

## Openplan Offset Statement

Date: 01 Feb 05

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### 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		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	
<b>Total</b>						<b>-82.37</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**

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			201,437.40
01 Feb 05		New Balance	1,020.86		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 Commission £1.79 Exch rate 1.3766	73.37		-17,557.97
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 Commission £1.11 Exch rate 1.3939	45.34		-17,836.34
		ATM - Credit Commerc. 18Bourges FR Commission £5.25 Exch rate 1.3941	215.20		-18,051.54
		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 - Royl 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