

Openplan Statement

Openplan
from THE WOOLWICH

How to Contact us

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 Jul 05

Statement No : 37

79821087

70732

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

Customer Reference

L879231100Z : Mr Paul Edward Lisewski

Current Accounts

Open Plan Current Account (2-874-06312)

£0.00

Current Account Reserve (Limit £22,554.37)

- £3,385.42

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)

£201,569.81

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 0700360¹.

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.