

## Openplan Offset Statement

Date: 01 Feb 06

92063316 64110 25031  
 Mr Paul Edward Lisewski  
 40D Gledstanes Road  
 London  
 W14 9HU

### 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)

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### Account Summary (£)

Account	Description	Credit	Debit
		Balance	Balance
96-292-93202	Mortgage Account		201,756.26
287406312	Open Plan Current Account		1,272.39
287406320	Open Plan Savings Reserve	0.00	

### Funds Available To Borrow (£)

Reserve (Overdraft) Limit	22,554.37
Amount Used**	1,272.39
Available	21,281.98

\*\* 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	12.95
To Date	-63.22

Interest Saved By offsetting your savings and/or current account balances, we have calculated how much interest you saved last month and since the start of your mortgage.

Please note that we calculate interest on the total amount you borrow which includes your Current Account Reserve (overdraft)

If your Current Account Reserve has exceeded your total credit balance, the amount of interest saved may appear as a minus figure

If you have a query regarding this information, please contact us on 0808 100 4477

## How The Interest Saved This Month Was Calculated

Date	Mortgage Balance	Linked Accounts	Offset Balance	Offset Mortgage Rate	Offset Benefit
01 Jan 06	201,753.93	4,863.28	4,863.28	5.25	0.699512
02 Jan 06	201,753.93	4,759.28	4,759.28	5.25	0.684553
03 Jan 06	201,753.93	4,759.28	4,759.28	5.25	0.684553
04 Jan 06	201,753.93	4,759.28	4,759.28	5.25	0.684553
05 Jan 06	201,753.93	4,459.28	4,459.28	5.25	0.641403
06 Jan 06	201,753.93	4,378.43	4,378.43	5.25	0.629774
07 Jan 06	201,753.93	4,378.43	4,378.43	5.25	0.629774
08 Jan 06	201,753.93	4,351.10	4,351.10	5.25	0.625843
09 Jan 06	201,753.93	4,335.10	4,335.10	5.25	0.623541
10 Jan 06	201,753.93	4,335.10	4,335.10	5.25	0.623541
11 Jan 06	201,753.93	4,300.54	4,300.54	5.25	0.618570
12 Jan 06	201,753.93	4,300.54	4,300.54	5.25	0.618570
13 Jan 06	201,753.93	4,272.89	4,272.89	5.25	0.614593
14 Jan 06	201,753.93	3,568.35	3,568.35	5.25	0.513255
15 Jan 06	201,753.93	3,568.35	3,568.35	5.25	0.513255
16 Jan 06	200,871.63	3,053.37	3,053.37	5.25	0.439183
17 Jan 06	200,871.63	3,053.37	3,053.37	5.25	0.439183
18 Jan 06	200,871.63	3,053.37	3,053.37	5.25	0.439183
19 Jan 06	200,871.63	2,683.07	2,683.07	5.25	0.385921
20 Jan 06	200,871.63	2,683.07	2,683.07	5.25	0.385921
21 Jan 06	200,871.63	2,683.07	2,683.07	5.25	0.385921
22 Jan 06	200,871.63	2,683.07	2,683.07	5.25	0.385921
23 Jan 06	200,871.63	2,683.07	2,683.07	5.25	0.385921
24 Jan 06	200,871.63	2,683.07	2,683.07	5.25	0.385921
25 Jan 06	200,871.63	2,683.07	2,683.07	5.25	0.385921
26 Jan 06	200,871.63	2,669.09	2,669.09	5.25	0.383910
27 Jan 06	200,871.63	-988.92	-988.92	5.25	-0.142241
28 Jan 06	200,871.63	-1,190.42	-1,190.42	5.25	-0.171224
29 Jan 06	200,871.63	-1,216.79	-1,216.79	5.25	-0.175017
30 Jan 06	200,871.63	-1,272.39	-1,272.39	5.25	-0.183015
31 Jan 06	200,871.63	-1,272.39	-1,272.39	5.25	-0.183015
<b>Total</b>					<b>12.95</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
02 Jan 06		Previous Balance			201,753.93
16 Jan 06		Payment - Thank You		882.30	200,871.63
31 Jan 06		Interest			201,756.26
01 Feb 06		New Balance	884.63		201,756.26

**Account 287406312 Open Plan Current Account**

IBAN : GB53WOOL10801287406312  
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
02 Jan 06		Previous Balance			4,863.28
02 Jan 06		POS - Stansted Mid-Stay Stansted GB	104.00		4,759.28
05 Jan 06	ATM	ATM - Halifax Uxbridge	300.00		4,459.28
06 Jan 06		POS - Deliverance Ltd London W12 GB	80.85		4,378.43
08 Jan 06		POS - BP Cromwell North London GB	27.33		4,351.10
09 Jan 06	DD	British Gas DD 1004057973898	16.00		4,335.10
11 Jan 06		POS - WP-Elgato Systems Munchen GB Commission £0.84 Exch rate 1.4178	34.56		4,300.54
13 Jan 06		POS - Latymers London GB	11.35		4,289.19
		POS - Latymers London GB	16.30		4,272.89
14 Jan 06		POS - Deliverance Ltd London W12 GB	59.55		4,213.34
		POS - Electrosaver Bradford GB	644.99		3,568.35
16 Jan 06		POS - Digital Direct Bolton GB	514.98		3,053.37
19 Jan 06		POS - Amazon.co.uk Amazon.co.uk GB	70.30		2,983.07
	ATM	ATM - Halifax Uxbridge	300.00		2,683.07
26 Jan 06		POS - Amazon Svcs EU-UK Amazon Svcs Egb	13.98		2,669.09
27 Jan 06	CHQ	Cheque - 000008	3,658.01		-988.92
28 Jan 06	ATM	ATM - Green Machine Shepherdsbush	200.00		-1,188.92
	ATM	Fee - Green Machine Shepherdsbush	1.50		-1,190.42
29 Jan 06		POS - Amazon.co.uk Amazon.co.uk GB	26.37		-1,216.79
30 Jan 06		POS - Lynx International Redhill 01 GB	55.60		-1,272.39
01 Feb 06		New Balance			-1,272.39

**Account 287406320 Open Plan Savings Reserve**

IBAN : GB76WOOL10800287406320  
SWIFTBIC : WOOLGB21

<b>Date</b>	<b>Type</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
02 Jan 06		Previous Balance			0.00
01 Feb 06		New Balance			0.00

## Important Information

Please check and keep all statements for future reference.

Barclays Bank PLC subscribes to 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**

##### **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.

