

Openplan Offset Statement

Openplan
from THE WOOLWICH

Date: 01 Jul 06

How to Contact us

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W14 9HU

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

Account Summary (£)

Account	Description	Credit Balance	Debit Balance
96-292-93202	Mortgage Account		201,632.32
287406312	Open Plan Current Account	4,911.96	
287406320	Open Plan Savings Reserve	0.00	

Funds Available To Borrow (£)

Reserve (Overdraft) Limit	22,554.37
Amount Used**	0.00
Available	22,554.37

** 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	28.12
To Date	-8.66

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 Jun 06	201,674.41	10,460.27	10,460.27	5.25	1.504559
02 Jun 06	201,674.41	10,681.49	10,681.49	5.25	1.536378
03 Jun 06	201,674.41	10,522.19	10,522.19	5.25	1.513465
04 Jun 06	201,674.41	10,522.19	10,522.19	5.25	1.513465
05 Jun 06	201,674.41	10,522.19	10,522.19	5.25	1.513465
06 Jun 06	201,674.41	10,522.19	10,522.19	5.25	1.513465
07 Jun 06	201,674.41	3,399.67	3,399.67	5.25	0.488993
08 Jun 06	201,674.41	3,171.67	3,171.67	5.25	0.456199
09 Jun 06	201,674.41	6,436.56	6,436.56	5.25	0.925806
10 Jun 06	201,674.41	6,306.41	6,306.41	5.25	0.907086
11 Jun 06	201,674.41	6,243.32	6,243.32	5.25	0.898011
12 Jun 06	201,674.41	6,016.83	6,016.83	5.25	0.865434
13 Jun 06	201,674.41	6,016.83	6,016.83	5.25	0.865434
14 Jun 06	201,674.41	6,016.83	6,016.83	5.25	0.865434
15 Jun 06	201,674.41	6,016.83	6,016.83	5.25	0.865434
16 Jun 06	200,792.11	5,766.83	5,766.83	5.25	0.829475
17 Jun 06	200,792.11	5,766.83	5,766.83	5.25	0.829475
18 Jun 06	200,792.11	5,766.83	5,766.83	5.25	0.829475
19 Jun 06	200,792.11	5,710.79	5,710.79	5.25	0.821415
20 Jun 06	200,792.11	5,710.79	5,710.79	5.25	0.821415
21 Jun 06	200,792.11	5,710.79	5,710.79	5.25	0.821415
22 Jun 06	200,792.11	5,510.79	5,510.79	5.25	0.792647
23 Jun 06	200,792.11	5,510.79	5,510.79	5.25	0.792647
24 Jun 06	200,792.11	5,510.79	5,510.79	5.25	0.792647
25 Jun 06	200,792.11	5,510.79	5,510.79	5.25	0.792647
26 Jun 06	200,792.11	5,510.79	5,510.79	5.25	0.792647
27 Jun 06	200,792.11	5,310.79	5,310.79	5.25	0.763880
28 Jun 06	200,792.11	5,109.04	5,109.04	5.25	0.734861
29 Jun 06	200,792.11	5,109.04	5,109.04	5.25	0.734861
30 Jun 06	200,792.11	5,109.04	5,109.04	5.25	0.734861
Total					28.12

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 Jun 06		Previous Balance			201,674.41
16 Jun 06		Payment - Thank You		882.30	200,792.11
30 Jun 06		Interest	840.21		201,632.32
01 Jul 06		New Balance			201,632.32

Account 287406312 Open Plan Current Account

IBAN : GB53WOOL10801287406312
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
01 Jun 06		Previous Balance			10,460.27
02 Jun 06		International Teac BK		221.22	10,681.49
03 Jun 06		POS - Deliverance Ltd London W12 GB	57.80		10,623.69
	ATM	ATM - Hanco London	100.00		10,523.69
	ATM	Fee - Hanco London	1.50		10,522.19
07 Jun 06		POS - 7 Day Shop.Com Vale Internetgb	22.52		10,499.67
	WEB	Paul Lisewski BP HSBC	1,500.00		8,999.67
		POS - Shared dealing Leeds GB	5,600.00		3,399.67
08 Jun 06	DD	British Gas DD 1004057973898	28.00		3,371.67
	ATM	ATM - Halifax Uxbridge	200.00		3,171.67
09 Jun 06		POS - Shared dealing Leeds GB		5,602.95	8,774.62
		ATM - Wasa Bank Marrakech MA	127.87		8,646.75
		Commission £3.12			
		Exch rate 15.6409			
		POS - Inland Revenue London GB	2,207.64		6,439.11
		Non-Woolwich ATM Fee	2.55		6,436.56
10 Jun 06		ATM - Societe Intbk Marrakech MA	127.60		6,308.96
		Commission £3.11			
		Exch rate 15.6740			
		Non-Woolwich ATM Fee	2.55		6,306.41
11 Jun 06		POS - I D F S Morocco Marrakech MA	63.09		6,243.32
		Commission £1.54			
		Exch rate 1.4265			
12 Jun 06		POS - 3 - GB	59.56		6,183.76
		POS - Komputer Solutions Birmingham GB	72.30		6,111.46
		POS - 3 - GB	94.63		6,016.83
16 Jun 06	ATM	ATM - Nationwide B.S. London	250.00		5,766.83
19 Jun 06		POS - 7 Day Shop.Com Vale Internetgb	56.04		5,710.79
22 Jun 06	ATM	ATM - Halifax Uxbridge	200.00		5,510.79
27 Jun 06	ATM	ATM - Halifax Uxbridge	200.00		5,310.79
28 Jun 06	ATM	ATM - Hanco London	200.00		5,110.79
	ATM	Fee - Hanco London	1.75		5,109.04
30 Jun 06		POS - Other World Computing 815-338-8685 US	197.08		4,911.96
		Commission £4.81			
		Exch rate 1.8003			
01 Jul 06		New Balance			4,911.96

Account 287406320 Open Plan Savings Reserve

IBAN : GB76WOOL10800287406320
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
01 Jun 06		Previous Balance			0.00
01 Jul 06		New Balance			0.00

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