

Openplan Statement

Openplan
from THE WOOLWICH

How to Contact us

74652293

70732

Mr Paul Edward Lisewski
40D Gledstanes Road
West Kensington
London
W14 9HU

Telephone Number : ***0845 0700360**
When calling please be ready to quote your
customer reference and security details.

Internet Address : www.thewoolwich.co.uk

Statement Date : **01 Apr 05**
Statement No : **34**

Customer Reference

L879231100Z : Mr Paul Edward Lisewski

Current Accounts

Open Plan Current Account (2-874-06312)	£0.00
Current Account Reserve (Limit £23,569.45)	- £14,620.58
The balance of your current account is offset against mortgage 96292932023	

Savings

Open Plan Savings Reserve (2-874-06320)	£0.00
Total of Open Plan Savings Reserve	£0.00

The total reserve balance is offset against mortgage 96292932023

Borrowing

Offset Mortgage (96-292-93202-3)	£201,511.58
For details of the interest saved, please refer to your Open Plan Offset statement	

NOTES ABOUT YOUR OPENPLAN STATEMENTS

Barclays Bank PLC is a member of the British Bankers Association. It complies with the Banking Code and the Disability Code of Practice. It is an assurance intermediary and a member of the General Insurance Standards Council.

Please check and keep all statements for future reference. This statement is not a statement for the purposes of Section 352 of the Income and Corporation Taxes Act 1988.

The figures on your Openplan Summary Statement, Current Account and Openplan Savings Reserve transactional statements state the balance in the account as at the date of the statement. These figures may include items that might subsequently be returned. It assumes that all items shown have been correctly posted to your account. Unless you have registered with us to receive payments of interest gross, a deduction for lower rate income tax will be shown. For accounts held in two names where only one account holder has so registered, lower rate income tax has been deducted from half of the gross interest shown overleaf. If you are registered with us to receive payments of interest gross and your circumstances change so that you are no longer entitled to do so, you should inform us immediately. The individual and consolidated balances quoted for Openplan Savings Reserve(s) and the quoted interest rate are based on the current balance(s) as at the date of the statement. Changes to the daily balance during the month may result in changes to the consolidated interest rate on any particular day.

The minimum amount required to be paid to your mortgage before there is an increase in your Secured Overdraft is currently £1,000.00

All balances and holdings shown are based on information provided by The Woolwich, Barclaycard, Barclays Stockbrokers Ltd and where appropriate Barclays Bank PLC group subsidiaries. If you do not agree with the balances and holdings shown, please write to The Woolwich, Openplan Customer Contact Centre, Jackson House, Jackson Road, Clacton-on-Sea, Essex, CO15 1WH or contact the Openplan Customer Contact Centre on 0845 0700360*.

¹For security and training purposes, telephone calls may be recorded or monitored.

NOTES ABOUT YOUR OPENPLAN SUMMARY STATEMENT

Current and Savings Accounts

Barclays Bank PLC trading as "The Woolwich"

Investing

Woolwich Unit Trust Managers Ltd. Registered in England No. 2364834.

Woolwich Plan Managers Ltd. Registered in England No 3230386.

Woolwich Plan Managers Ltd. is the ISA Manager for the Woolwich ISA. It delegates management of the ISA Unit Trust Account to Woolwich Unit Trust Managers Ltd. and delegates management of the ISA Cash Account to The Woolwich.

For Woolwich Unit Trust Managers Ltd, Woolwich Plan Managers Ltd and the Woolwich ISA Unit Trust Account:

The value of investments is not guaranteed and may go down as well as up. Past performance is not necessarily a guide to future performance. All valuations shown are based on the statement date unless otherwise stated. If you have invested recently, or invested when the buying (offer) price was higher than it is now, the total value of your investment may not yet show an increase over the amount originally invested. We recommend that stock market based investments should be retained for a period of at least five years, as the difference between the buying and selling price must be made up by growth in the unit price or share price before your investment can move into profit.

All Unit Trust prices are bid prices. The bid price is the selling price on the summary statement date and is the price that would have been used to calculate the value of your investment had you sold on a forward basis on the summary statement date.

For Woolwich Plan Managers Ltd - WPM Barclays Share PEP:

The share prices quoted are bid prices. The bid price is the published selling price at the close of business on the statement date. It is not guaranteed that the shares can be sold at that price.

The PEP valuation contains details of the investments which comprise your portfolio on the date of the valuation. It may include investments which are the subject of transactions which have been effected but remain unsettled on the valuation date. Please note that if you sell, the amount you receive will be reduced by the charges applying on the sale.

For Barclays Stockbrokers Ltd:

Barclays Stockbrokers is the group name for the businesses of:-

Barclays Stockbrokers Limited a member of the London Stock Exchange. Regulated by the Financial Services Authority.

Registered in England. Registered No. 1986161

Barclays Bank Trust Company Limited. Regulated by the Financial Services Authority.

Registered in England. Registered No. 920880

The Registered Office for both companies is 54 Lombard Street, London EC3P 3AH

All balances and holdings are based on information provided by Barclays Stockbrokers. Please refer to your quarterly statement for details of individual transactions.

Borrowing

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Protecting

Woolwich Life Assurance Company Ltd. Registered in England No. 151731.

Woolwich Insurance Services Ltd. Registered in England No. 1980566. Barclays Insurance Services Company Limited. Registered Office: 54 Lombard Street, London EC3P 3AH. Registered in England No 973765. Both are Insurance Intermediaries and members of the General Insurance Standards Council.

Insured and assured values may have excess, limitation or other conditions applied. Please refer to your insurance policy documents for full details.

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.

The Woolwich Annual Summary Information

We are pleased to give you a summary of all our current savings products and the interest rates and interest rate tiers that have applied over the past year.

During this period, changes to the Bank of England Base Rate were as follows:

6 Nov 03 5 Feb 04 6 May 04 10 June 04 5 Aug 04

Base Rate	3.75%	4.00%	4.25%	4.50%	4.75%
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We are providing this information as part of our commitment to you under the Banking Code, so that you can review the savings accounts you have and also keep up to date on our other savings products and services which may be of interest to you.

The products we currently offer are listed along with a brief summary of the account's key features, followed by the interest rates that have applied from 1st January 2004 until 31st December 2005.

This leaflet also contains important information about a change to the Woolwich Instant Cash Account. Please see the section on Woolwich Instant Cash Account for details.

Please note that current interest rates may differ to those published here as this provides an historic summary of interest rates for the calendar year 2004 as explained above.

We have not included fixed rate products where the interest rate remains the same throughout the term specified.

If you have any queries about this summary, please call our customer helpline on 0845 604 0580* (Monday to Sunday 7am to 11pm) or call into any of our branches.

Definitions

"Gross" means before deduction of income tax.

"AER" stands for Annual Equivalent Rate and is a notional rate which illustrates what the gross interest or tax free rate would be if interest was paid and compounded each year.

"Tax Free" means the rate of interest payable where interest is exempt from income tax. Tax reliefs may change and their value will depend upon your own financial circumstances.

Cash ISA	Tax-free card account. No notice. Opening balance £1.													
Rate Change Date	Rates from 01/12/2003		Rates from 02/02/2004		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004			
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	AER	Annual Gross	AER Monthly Interest Option	Monthly Gross
£1+	3.40%	n/a	3.40%	n/a	3.65%	n/a	3.95%	n/a	4.20%	n/a	4.45%	4.45%	n/a	n/a
£3,000+	3.50%	n/a	3.50%	n/a	3.75%	n/a	4.05%	n/a	4.30%	n/a	4.55%	4.55%	n/a	n/a
£6,000+	3.60%	n/a	3.60%	n/a	3.85%	n/a	4.05%	n/a	4.30%	n/a	4.55%	4.55%	n/a	n/a
£9,000+	3.70%	n/a	3.60%	n/a	3.95%	n/a	4.20%	n/a	4.45%	n/a	4.70%	4.70%	n/a	n/a
£12,000+	3.70%	n/a	3.70%	n/a	3.95%	n/a	4.35%	n/a	4.60%	n/a	4.85%	4.85%	n/a	n/a
£18,000+	3.80%	n/a	3.80%	n/a	4.05%	n/a	4.75%	n/a	5.00%	n/a	5.25%	5.25%	n/a	n/a
£21,000+	3.90%	n/a	4.00%	n/a	4.25%	n/a	4.75%	n/a	5.00%	n/a	5.25%	5.25%	n/a	n/a

TESSA Maturity ISA	Available to TESSA only ISAs transferred from other providers only. Tax-free card account. No notice.													
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004					
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	AER	Annual Gross	AER Monthly Interest Option	Monthly Gross		
£1+	3.40%	n/a	3.65%	n/a	3.95%	n/a	4.20%	n/a	4.45%	4.45%	n/a	n/a		
£3,000+	3.50%	n/a	3.75%	n/a	4.05%	n/a	4.30%	n/a	4.55%	4.55%	n/a	n/a		
£6,000+	3.60%	n/a	3.85%	n/a	4.05%	n/a	4.30%	n/a	4.55%	4.55%	n/a	n/a		
£9,000+	3.70%	n/a	3.95%	n/a	4.20%	n/a	4.45%	n/a	4.70%	4.70%	n/a	n/a		

Cash ISA and Maturity ISA

Woolwich TESSA Maturity ISA funds can be transferred into a Woolwich Mini Cash ISA. This does not affect your annual ISA allowance.

Both of the Woolwich Cash ISAs meet the Government CAT Standards. The favourable tax-free treatment of ISAs may not continue in the future.

CAT Standard for Cash ISA

CHARGES: No one-off or regular charges of any kind e.g: no charges for withdrawals or for any regular services (such as use of ATMs), except charges for replacements (e.g: duplicate statements, lost cards) are permitted.

ACCESS: Minimum transaction size no greater than £10. Withdrawals within seven working days or less.

TERMS: Interest rate no lower than 2% below base rate. Upward interest rate changes to reflect base rate movements within a calendar month. Downward changes may be slower. No other conditions e.g: no limits on frequency of withdrawals.

Branch Saver		Interest rates and charges					
Rate Change Date	Rates from 29/06/2004		Rates from 05/08/2004		Rates from 01/09/2004		AER
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	
£1,000+	3.60%	3.54%	3.85%	3.85%	3.78%		
£10,000+	3.80%	3.74%	4.05%	4.05%	3.98%		
£25,000+	3.90%	3.83%	4.15%	4.15%	4.07%		
£50,000+	4.00%	3.93%	4.25%	4.25%	4.17%		
£100,000+	4.15%	4.07%	4.40%	4.40%	4.31%		

Balances below minimal balance pay a nominal rate of interest at 0.10% gross p.a./AER.

Monthly Saver		No notice, ATM Card. Opening balance £25. Rates exclude a variable conditional annual bonus, currently 1.25% gross.													
Rate Change Date	Rates from 01/12/03			Rates from 01/03/2004			Rates from 01/06/2004			Rates from 01/07/2004			Rates from 01/09/2004		
	AER	Annual Gross	Monthly Gross	AER	Annual Gross	Monthly Gross	AER	Annual Gross	Monthly Gross	AER	Annual Gross	Monthly Gross	AER	Annual Gross	Monthly Gross
£25+	2.27%	n/a	2.25%	2.53%	n/a	2.50%	2.78%	n/a	2.75%	3.04%	n/a	3.00%	3.30%	n/a	3.25%

Annual bonus is payable upon anniversary of account opening and is subject to 11 out of 12 monthly credits of at least £25 per month being paid into the account during the 12 month period.

Balances below minimum balance pay a nominal rate of interest at 0.10% gross p.a./AER.

Direct Access		Postal and telephone account. No notice. Opening balance £1,000.												
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004		AER	Annual Gross	AER Monthly Interest option	Monthly Gross
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross				
£1,000+	2.85%	2.72%	3.10%	2.97%	3.65%	3.52%	3.90%	3.77%	4.15%	4.15%	4.09%	4.09%	4.02%	
£10,000+	3.00%	2.86%	3.25%	3.11%	3.75%	3.61%	4.00%	3.86%	4.25%	4.25%	4.19%	4.19%	4.11%	
£25,000+	3.10%	2.96%	3.35%	3.21%	3.85%	3.71%	4.10%	3.96%	4.35%	4.35%	4.29%	4.29%	4.21%	
£50,000+	3.25%	3.11%	3.50%	3.36%	3.95%	3.81%	4.20%	4.06%	4.45%	4.45%	4.40%	4.40%	4.31%	
£100,000+	3.50%	3.35%	3.75%	3.60%	4.10%	3.95%	4.35%	4.20%	4.60%	4.60%	4.54%	4.54%	4.45%	

Balances below minimum balance pay nominal rate of interest at 0.10% gross p.a./AER.

Premier Bonus (closed to new business)		Restricted to selected matured bonds only. Rate excludes 0.50% gross bonus (variable) Interest paid after 12 months.												
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004		AER	Annual Gross	AER Monthly Interest option	Monthly Gross
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross				
£500+	2.00%	1.93%	2.25%	2.18%	2.50%	2.43%	2.75%	2.68%	3.00%	2.93%	3.25%	3.25%	3.23%	3.18%
£100,000+	2.25%	2.18%	2.50%	2.43%	2.75%	2.68%	3.00%	2.93%	3.25%	3.25%	3.23%	3.23%	3.18%	

Balances below minimum balance pay a nominal rate of interest at 0.10% gross p.a./AER.

Woolwich for Kids		Branch based, passbook account. No notice. For customers under the age of 16. Opening balance £1.												
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004		AER	Annual Gross	AER Monthly Interest option	Monthly Gross
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross				
£1+	3.20%	n/a	3.45%	n/a	3.70%	n/a	3.95%	n/a	4.20%	4.20%	4.20%	4.20%	4.20%	n/a

30 Day Saver (closed to new business) (previously called Premier 30)		Branch based passbook account. One withdrawal up to £10,000 per year without notice or penalty. Additional withdrawals require 30 days' notice. Opening balance £50.												
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004		AER	Annual Gross	AER Monthly Interest option	Monthly Gross
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross				
£50+	1.65%	1.54%	1.90%	1.79%	2.15%	2.04%	2.40%	2.40%	2.31%	2.29%				
£10,000+	1.75%	1.64%	2.00%	1.89%	2.25%	2.14%	2.50%	2.50%	2.42%	2.39%				
£50,000+	1.80%	1.69%	2.05%	1.94%	2.30%	2.19%	2.55%	2.55%	2.47%	2.44%				
£100,000+	2.30%	2.18%	2.55%	2.43%	2.80%	2.68%	3.05%	3.05%	2.97%	2.93%				
£200,000+	2.70%	2.57%	2.95%	2.82%	3.20%	3.07%	3.45%	3.45%	3.37%	3.32%				

Includes balances transferred from Premier 90. Name changed from Premier 30 to 30 Day Saver on 16 May 2003.

Balances below minimum balance pay a nominal rate of interest at 0.10% gross p.a./AER.

Premier Instant (closed to new business)		Branch based, passbook account. One free withdrawal per month. Opening balance £1.												
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004		AER	Annual Gross	AER Monthly Interest option	Monthly Gross
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross				
£1+	0.40%	0.40%	0.65%	0.65%	0.80%	0.80%	1.05%	1.05%	1.06%	1.05%				
£25,000+	0.50%	0.45%	0.75%	0.70%	0.90%	0.85%	1.15%	1.15%	1.11%	1.10%				
£50,000+	0.90%	0.85%	1.15%	1.10%	1.30%	1.25%	1.55%	1.55%	1.51%	1.50%				
£100,000+	1.55%	1.49%	1.80%	1.74%	1.95%	1.89%	2.20%	2.20%	2.16%	2.14%				

Premier Instant was closed to new business on 16 May 2003.

Premier Plus (closed to new business)	Branch based, passbook account. 2 year term account. Withdrawal restrictions apply. Opening balance £500.								
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/09/2004		
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	AER	Annual Gross	AER Monthly Interest option
£500+	3.10%	3.06%	3.35%	3.31%	3.50%	3.46%	3.75%	3.75%	3.77%
£25,000+	3.10%	3.06%	3.35%	3.31%	3.50%	3.46%	3.75%	3.75%	3.77%
£50,000+	3.10%	3.06%	3.35%	3.31%	3.50%	3.46%	3.75%	3.75%	3.77%
£100,000+	3.10%	3.06%	3.35%	3.31%	3.50%	3.46%	3.75%	3.75%	3.77%

Premier Plus was closed to new business on 16 May 2003.

Balances below minimum balance pay a nominal rate of interest at 0.10% gross p.a./AER.

Openplan Savings Reserve	Card account. No notice. Only available to those customers who have opened an Openplan Current Account. Minimum opening balance: Openplan for Savers £5,000. Openplan Money Manager £1 and an agreement to a monthly credit of £250.								
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/07/2004		Rates from 01/09/2004		
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	AER	Annual Gross	Monthly Gross
£1+	2.50%	2.47%	2.75%	2.72%	2.80%	2.76%	3.05%	3.05%	3.01%
£1,000+	2.75%	2.72%	2.85%	2.81%	3.05%	3.01%	3.31%	3.31%	3.26%
£10,000+	2.85%	2.81%	3.00%	2.96%	3.15%	3.11%	3.41%	3.41%	3.36%
£25,000+	2.95%	2.91%	3.15%	3.11%	3.35%	3.30%	3.61%	3.61%	3.55%
£50,000+	3.20%	3.15%	3.45%	3.40%	3.65%	3.59%	3.91%	3.91%	3.84%
£100,000+	3.35%	3.30%	3.60%	3.54%	3.65%	3.59%	3.91%	3.91%	3.84%

Openplan Current Account	Card account. No notice. Subject to status.								
Rate Change Date	Rates from 01/08/2003								
	AER	Annual Gross	Monthly Gross						
£1+	0.10%	0.10%	0.10%						

Woolwich Instant Cash Account

The Woolwich Instant Cash Account is an everyday bank account and offers an easy way to access your money, with a minimum deposit of only £1 and a choice of card or a passbook. The card option allows you to make withdrawals at cash machines in the LINK network and set up standing orders and direct debits. Both options give you access to your money over the branch counter free of charge.

Woolwich Instant Cash Account	Includes Prime Gold customers transferred on 17 September 2001.								
Rate Change Date	Rates from 01/12/2001		Rates from 01/03/2004		Rates from 01/05/2004				
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	AER	Annual Gross	Monthly Gross		
£1+	0.10%	0.10%	0.15%	0.15%	0.10%	0.10%	0.10%		

[†]This account has seen no rate changes in 2002 or 2003.

Important Information:

Please note that with effect from 1st May 2004 the interest rate applicable to the Woolwich Instant Cash Account was fixed at 0.10% gross p.a./AER and is no longer variable.

TESSA 1 and 2 (closed to new business)	Tax-free branch based passbook account. 5 year term. Withdrawal restrictions apply.								
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004 to 05/04/2004						
	Annual Gross	Monthly Gross	AER	Annual Gross	Monthly Gross				
£1+	3.70%	n/a	3.95%	3.95%	n/a				

Note: All TESSAs matured by the 5th April 2004. TESSA customers will have been contacted prior to maturity. However, if you have any questions concerning your matured TESSA funds please contact your local branch.

Maturity Options Account	Restricted to matured term passbook accounts only. No notice.											
Rate Change Date	Rates from 16/05/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004			
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	AER	Annual Gross	AER Monthly Interest Option	Monthly Gross
£1+	0.15%	0.15%	0.30%	0.30%	0.55%	0.55%	0.80%	0.80%	1.05%	1.05%	1.06%	1.05%

Card Saver and ISAVE Card Saver	Card based. No notice. Opening balance £50.											
Rate Change Date	Rates from 01/12/2003		Rates from 01/03/2004		Rates from 01/06/2004		Rates from 01/07/2004		Rates from 01/09/2004			
	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	Annual Gross	Monthly Gross	AER	Annual Gross	AER Monthly Interest option	Monthly Gross
£50+	2.50%	2.37%	2.75%	2.62%	3.00%	2.87%	3.15%	3.02%	3.40%	3.40%	3.32%	3.27%
£25,000+	2.50%	2.37%	2.75%	2.62%	3.00%	2.87%	3.15%	3.02%	3.40%	3.40%	3.32%	3.27%
£50,000+	2.75%	2.62%	3.00%	2.87%	3.25%	3.12%	3.50%	3.37%	3.75%	3.75%	3.68%	3.62%
£100,000+	3.15%	3.01%	3.40%	3.26%	3.55%	3.41%	3.65%	3.51%	3.90%	3.90%	3.83%	3.76%

No interest payable where balance below £50.

IMPORTANT INFORMATION

Details of current rates and charges can be obtained from any Woolwich branch, by telephoning 0845 604 0580* (Monday to Sunday 7am to 11pm) or by looking on our internet site www.woolwich.co.uk

Whenever our interest rates change we will advertise them in the following newspapers: Daily Mail, Daily Telegraph, The Scotsman and The Belfast Telegraph.

If we believe additional products and services may be of interest to you we will bring them to your attention. You may at any time let us know that you no longer wish to receive this information by writing to: The Woolwich, Registrations Unit, Watling Street, Bexleyheath, Kent DA6 7RR. Please quote your account number(s).

For Individual Savings Account (ISA) Customers

If you have subscribed to a Woolwich ISA in the 2004/2005 tax year, you may continue to make subscriptions in the next tax year (2005/2006) without completing a new application form.

Maxi ISA Investors

If you have subscribed to a Woolwich Maxi ISA this tax year (2004/2005), and you continue to subscribe to this ISA in the next tax year (2005/2006) you will not be able to subscribe to another ISA in the same tax year (2005/2006).

Mini ISA Investors

If you have subscribed to a Woolwich Mini Unit Trust ISA or a Woolwich Mini Cash ISA in this tax year (2004/2005) and you continue to subscribe to this ISA in the next tax year (2005/2006), you will not be able to subscribe to a Maxi ISA or another Mini ISA of the same component type in the same tax year (2005/2006).

The tax year runs from 6 April 2004 to 5 April 2005. You can check whether you have subscribed to your Woolwich ISA in this tax year from your ISA statements.

***Telephone calls between us may be recorded or monitored for training purposes. Calls will be charged at your local rate.**