

**Any questions?**

We're here to help. Please use the details below to contact us and remember to quote your account number and have your security details ready when you call.

Mortgages: 0800 022 4022\*

Current accounts & savings: 08457 555 555\*

Visit us at [www.woolwich.co.uk](http://www.woolwich.co.uk)

Statement date: 01 Oct 09

133404696 12912 68300  
 Mr Paul Edward Lisewski  
 40D Gledstanes Road  
 London  
 W14 9HU

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**Your monthly offset mortgage statement**

This statement shows the amount of money you may have saved by offsetting your savings and / or current account balances against your mortgage. We have calculated how much interest you have saved last month and since the start of your mortgage

**Summary of your account with us**

Account No.	Description	Credit Balance	Debit Balance
96-292-93202	Mortgage Account		201,555.00
20-81-21 60074195	Mortgage Current A/C		10,980.39

**Your available funds**

Description	Amount available
Reserve (overdraft) limit	23,320.00
Amount used**	10,980.39
Available	12,339.61

\*\* The Amount Used comprises of all the drawings on the Mortgage Current Account Reserve (overdraft).

**The interest you have saved**

When	Amount saved
This Month	-10.79
To Date	102.10

Please note that we calculate interest on the total amount you borrow which includes your Mortgage Current Account Reserve (overdraft). If your Mortgage Current Account Reserve has exceeded your total credit balance, the amount of interest saved may appear as a minus figure.

Your interest is calculated daily. You may be able to reduce the interest you pay on your mortgage even further by offsetting your current account as well as your savings, which takes advantage of the times when you have the most money in your account. Call us to find out more about offsetting and how it could benefit you.

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## How the interest saved this month was calculated

Date	Mortgage Balance (£)	Your linked accounts (£)	Offset Balance (£)	Offset Mortgage Rate (%)	Offset Benefit (£)
01 Sep 09	201,547.09	-9,731.03	-9,731.03	1.25	-0.333254
02 Sep 09	201,547.09	-10,344.82	-10,344.82	1.25	-0.354274
03 Sep 09	201,547.09	-10,344.82	-10,344.82	1.25	-0.354274
04 Sep 09	201,547.09	-10,344.82	-10,344.82	1.25	-0.354274
05 Sep 09	201,547.09	-10,344.82	-10,344.82	1.25	-0.354274
06 Sep 09	201,547.09	-10,344.82	-10,344.82	1.25	-0.354274
07 Sep 09	201,547.09	-10,264.82	-10,264.82	1.25	-0.351534
08 Sep 09	201,547.09	-10,297.41	-10,297.41	1.25	-0.352651
09 Sep 09	201,547.09	-10,297.41	-10,297.41	1.25	-0.352651
10 Sep 09	201,547.09	-10,297.41	-10,297.41	1.25	-0.352651
11 Sep 09	201,547.09	-10,297.41	-10,297.41	1.25	-0.352651
12 Sep 09	201,547.09	-10,297.41	-10,297.41	1.25	-0.352651
13 Sep 09	201,547.09	-10,297.41	-10,297.41	1.25	-0.352651
14 Sep 09	201,547.09	-10,297.41	-10,297.41	1.25	-0.352651
15 Sep 09	201,547.09	-10,531.41	-10,531.41	1.25	-0.360664
16 Sep 09	201,337.25	-10,577.14	-10,577.14	1.25	-0.362230
17 Sep 09	201,337.25	-10,577.14	-10,577.14	1.25	-0.362230
18 Sep 09	201,337.25	-10,577.14	-10,577.14	1.25	-0.362230
19 Sep 09	201,337.25	-10,577.14	-10,577.14	1.25	-0.362230
20 Sep 09	201,337.25	-10,577.14	-10,577.14	1.25	-0.362230
21 Sep 09	201,337.25	-10,840.13	-10,840.13	1.25	-0.371237
22 Sep 09	201,337.25	-10,840.13	-10,840.13	1.25	-0.371237
23 Sep 09	201,337.25	-10,840.13	-10,840.13	1.25	-0.371237
24 Sep 09	201,337.25	-10,840.13	-10,840.13	1.25	-0.371237
25 Sep 09	201,337.25	-10,726.11	-10,726.11	1.25	-0.367332
26 Sep 09	201,337.25	-10,726.11	-10,726.11	1.25	-0.367332
27 Sep 09	201,337.25	-10,726.11	-10,726.11	1.25	-0.367332
28 Sep 09	201,337.25	-10,726.11	-10,726.11	1.25	-0.367332
29 Sep 09	201,337.25	-10,828.89	-10,828.89	1.25	-0.370852
30 Sep 09	201,337.25	-10,837.30	-10,837.30	1.25	-0.371140
<b>Total</b>					<b>-10.79</b>

<b>Date:</b>	The net balance of your linked account(s) is offset against the Mortgage balance on a daily basis.
<b>Mortgage balance:</b>	This is the balance outstanding on your mortgage account at the close of each business day.
<b>Linked accounts:</b>	This is the combined net balance of your current account(s) and savings account(s). 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).
<b>Offset balance:</b>	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).
<b>Offset mortgage rate:</b>	This is the rate used to calculate the daily interest charged on your Offset Mortgage account.
<b>Offset benefit:</b>	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:

An offset mortgage allows you the choice to offset against your monthly payment or mortgage term. You can switch between these payment options by calling us on 0800 022 4022\*



**Changes to your Mortgage Account : 96-292-93202**

Date	Type	Description	Debit (£)	Credit (£)	Balance (£)
01 Sep 09		Previous Balance			201,547.09
16 Sep 09		Payment - Thank You		209.84	201,337.25
30 Sep 09		Interest	217.75		201,555.00
01 Oct 09		New Balance			201,555.00

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## 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.

#### **How this statement has been calculated**

All figures shown will be the balances in your account on the statement date. 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 **0800 022 4022\***, for all other balance queries please call **08457 555 555\***.

#### **Interest only customers**

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.

#### **Mortgage Current Account Reserve (Overdraft)**

One of the main features of your Offset is the ability to borrow additional money via your Mortgage 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 Offset rate and is an overdraft facility.

You can make payments to your Mortgage Current Account in the following ways:

**By Standing Order:** If you wish to make a regular monthly payment to your Mortgage Current Account then you can set up a standing order. For a standing order form, please call us on **08457 555 555\*** or visit your local Barclays branch.

**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 Barclays branch. Please have your Mortgage Current Account number available.

#### **Linking accounts to your Offset mortgage**

If you have an offset mortgage and you want to offset other Barclays accounts or to check that your accounts are offsetting against your new mortgage please contact us on **0800 022 4022\*** and ask to speak to the 'Offset Linking Team'.

#### **Using your debit card on your current account(s)**

Please refer to your current account bank statement(s) for details of any charges for using your debit card abroad or in the UK

#### **Affording your mortgage**

If you find you cannot afford your monthly repayments, please contact our dedicated Mortgage Collection Centre help line on the telephone number **0800 022 4022\*** as soon as possible. The Mortgage Collection Centre is open from 8.30am to 5.30pm Monday to Friday, and 9.00am to 1.00pm on Saturday.

By contacting us early, it is more likely that we can try and help you come to an arrangement about your repayments and provide you with details of any charges that may be incurred. These are also set out in our tariff of charges

#### **Customer Service**

Our main helpline will be open from 8.30am to 5.30pm Monday to Friday, and 9.00am to 1.00pm on Saturday.

\*Calls may be recorded and/or monitored for training and security purposes. Call charges will apply for 0845 numbers and may apply for calling our 0800 number. Please check with your service provider.

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