

## Openplan Offset Statement

Date: 02 May 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		201,545.63
287406312	Open Plan Current Account	179.42	
287406320	Open Plan Savings Reserve	0.00	

### Funds Available To Borrow (£)

Reserve (Overdraft) Limit	23,569.45
Amount Used**	0.00
Available	23,569.45

\*\* 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	-42.71
To Date	64.56

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 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
02 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
03 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
04 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
05 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
06 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
07 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
08 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
09 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
10 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
11 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
12 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
13 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
14 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
15 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
16 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
17 Apr 05	201,511.58	-14,620.58	-14,620.58	5.50	-2,203.101
18 Apr 05	200,593.78	-14,620.58	-14,620.58	5.50	-2,203.101
19 Apr 05	200,593.78	-14,620.58	-14,620.58	5.50	-2,203.101
20 Apr 05	200,593.78	-14,620.58	-14,620.58	5.50	-2,203.101
21 Apr 05	200,593.78	-14,620.58	-14,620.58	5.50	-2,203.101
22 Apr 05	200,593.78	5,179.42	5,179.42	5.50	0.780460
23 Apr 05	200,593.78	5,179.42	5,179.42	5.50	0.780460
24 Apr 05	200,593.78	5,179.42	5,179.42	5.50	0.780460
25 Apr 05	200,593.78	5,179.42	5,179.42	5.50	0.780460
26 Apr 05	200,593.78	2,179.42	2,179.42	5.50	0.328405
27 Apr 05	200,593.78	179.42	179.42	5.50	0.027035
28 Apr 05	200,593.78	179.42	179.42	5.50	0.027035
29 Apr 05	200,593.78	179.42	179.42	5.50	0.027035
30 Apr 05	200,593.78	179.42	179.42	5.50	0.027035
<b>Total</b>					<b>-42.71</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
01 Apr 05		Previous Balance			201,511.58
18 Apr 05		Payment - Thank You		917.80	200,593.78
30 Apr 05		Interest			201,545.63
02 May 05		New Balance	951.85		201,545.63

**Account 287406312 Open Plan Current Account**

IBAN : GB53WOOL10801287406312  
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
01 Apr 05		Previous Balance			-14,620.58
22 Apr 05	CHQ	Cheque		20,000.00	5,379.42
	ATM	ATM - Hammersmith Hammersmith	200.00		5,179.42
26 Apr 05	CHQ	Cheque - 000006	3,000.00		2,179.42
27 Apr 05	WEB	Jacqui Lisewski BP Maint	2,000.00		179.42
02 May 05		New Balance			179.42

**Account 287406320 Open Plan Savings Reserve**

IBAN : GB76WOOL10800287406320  
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
01 Apr 05		Previous Balance			0.00
02 May 05		New Balance			0.00

## Important Information

Please check and keep all statements for future reference.

Barclays Bank PLC subscribes the Banking Code. Copies of the Code are available on request.

### **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Written mortgage illustrations and quotations for other 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.