50	-1.863431
13 Dec 04	201,253.31	-12,400.29	-12,400.29	5.50	-1.863431
14 Dec 04	201,253.31	-12,600.29	-12,600.29	5.50	-1.893486
15 Dec 04	201,253.31	-12,600.29	-12,600.29	5.50	-1.893486
16 Dec 04	200,335.51	-12,600.29	-12,600.29	5.50	-1.893486
17 Dec 04	200,335.51	-12,600.29	-12,600.29	5.50	-1.893486
18 Dec 04	200,335.51	-12,801.84	-12,801.84	5.50	-1.923773
19 Dec 04	200,335.51	-12,801.84	-12,801.84	5.50	-1.923773
20 Dec 04	200,335.51	-14,801.84	-14,801.84	5.50	-2.224320
21 Dec 04	200,335.51	-14,801.84	-14,801.84	5.50	-2.224320
22 Dec 04	200,335.51	-14,801.84	-14,801.84	5.50	-2.224320
23 Dec 04	200,335.51	-15,003.39	-15,003.39	5.50	-2.254607
24 Dec 04	200,335.51	-15,003.39	-15,003.39	5.50	-2.254607
25 Dec 04	200,335.51	-15,003.39	-15,003.39	5.50	-2.254607
26 Dec 04	200,335.51	-15,003.39	-15,003.39	5.50	-2.254607
27 Dec 04	200,335.51	-17,003.39	-17,003.39	5.50	-2.555154
28 Dec 04	200,335.51	-17,224.80	-17,224.80	5.50	-2.588426
29 Dec 04	200,335.51	-17,224.80	-17,224.80	5.50	-2.588426
30 Dec 04	200,335.51	-17,224.80	-17,224.80	5.50	-2.588426
31 Dec 04	200,335.51	-17,224.80	-17,224.80	5.50	-2.588426
<b>Total</b>					<b>-63.51</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 Dec 04		Previous Balance			201,253.23
16 Dec 04		Payment - Thank You		917.80	200,335.43
31 Dec 04		Interest	998.91		201,334.34
03 Jan 05		New Balance			201,334.34

## Account 287406312 Open Plan Current Account

Date	Type	Description	Debit	Credit	Balance
01 Dec 04		Previous Balance			-11,377.77
01 Dec 04	ATM	ATM - Nationwide B.S. London	250.00		-11,627.77
05 Dec 04	ATM	ATM - HSBC Camden Town 2	200.00		-11,827.77
06 Dec 04		POS - D/Line Ins (Rpymt) 0845 246 8179GB	16.80		-11,844.57
		POS - D/Line Ins (Rpymt) 0845 246 8179GB	110.42		-11,954.99
		POS - D/Line Ins (Rpymt) 0845 246 8179GB	183.75		-12,138.74
10 Dec 04	ATM	ATM - Euronet London W14 9E	60.00		-12,198.74
	ATM	Fee - Euronet London W14 9E	1.55		-12,200.29
11 Dec 04	ATM	ATM - Royle BK of Scot Hammersmith	200.00		-12,400.29
14 Dec 04	ATM	ATM - Lloyds Bank PLC Ashtead	200.00		-12,600.29
18 Dec 04	ATM	ATM - Euronet London W14 9E	200.00		-12,800.29
	ATM	Fee - Euronet London W14 9E	1.55		-12,801.84
20 Dec 04	WEB	Paul Lisewski BP HSBC	2,000.00		-14,801.84
23 Dec 04	ATM	ATM - Euronet London W14 9E	200.00		-15,001.84
	ATM	Fee - Euronet London W14 9E	1.55		-15,003.39
27 Dec 04	WEB	Paul Lisewski BP HSBC	2,000.00		-17,003.39
28 Dec 04		ATM - Societe General 10Total Troyfr	217.07		-17,220.46
		Non-Woolwich ATM Fee	4.34		-17,224.80
29 Dec 04		POS - Technicien Du SP18106 73Tignes FR	37.74		-17,262.54
30 Dec 04		ATM - La Poste 73Tignes Val FR	217.71		-17,480.25
		Non-Woolwich ATM Fee	4.35		-17,484.60
03 Jan 05		New Balance			-17,484.60

## Account 287406320 Open Plan Savings Reserve

Date	Type	Description	Debit	Credit	Balance
01 Dec 04		Previous Balance			0.00
03 Jan 05		New Balance			0.00

