



Monthly Offset Statement

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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

Statement date: 01 Dec 12

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		200,763.31
20-81-21 60074195	Mortgage Current A/C	48,091.82	

Your available funds

Description	Amount available
Reserve (overdraft) limit	23,320.00
Amount used**	0.00
Available	23,320.00

** 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	50.99
To Date	890.04

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.

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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 Nov 12	200,818.49	49,838.65	49,838.65	1.25	1.702139
02 Nov 12	200,818.49	49,838.65	49,838.65	1.25	1.702139
03 Nov 12	200,818.49	49,838.65	49,838.65	1.25	1.702139
04 Nov 12	200,818.49	49,838.65	49,838.65	1.25	1.702139
05 Nov 12	200,818.49	49,838.65	49,838.65	1.25	1.702139
06 Nov 12	200,818.49	49,621.50	49,621.50	1.25	1.694723
07 Nov 12	200,818.49	49,483.25	49,483.25	1.25	1.690001
08 Nov 12	200,818.49	49,233.25	49,233.25	1.25	1.681463
09 Nov 12	200,818.49	49,033.25	49,033.25	1.25	1.674632
10 Nov 12	200,818.49	49,033.25	49,033.25	1.25	1.674632
11 Nov 12	200,818.49	49,033.25	49,033.25	1.25	1.674632
12 Nov 12	200,818.49	47,655.80	47,655.80	1.25	1.627588
13 Nov 12	200,818.49	47,655.80	47,655.80	1.25	1.627588
14 Nov 12	200,818.49	47,655.80	47,655.80	1.25	1.627588
15 Nov 12	200,818.49	47,455.80	47,455.80	1.25	1.620758
16 Nov 12	200,608.65	47,455.80	47,455.80	1.25	1.620758
17 Nov 12	200,608.65	47,455.80	47,455.80	1.25	1.620758
18 Nov 12	200,608.65	47,455.80	47,455.80	1.25	1.620758
19 Nov 12	200,608.65	47,035.80	47,035.80	1.25	1.606413
20 Nov 12	200,608.65	53,231.81	53,231.81	1.25	1.818026
21 Nov 12	200,608.65	53,231.81	53,231.81	1.25	1.818026
22 Nov 12	200,608.65	52,931.81	52,931.81	1.25	1.807780
23 Nov 12	200,608.65	52,931.81	52,931.81	1.25	1.807780
24 Nov 12	200,608.65	52,931.81	52,931.81	1.25	1.807780
25 Nov 12	200,608.65	52,931.81	52,931.81	1.25	1.807780
26 Nov 12	200,608.65	52,891.82	52,891.82	1.25	1.806414
27 Nov 12	200,608.65	52,891.82	52,891.82	1.25	1.806414
28 Nov 12	200,608.65	48,291.82	48,291.82	1.25	1.649310
29 Nov 12	200,608.65	48,291.82	48,291.82	1.25	1.649310
30 Nov 12	200,608.65	48,091.82	48,091.82	1.25	1.642480

Total 50.99

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) 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).
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 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:

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 Nov 12		Previous Balance			200,818.49
16 Nov 12		Payment - Thank You		209.84	200,608.65
30 Nov 12		Interest	154.66		200,763.31
01 Dec 12		New Balance			200,763.31

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Important Information

Please check and keep all statements for future reference.

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, it is essential that you have a suitable repayment vehicle in place to repay the total amount borrowed.

For new Applications valid repayment vehicles include:

- Existing endowment policies;
- Stock and shares ISAs;
- Professionally managed Share Unit or Investment Trusts; and
- Sale of property provided Loan to Value (LTV) does not exceed 66% and there is a minimum of £150,000 equity in the property.

For your own benefit, you should ensure that where your repayment plan requires regular payments that these are kept up to date, **and you should regularly check that your repayment plan is on target to repay your mortgage 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.

Mortgage Current Account Reserve (Overdraft)

One of the main features of your Offset Mortgage is the ability to borrow additional money via your Mortgage Current Account Reserve, using your debit card or cheque book. This additional borrowing is available at the rate that you pay on your Offset Mortgage and is an overdraft facility which can be arranged subject to eligibility and affordability. Please note fees will apply.

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.