

## Openplan Offset Statement

**Openplan**  
from THE WOOLWICH

Date: 02 Jul 07

### How to Contact us

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London  
W14 9HU

015

### 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		201,767.01
287406312	Open Plan Current Account	5,683.47	
287406320	Open Plan Savings Reserve	0.00	

### Funds Available To Borrow (£)

Reserve (Overdraft) Limit	23,320.00
Amount Used**	0.00
Available	23,320.00

\*\* 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	39.76
To Date	-134.07

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 07	201,818.47	8,876.94	8,876.94	6.25	1.520023
02 Jun 07	201,818.47	8,551.51	8,551.51	6.25	1.464299
03 Jun 07	201,818.47	8,351.51	8,351.51	6.25	1.430053
04 Jun 07	201,818.47	8,651.51	8,651.51	6.25	1.481422
05 Jun 07	201,818.47	8,651.51	8,651.51	6.25	1.481422
06 Jun 07	201,818.47	8,651.51	8,651.51	6.25	1.481422
07 Jun 07	201,818.47	8,651.51	8,651.51	6.25	1.481422
08 Jun 07	201,818.47	8,423.51	8,423.51	6.25	1.442381
09 Jun 07	201,818.47	8,423.51	8,423.51	6.25	1.442381
10 Jun 07	201,818.47	8,423.51	8,423.51	6.25	1.442381
11 Jun 07	201,818.47	8,423.51	8,423.51	6.25	1.442381
12 Jun 07	201,818.47	8,423.51	8,423.51	6.25	1.442381
13 Jun 07	201,818.47	8,223.51	8,223.51	6.25	1.408135
14 Jun 07	201,818.47	8,223.51	8,223.51	6.25	1.408135
15 Jun 07	201,818.47	8,223.51	8,223.51	6.25	1.408135
16 Jun 07	201,818.47	8,023.51	8,023.51	6.25	1.373888
17 Jun 07	201,818.47	8,023.51	8,023.51	6.25	1.373888
18 Jun 07	200,772.36	7,823.51	7,823.51	6.25	1.339642
19 Jun 07	200,772.36	7,823.51	7,823.51	6.25	1.339642
20 Jun 07	200,772.36	7,613.51	7,613.51	6.25	1.303683
21 Jun 07	200,772.36	7,613.51	7,613.51	6.25	1.303683
22 Jun 07	200,772.36	7,593.51	7,593.51	6.25	1.300258
23 Jun 07	200,772.36	7,593.51	7,593.51	6.25	1.300258
24 Jun 07	200,772.36	7,393.51	7,393.51	6.25	1.266011
25 Jun 07	200,772.36	6,384.20	6,384.20	6.25	1.093184
26 Jun 07	200,772.36	6,172.91	6,172.91	6.25	1.057005
27 Jun 07	200,772.36	5,775.66	5,775.66	6.25	0.988982
28 Jun 07	200,772.36	5,730.28	5,730.28	6.25	0.981212
29 Jun 07	200,772.36	5,718.25	5,718.25	6.25	0.979152
30 Jun 07	200,772.36	5,718.25	5,718.25	6.25	0.979152
<b>Total</b>					<b>39.76</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
01 Jun 07		Previous Balance			201,825.00
18 Jun 07		Payment - Thank You		1,046.11	200,778.89
30 Jun 07		Interest	988.12		201,767.01
02 Jul 07		New Balance			201,767.01

**Account** 287406312 Open Plan Current Account

IBAN : GB53WOOL10801287406312  
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
01 Jun 07		Previous Balance			8,876.94
02 Jun 07		POS - Lilac Tree Bar & Restalondon GB	46.23		8,830.71
		POS - Lilac Tree Bar & Restalondon GB	279.20		8,551.51
03 Jun 07	ATM	ATM - Hammersmith Hammersmith	200.00		8,351.51
04 Jun 07		de Beer F XP BK		300.00	8,651.51
08 Jun 07	DD	Brgas-Gas DD 850010447713	28.00		8,623.51
	ATM	ATM - Halifax Uxbridge	200.00		8,423.51
13 Jun 07	ATM	ATM - Halifax Uxbridge	200.00		8,223.51
16 Jun 07	ATM	ATM - Sainsburys Bank London	200.00		8,023.51
18 Jun 07	ATM	ATM - Tesco Hammersmith	200.00		7,823.51
20 Jun 07		POS - Playstation(R)Network Internet GB	10.00		7,813.51
	ATM	ATM - Barclays South Kensing	200.00		7,613.51
22 Jun 07		POS - Playstation(R)Network Internet GB	20.00		7,593.51
24 Jun 07	ATM	ATM - HSBC BP Flyover	200.00		7,393.51
25 Jun 07		POS - Sanef Autoroute 60Senlis FR	12.08		7,381.43
		Commission £0.30			
		Exch rate 1.4487			
		POS - Speedferries Ltd Kent GB	20.00		7,361.43
		Commission £0.00			
		Exch rate 0.0000			
		POS - Formule 1 75Paris FR	212.23		7,149.20
		Commission £5.18			
		Exch rate 1.4475			
	WEB	Jacqui Lisewski BP Maint	765.00		6,384.20
26 Jun 07		ATM - Credit Du Nord AXA Banque Stfr	207.15		6,177.05
		Commission £5.05			
		Exch rate 1.4482			
		Non-Woolwich ATM Fee	4.14		6,172.91
27 Jun 07		POS - Parc Tickets 77Marne La Vafr	115.87		6,057.04
		Commission £2.83			
		Exch rate 1.4499			
		ATM - CC de Cr.Mutuel 77Coupvray FR	275.87		5,781.17
		Commission £6.73			
		Exch rate 1.4500			
		Non-Woolwich ATM Fee	5.51		5,775.66
28 Jun 07		POS - Autoroute Du Sud 84Lancon FR	14.52		5,761.14
		Commission £0.36			
		Exch rate 1.4463			

**Account** 287406312 Open Plan Current Account

IBAN : GB53WOOL10801287406312  
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
		POS - Aprr Autoroute 21Villefranchfr	20.26		5,740.88
		Commission £0.50			
		Exch rate 1.4462			
		POS - Formule 1 1195 13Marseille FR	45.38		5,695.50
		Commission £1.11			
		Exch rate 1.4456			
29 Jun 07		POS - Chef Express Campi Bisenziit	12.03		5,683.47
		Commission £0.29			
		Exch rate 1.4464			
02 Jul 07		New Balance			5,683.47

**Account** 287406320 Open Plan Savings Reserve

IBAN : GB76WOOL10800287406320  
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
01 Jun 07		Previous Balance			0.00
02 Jul 07		New Balance			0.00

WOOL1321 - 123485644

## **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 Mortgage Current Account number clearly noted on the back to: Mortgage Loan Services, PO Box 8575 Leicester, LE18 9AW

**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.

