

Openplan Offset Statement

Date: 01 Feb 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		201,437.40
287406312	Open Plan Current Account		12,714.29
287406320	Open Plan Savings Reserve	0.00	

Funds Available To Borrow (£)

Reserve (Overdraft) Limit	23,569.45
Amount Used**	12,714.29
Available	10,855.16

** 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	-82.37
To Date	230.26

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 Jan 05	201,334.42	-17,484.60	-17,484.60	5.50	-2.634665
02 Jan 05	201,334.42	-17,557.97	-17,557.97	5.50	-2.645721
03 Jan 05	201,334.42	-17,591.00	-17,591.00	5.50	-2.650698
04 Jan 05	201,334.42	-17,591.00	-17,591.00	5.50	-2.650698
05 Jan 05	201,334.42	-17,591.00	-17,591.00	5.50	-2.650698
06 Jan 05	201,334.42	-17,791.00	-17,791.00	5.50	-2.680835
07 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
08 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
09 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
10 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
11 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
12 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
13 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
14 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
15 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
16 Jan 05	201,334.42	-18,055.84	-18,055.84	5.50	-2.720743
17 Jan 05	200,416.62	-18,257.39	-18,257.39	5.50	-2.751113
18 Jan 05	200,416.62	-18,257.39	-18,257.39	5.50	-2.751113
19 Jan 05	200,416.62	-18,257.39	-18,257.39	5.50	-2.751113
20 Jan 05	200,416.62	-18,257.39	-18,257.39	5.50	-2.751113
21 Jan 05	200,416.62	-18,257.39	-18,257.39	5.50	-2.751113
22 Jan 05	200,416.62	-18,291.19	-18,291.19	5.50	-2.756206
23 Jan 05	200,416.62	-18,492.74	-18,492.74	5.50	-2.786577
24 Jan 05	200,416.62	-18,492.74	-18,492.74	5.50	-2.786577
25 Jan 05	200,416.62	-18,492.74	-18,492.74	5.50	-2.786577
26 Jan 05	200,416.62	-18,692.74	-18,692.74	5.50	-2.816714
27 Jan 05	200,416.62	-18,692.74	-18,692.74	5.50	-2.816714
28 Jan 05	200,416.62	-20,512.74	-20,512.74	5.50	-3.090960
29 Jan 05	200,416.62	-12,512.74	-12,512.74	5.50	-1.885481
30 Jan 05	200,416.62	-12,512.74	-12,512.74	5.50	-1.885481
31 Jan 05	200,416.62	-12,512.74	-12,512.74	5.50	-1.885481
Total					-82.37

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

IBAN :
SWIFTBIC :

Date	Type	Description	Debit	Credit	Balance
03 Jan 05		Previous Balance			201,334.34
17 Jan 05		Payment - Thank You		917.80	200,416.54
31 Jan 05		Interest	1,020.86		201,437.40
01 Feb 05		New Balance			201,437.40

Account 287406312 Open Plan Current Account

IBAN : GB53WOOL10801287406312
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
03 Jan 05		Previous Balance			-17,484.60
02 Jan 05		POS - Technicien Du SP18106 73Tignes FR	73.37		-17,557.97
		Commission £1.79			
		Exch rate 1.3766			
03 Jan 05		POS - Esso-Maidstone 458614 Maidstone GB	33.03		-17,591.00
06 Jan 05	ATM	ATM - All & Leic/Giro Kingswood	200.00		-17,791.00
07 Jan 05		POS - Clement MONTPARN11482375 Paris 14 FR	45.34		-17,836.34
		Commission £1.11			
		Exch rate 1.3939			
		ATM - Credit Commec. 18Bourges FR	215.20		-18,051.54
		Commission £5.25			
		Exch rate 1.3941			
		Non-Woolwich ATM Fee	4.30		-18,055.84
17 Jan 05	ATM	ATM - Euronet London W14 9E	200.00		-18,255.84
	ATM	Fee - Euronet London W14 9E	1.55		-18,257.39
22 Jan 05		POS - The Flask London GB	14.70		-18,272.09
		POS - The Flask London GB	19.10		-18,291.19
23 Jan 05	ATM	ATM - Euronet London W14 9E	200.00		-18,491.19
	ATM	Fee - Euronet London W14 9E	1.55		-18,492.74
26 Jan 05	ATM	ATM - Royle BK of Scot Hammersmith	200.00		-18,692.74
28 Jan 05	WEB	Jacqui Lisewski BP Maint	820.00		-19,512.74
	WEB	Paul Lisewski BP HSBC	1,000.00		-20,512.74
29 Jan 05	CHQ	Cheque		8,000.00	-12,512.74
01 Feb 05	ATM	ATM - Euronet London W14 9E	200.00		-12,712.74
	ATM	Fee - Euronet London W14 9E	1.55		-12,714.29
01 Feb 05		New Balance			-12,714.29

Account 287406320 Open Plan Savings Reserve

IBAN : GB76WOOL10800287406320

SWIFTBIC : WOOLGB21

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

WOOL0204 - 71659247