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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.

Mortgages: 0800 022 4022\*

Current accounts & savings: 03457 345 345\*

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

Statement date: 02 Jan 16

## 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 number	Description	Credit Balance	Debit Balance
96-292-93202	Mortgage Account		58,030.95
20-81-21 60074195	Mortgage Current A/C	15,785.96	

### Your available funds

Description	Amount available
Reserve (overdraft) limit	144,980.00
Amount used**	0.00
Available	144,980.00

\*\* 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	17.30
To Date	3,595.21

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.

How the interest saved this month was calculated

Date	Mortgage balance (£)	Your linked accounts (£)	Offset balance (£)	Offset Mortgage Rate (%)	Offset benefit (£)
01 Dec 15	58,047.21	18,905.51	18,905.51	1.25	0.647448
02 Dec 15	58,047.21	17,355.51	17,355.51	1.25	0.594366
03 Dec 15	58,047.21	17,355.51	17,355.51	1.25	0.594366
04 Dec 15	58,047.21	17,355.51	17,355.51	1.25	0.594366
05 Dec 15	58,047.21	17,355.51	17,355.51	1.25	0.594366
06 Dec 15	58,047.21	17,355.51	17,355.51	1.25	0.594366
07 Dec 15	58,047.21	16,879.70	16,879.70	1.25	0.578071
08 Dec 15	58,047.21	16,562.38	16,562.38	1.25	0.567204
09 Dec 15	58,047.21	16,362.38	16,362.38	1.25	0.560355
10 Dec 15	58,047.21	16,362.38	16,362.38	1.25	0.560355
11 Dec 15	58,047.21	15,668.07	15,668.07	1.25	0.536577
12 Dec 15	58,047.21	15,668.07	15,668.07	1.25	0.536577
13 Dec 15	58,047.21	15,668.07	15,668.07	1.25	0.536577
14 Dec 15	58,047.21	15,316.67	15,316.67	1.25	0.524543
15 Dec 15	58,047.21	15,242.46	15,242.46	1.25	0.522002
16 Dec 15	57,986.66	15,242.46	15,242.46	1.25	0.522002
17 Dec 15	57,986.66	15,242.46	15,242.46	1.25	0.522002
18 Dec 15	57,986.66	16,337.26	16,337.26	1.25	0.559495
19 Dec 15	57,986.66	16,337.26	16,337.26	1.25	0.559495
20 Dec 15	57,986.66	16,337.26	16,337.26	1.25	0.559495
21 Dec 15	57,986.66	16,111.00	16,111.00	1.25	0.551746
22 Dec 15	57,986.66	16,111.00	16,111.00	1.25	0.551746
23 Dec 15	57,986.66	16,111.00	16,111.00	1.25	0.551746
24 Dec 15	57,986.66	16,111.00	16,111.00	1.25	0.551746
25 Dec 15	57,986.66	16,111.00	16,111.00	1.25	0.551746
26 Dec 15	57,986.66	16,111.00	16,111.00	1.25	0.551746
27 Dec 15	57,986.66	16,111.00	16,111.00	1.25	0.551746
28 Dec 15	57,986.66	16,111.00	16,111.00	1.25	0.551746
29 Dec 15	57,986.66	15,785.96	15,785.96	1.25	0.540615
30 Dec 15	57,986.66	15,785.96	15,785.96	1.25	0.540615
31 Dec 15	57,986.66	15,785.96	15,785.96	1.25	0.540615
<b>Total</b>					<b>17.30</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) 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 Dec 15		Previous Balance			58,047.21
16 Dec 15		Payment - Thank You		60.55	57,986.66
31 Dec 15		Interest	44.29		58,030.95
02 Jan 16		New Balance			58,030.95

## 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 **03457 345 345\***.

### Interest only customers

If you have an interest only mortgage, it is essential that you have an acceptable repayment strategy in place to repay the total amount borrowed.

For new applications, acceptable repayment strategies include:

- Existing endowment policies (minimum 12 months old);
- Stocks and shares ISAs (minimum 12 months old);
- Professionally managed Share, Unit or Investment Trusts (minimum 12 months old); and
- Sale of property provided Loan to Value (LTV) does not exceed 50% and there is a minimum of £300,000 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.

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 **03457 345 345\*** 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 Services, PO Box 8575 Leicester, LE18 9AW

**In person:** 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\***.

You can now check your mortgage balance, view your latest transactions and keep track of your interest rate simply and securely online. If you're not already registered for online banking please call **0345 600 2323\***.

### 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 helpline on **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 may apply for calling 03 and 0800 numbers. 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.