

# Openplan Offset Statement

**Openplan**  
from THE WOOLWICH

Date: 01 Feb 07

113789629 89714 25000  
Mr Paul Edward Lisewski  
40D Gledstanes Road  
London  
W14 9HU

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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	Debit
		Balance	Balance
96-292-93202	Mortgage Account		201,860.36
287406312	Open Plan Current Account		841.49
287406320	Open Plan Savings Reserve	0.00	

## Funds Available To Borrow (£)

Reserve (Overdraft) Limit	23,320.00
Amount Used**	841.49
Available	22,478.51

\*\* 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	-37.36
To Date	-170.43

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 07	201,802.00	-14,740.53	-14,740.53	5.75	-2.322138
02 Jan 07	201,802.00	-14,740.53	-14,740.53	5.75	-2.322138
03 Jan 07	201,802.00	-14,740.53	-14,740.53	5.75	-2.322138
04 Jan 07	201,802.00	-14,740.53	-14,740.53	5.75	-2.322138
05 Jan 07	201,802.00	-14,740.53	-14,740.53	5.75	-2.322138
06 Jan 07	201,802.00	-14,740.53	-14,740.53	5.75	-2.322138
07 Jan 07	201,802.00	-14,740.53	-14,740.53	5.75	-2.322138
08 Jan 07	201,802.00	-14,934.30	-14,934.30	5.75	-2.352663
09 Jan 07	201,802.00	-15,291.87	-15,291.87	5.75	-2.408993
10 Jan 07	201,802.00	-15,291.87	-15,291.87	5.75	-2.408993
11 Jan 07	201,802.00	-15,291.87	-15,291.87	5.75	-2.408993
12 Jan 07	201,802.00	-15,543.04	-15,543.04	5.75	-2.448561
13 Jan 07	201,802.00	-15,752.35	-15,752.35	5.75	-2.481534
14 Jan 07	201,802.00	-15,752.35	-15,752.35	5.75	-2.481534
15 Jan 07	201,802.00	-16,069.86	-16,069.86	5.75	-2.531553
16 Jan 07	200,839.91	-16,069.86	-16,069.86	5.75	-2.531553
17 Jan 07	200,839.91	-16,280.44	-16,280.44	5.75	-2.564726
18 Jan 07	200,839.91	3,513.76	3,513.76	5.75	0.553537
19 Jan 07	200,839.91	3,213.76	3,213.76	5.75	0.506277
20 Jan 07	200,839.91	3,213.76	3,213.76	5.75	0.506277
21 Jan 07	200,839.91	2,963.76	2,963.76	5.75	0.466893
22 Jan 07	200,839.91	2,963.76	2,963.76	5.75	0.466893
23 Jan 07	200,839.91	2,208.76	2,208.76	5.75	0.347955
24 Jan 07	200,839.91	2,208.76	2,208.76	5.75	0.347955
25 Jan 07	200,839.91	2,208.76	2,208.76	5.75	0.347955
26 Jan 07	200,839.91	-536.49	-536.49	5.75	-0.084515
27 Jan 07	200,839.91	-536.49	-536.49	5.75	-0.084515
28 Jan 07	200,839.91	-536.49	-536.49	5.75	-0.084515
29 Jan 07	200,839.91	463.51	463.51	5.75	0.073018
30 Jan 07	200,839.91	463.51	463.51	5.75	0.073018
31 Jan 07	200,839.91	463.51	463.51	5.75	0.073018
<b>Total</b>					<b>-37.36</b>

**Date:** The net balance of your linked account(s) is 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 current account(s), savings account(s) and 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 £2,000.00

Account 96-292-93202 Mortgage Account

Date	Type	Description	Debit	Credit	Balance
02 Jan 07		Previous Balance			201,801.90
16 Jan 07		Payment - Thank You		962.09	200,839.81
31 Jan 07		Interest	1,020.55		201,860.36
01 Feb 07		New Balance			201,860.36

Account 287406312 Open Plan Current Account

IBAN : GB53WOOL10801287406312

SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
02 Jan 07		Previous Balance			-14,694.84
23 Dec 06		POS - Computergeeks Com 760-726-7700 US Commission £1.12	45.69		-14,740.53
		Exch rate 1.9037			
08 Jan 07	DD	Brgas-Gas DD 850010447713	28.00		-14,768.53
		POS - Myer Doncaster Au	165.77		-14,934.30
		Commission £4.04			
		Exch rate 2.4130			
09 Jan 07		POS - Vodafone Chatswood Au	20.64		-14,954.94
		Commission £0.50			
		Exch rate 2.4225			
		ATM - Northen B. Soc. Queenscliff Au	330.33		-15,285.27
		Commission £8.06			
		Exch rate 2.4218			
		Non-Woolwich ATM Fee	6.60		-15,291.87
12 Jan 07		ATM - Northen B. Soc. Box Hill Au	246.25		-15,538.12
		Commission £6.01			
		Exch rate 2.4365			
		Non-Woolwich ATM Fee	4.92		-15,543.04
13 Jan 07		ATM - Au.&NZ Bkg Grp Doncaster Au	205.21		-15,748.25
		Commission £5.01			
		Exch rate 2.4365			
		Non-Woolwich ATM Fee	4.10		-15,752.35
15 Jan 07		POS - Budget Rent A Car Box Box Hill Au	317.51		-16,069.86
		Commission £7.75			
		Exch rate 2.4421			
17 Jan 07	DD	BSL BSH Holdng Fee DD 401/68542097/67	10.58		-16,080.44
	ATM	ATM - Halifax Uxbridge	200.00		-16,280.44
18 Jan 07	CHQ	Cheque		20,000.00	3,719.56
		POS - Direct Line Ins 08452468179 GB	18.90		3,700.66
		POS - Direct Line Ins 08452468179 GB	186.90		3,513.76
19 Jan 07	ATM	ATM - Lloyds Bank PLC London	300.00		3,213.76
21 Jan 07	ATM	ATM - Nationwide B.S. London	250.00		2,963.76
23 Jan 07	WEB	Jacqui Lisewski BP Maint	755.00		2,208.76
26 Jan 07	CHQ	Cheque - 000012	2,745.25		-536.49
29 Jan 07		Antczak SB BK		1,000.00	463.51
		Antczak SB BK		1,000.00	1,463.51
		Cash		1,000.00	2,463.51

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**Account 287406312 Open Plan Current Account**

IBAN : GB53WOOL10801287406312  
 SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
		Antczak SB BK	1,000.00		1,463.51
		Cash	1,000.00		463.51
01 Feb 07	ATM	ATM - HSBC BP Flyover	200.00		263.51
	WEB	Jacqui Lisewski BP Maint	1,105.00		-841.49
01 Feb 07		New Balance			-841.49

**Account 287406320 Open Plan Savings Reserve**

IBAN : GB76WOOL10800287406320  
 SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
02 Jan 07		Previous Balance			0.00
01 Feb 07		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.

#### **Loss or theft of Woolwich plastic cards**

In the event of your Card or Cheque Book being lost, stolen or mislaid or if you suspect your Personal Identification Number is known by another person, contact 0845 6770009, or if dialling from abroad +441255 225335 at any time day or night.

#### **Information for customers**

If you do not wish to receive details of products and services available from the Woolwich, please visit any Woolwich branch.

