

# Monthly Statement

20 January 2016

Doctor Stephen Houlton and Mrs Anne Houlton  
69A Hardy Barn  
Shipley, Heanor  
Derbyshire  
DE75 7LY

**PLAN NUMBER** P502632705  
**STATEMENT NUMBER** 178  
**PAGE** 1 of 7



## Current Account

**NAME** Stephen Houlton and Anne Houlton  
**JAR NAME** Current Account  
**CURRENT ACCOUNT NUMBER** 00450828  
**SORT CODE** 11-91-00  
**IBAN** GB34 HLFX 1191 0000 4508 28  
**BIC** BOFSGB2S  
**YOUR ARRANGED OVERDRAFT LIMIT** £7,000.00  
**PREVIOUS STATEMENT DATE** 21 December 2015

| DATE               | DESCRIPTION  | IN       | OUT    | BALANCE £       |
|--------------------|--|----------|--------|-----------------|
| <b>22 Dec 2015</b> | <b>BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT</b> |          |        | <b>2,546.93</b> |
| 22 Dec 2015        | CHEQUE - 100359  |          | 40.00  | 2,506.93        |
| 22 Dec 2015        | FPS - ACER LETTINGS                                    |          | 500.00 | 2,006.93        |
| 22 Dec 2015        | TRANSFER   | 5,000.00 |        | 7,006.93        |
| 29 Dec 2015        | FPS - MONTHLY RENT                                     | 0.01     |        | 7,006.94        |
| 29 Dec 2015        | DIRECT DEBIT - ALDERMORE BANK PLC                      |          | 348.60 | 6,658.34        |
| 30 Dec 2015        | DIRECT DEBIT - AMBER VALLEY BC                         |          | 262.00 | 6,396.34        |
| 31 Dec 2015        | DIRECT DEBIT - UTILITY WAREHOUSE                       |          | 96.50  | 6,299.84        |
| 31 Dec 2015        | FPS - SALARY   | 663.00   |        | 6,962.84        |
| 4 Jan 2016         | DIRECT DEBIT - YOUR PROPERTY NETW                      |          | 6.95   | 6,955.89        |
| 4 Jan 2016         | DIRECT DEBIT - AIG LIFE LIMITED                        |          | 9.65   | 6,946.24        |
| 4 Jan 2016         | DIRECT DEBIT - PRUDENTIAL                              |          | 136.78 | 6,809.46        |
| 4 Jan 2016         | DIRECT DEBIT - BHAM MIDSHIRES                          |          | 168.84 | 6,640.62        |
| 4 Jan 2016         | DIRECT DEBIT - NORTHERN ROCK DD                        |          | 182.50 | 6,458.12        |
| 4 Jan 2016         | DIRECT DEBIT - VIRGIN MONEY DD                         |          | 182.60 | 6,275.52        |
| 4 Jan 2016         | DIRECT DEBIT - VIRGIN MONEY DD                         |          | 201.60 | 6,073.92        |
| 4 Jan 2016         | DIRECT DEBIT - VIRGIN MONEY DD                         |          | 217.60 | 5,856.32        |
| 4 Jan 2016         | DIRECT DEBIT - NORTHERN ROCK DD                        |          | 261.30 | 5,595.02        |
| 4 Jan 2016         | DIRECT DEBIT - ALDERMORE BANK PLC                      |          | 275.04 | 5,319.98        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                        |          | 311.66 | 5,008.32        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                        |          | 323.73 | 4,684.59        |
| <b>4 Jan 2016</b>  | <b>BALANCE CARRIED FORWARD TO PAGE 2</b>               |          |        | <b>4,684.59</b> |

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## Current Account

PLAN NUMBER P502632705  
STATEMENT NUMBER 178  
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NAME Stephen Houlton and Anne Houlton  
JAR NAME Current Account  
CURRENT ACCOUNT NUMBER 00450828  
SORT CODE 11-91-00  
IBAN GB34 HLFX 1191 0000 4508 28  
BIC BOFSGB2S  
YOUR ARRANGED  
OVERDRAFT LIMIT £7,000.00  
PREVIOUS STATEMENT DATE 21 December 2015

| DATE               | DESCRIPTION                              | IN        | OUT       | BALANCE £       |
|--------------------|--|-----------|-----------|-----------------|
|                    | <b>CONTD.</b>                            |           |           |                 |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS          |           | 351.46    | 4,333.13        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS          |           | 351.46    | 3,981.67        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS          |           | 362.88    | 3,618.79        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS          |           | 383.42    | 3,235.37        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS          |           | 415.23    | 2,820.14        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS          |           | 415.55    | 2,404.59        |
| 4 Jan 2016         | DIRECT DEBIT - RBS BUSINESS LOAN         |           | 650.06    | 1,754.53        |
| 4 Jan 2016         | TRANSFER                                 | 4,000.00  |           | 5,754.53        |
| 5 Jan 2016         | CHEQUE - 100358                          |           | 1,465.16  | 4,289.37        |
| 5 Jan 2016         | DIRECT DEBIT - AMERICAN EXPRESS          |           | 4,580.44  | 291.07 DR       |
| 5 Jan 2016         | TRANSFER                                 | 5,000.00  |           | 4,708.93        |
| 7 Jan 2016         | CHEQUE                                   | 2.00      |           | 4,710.93        |
| 7 Jan 2016         | DIRECT DEBIT - TALK TALK TELECOM         |           | 44.89     | 4,666.04        |
| 7 Jan 2016         | CHEQUE                                   | 100.00    |           | 4,766.04        |
| 7 Jan 2016         | CHEQUE                                   | 143.29    |           | 4,909.33        |
| 7 Jan 2016         | DIRECT DEBIT - SHAWBROOK BANK LTD        |           | 494.74    | 4,414.59        |
| 7 Jan 2016         | CHEQUE                                   | 1,164.37  |           | 5,578.96        |
| 7 Jan 2016         | FPS - LANDLORD BALANCE                   | 18,000.00 |           | 23,578.96       |
| 8 Jan 2016         | BANK CREDIT - NHS TAX0000692.25          | 3,247.55  |           | 26,826.51       |
| 8 Jan 2016         | FPS - LANDLORD BALANCE                   | 10,531.34 |           | 37,357.85       |
| 8 Jan 2016         | TRANSFER                                 |           | 30,000.00 | 7,357.85        |
| 11 Jan 2016        | FPS - N TAMPLIN                          |           | 100.00    | 7,257.85        |
| 12 Jan 2016        | FPS - MUM                                | 908.00    |           | 8,165.85        |
| 13 Jan 2016        | DIRECT DEBIT - BHAM MIDSHIRES            |           | 177.91    | 7,987.94        |
| 13 Jan 2016        | PAYMENT - TMW                            |           | 303.43    | 7,684.51        |
| 13 Jan 2016        | PAYMENT - Fred Davidson                  |           | 385.00    | 7,299.51        |
| 15 Jan 2016        | DIRECT DEBIT - TESCO MOBILE              |           | 31.34     | 7,268.17        |
| 15 Jan 2016        | FPS RETURN - 12792948                    | 303.43    |           | 7,571.60        |
| 15 Jan 2016        | DIRECT DEBIT - MBNA INTERNATIONAL        |           | 1,564.26  | 6,007.34        |
| 18 Jan 2016        | DIRECT DEBIT - BHAM MIDSHIRES            |           | 169.20    | 5,838.14        |
| <b>18 Jan 2016</b> | <b>BALANCE CARRIED FORWARD TO PAGE 3</b> |           |           | <b>5,838.14</b> |



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# Monthly Statement

20 January 2016



## Current Account

**PLAN NUMBER** P502632705  
**STATEMENT NUMBER** 178  
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**NAME** Stephen Houlton and Anne Houlton  
**JAR NAME** Current Account  
**CURRENT ACCOUNT NUMBER** 00450828  
**SORT CODE** 11-91-00  
**IBAN** GB34 HLFX 1191 0000 4508 28  
**BIC** BOFSGB2S

**YOUR ARRANGED OVERDRAFT LIMIT** £7,000.00  
**PREVIOUS STATEMENT DATE** 21 December 2015

| DATE               | DESCRIPTION                                      | IN       | OUT      | BALANCE £        |
|--------------------|--|----------|----------|------------------|
|                    | <b>CONTD.</b>                                    |          |          |                  |
| 18 Jan 2016        | FPS - 28 SEVENTH                                 | 395.00   |          | 6,233.14         |
| 19 Jan 2016        | PAYMENT - KLM                                    |          | 522.88   | 5,710.26         |
| 19 Jan 2016        | BANK CREDIT - KNOTFREE LIMITED                   | 7,470.00 |          | 13,180.26        |
| 20 Jan 2016        | TRANSFER   |          | 2,006.80 | 11,173.46        |
| <b>20 Jan 2016</b> | <b>BALANCE CARRIED FORWARD TO NEXT STATEMENT</b> |          |          | <b>11,173.46</b> |

### Overdraft Interest Rates

The tables below show the variable interest rates charged on overdrawn balances during the period of this statement.

#### Arranged Overdraft Rates

| Date From    | Date To         | Arranged Overdraft Rate |
|--------------|-----------------|-------------------------|
| 2 April 2009 | 20 January 2016 | 10.05 % EAR* (variable) |

\* EAR stands for Equivalent Annual Rate. It shows what the interest would be if interest was taken from your account once a year. It does not take account of any fees or charges.

#### Unarranged Overdraft Rates

| Date From    | Date To         | Unarranged Overdraft Rate |
|--------------|-----------------|---------------------------|
| 2 April 2009 | 20 January 2016 | 25.25 % EAR* (variable)   |

\* EAR stands for Equivalent Annual Rate. It shows what the interest would be if interest was taken from your account once a year. It does not take account of any fees or charges.

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20 January 2016



## Current Account

**PLAN NUMBER** P502632705  
**STATEMENT NUMBER** 178  
**PAGE** 4 of 7  
**NAME** Stephen Houlton and Anne Houlton  
**JAR NAME** Current Account  
**CURRENT ACCOUNT NUMBER** 00450828  
**SORT CODE** 11-91-00  
**IBAN** GB34 HLFX 1191 0000 4508 28  
**BIC** BOFSGB2S  
**YOUR ARRANGED OVERDRAFT LIMIT** £7,000.00  
**PREVIOUS STATEMENT DATE** 21 December 2015

### Unarranged Overdraft fee - £28.00

We can vary the interest rate and charges for an Unarranged Overdraft as set out in Section D of the Intelligent Finance Conditions June 2014. To request a copy call 0845 609 4343 or visit if.com

If you offset, you can choose not to receive any interest on the balances of your current account and/or savings. In return, you pay no interest on the equivalent amount on your mortgage and/or personal loan.

Alternatively, if you offset, you can choose to receive interest on your current account and/or savings account balances at the same rate as your borrowings. Any portion of your current account and/or savings account balances that are greater than your borrowings will still receive interest at the usual rate.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.



## Current Account

**NAME** Anne Houlton  
**JAR NAME** Bills Account  
**CURRENT ACCOUNT NUMBER** 00956584  
**SORT CODE** 11-91-00  
**IBAN** GB88 HLFX 1191 0000 9565 84  
**BIC** BOFSGB2S  
**YOUR ARRANGED OVERDRAFT LIMIT** £6,000.00  
**PREVIOUS STATEMENT DATE** 21 December 2015

| DATE               | DESCRIPTION  | IN       | OUT    | BALANCE £       |
|--------------------|--|----------|--------|-----------------|
| <b>22 Dec 2015</b> | <b>BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT</b> |          |        | <b>4,069.62</b> |
| 22 Dec 2015        | TRANSFER   | 3,000.00 |        | 7,069.62        |
| 23 Dec 2015        | DIRECT DEBIT - TMW DDR                                 |          | 217.99 | 6,851.63        |
| 23 Dec 2015        | DIRECT DEBIT - TMW DDR                                 |          | 240.14 | 6,611.49        |
| 29 Dec 2015        | DIRECT DEBIT - MORTGAGE EXPRESS                        |          | 119.85 | 6,491.64        |
| 29 Dec 2015        | DIRECT DEBIT - OXFAM DD                                |          | 120.00 | 6,371.64        |
| 29 Dec 2015        | DIRECT DEBIT - MORTGAGE EXPRESS                        |          | 131.63 | 6,240.01        |
| 30 Dec 2015        | DIRECT DEBIT - LV LIFE                                 |          | 12.35  | 6,227.66        |
| 30 Dec 2015        | DIRECT DEBIT - TMW DDR                                 |          | 182.33 | 6,045.33        |
| 30 Dec 2015        | DIRECT DEBIT - TMW DDR                                 |          | 190.00 | 5,855.33        |
| 30 Dec 2015        | DIRECT DEBIT - TMW DDR                                 |          | 195.07 | 5,660.26        |
| 31 Dec 2015        | DIRECT DEBIT - TMW DDR                                 |          | 220.67 | 5,439.59        |
| <b>31 Dec 2015</b> | <b>BALANCE CARRIED FORWARD TO PAGE 5</b>               |          |        | <b>5,439.59</b> |



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20 January 2016



## Current Account

**PLAN NUMBER** P502632705  
**STATEMENT NUMBER** 178  
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**NAME** Anne Houlton  
**JAR NAME** Bills Account  
**CURRENT ACCOUNT NUMBER** 00956584  
**SORT CODE** 11-91-00  
**IBAN** GB88 HLFX 1191 0000 9565 84  
**BIC** BOFSGB2S  
**YOUR ARRANGED OVERDRAFT LIMIT** £6,000.00  
**PREVIOUS STATEMENT DATE** 21 December 2015

| DATE               | DESCRIPTION                                      | IN       | OUT    | BALANCE £       |
|--------------------|--|----------|--------|-----------------|
|                    | <b>CONTD.</b>                                    |          |        |                 |
| 31 Dec 2015        | DIRECT DEBIT - TMW DDR                           |          | 243.68 | 5,195.91        |
| 31 Dec 2015        | DIRECT DEBIT - PARAGON MORTGAGES                 |          | 280.56 | 4,915.35        |
| 31 Dec 2015        | DIRECT DEBIT - PARAGON MORTGAGES                 |          | 305.73 | 4,609.62        |
| 31 Dec 2015        | DIRECT DEBIT - PARAGON MORTGAGES                 |          | 343.66 | 4,265.96        |
| 4 Jan 2016         | DIRECT DEBIT - TV LICENCE MBP                    |          | 12.12  | 4,253.84        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 110.29 | 4,143.55        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 114.21 | 4,029.34        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 115.13 | 3,914.21        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 125.15 | 3,789.06        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 141.00 | 3,648.06        |
| 4 Jan 2016         | DIRECT DEBIT - VIRGIN MONEY DD                   |          | 141.23 | 3,506.83        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 158.43 | 3,348.40        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 279.14 | 3,069.26        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 291.14 | 2,778.12        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 372.61 | 2,405.51        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 384.98 | 2,020.53        |
| 4 Jan 2016         | DIRECT DEBIT - MORTGAGE EXPRESS                  |          | 390.80 | 1,629.73        |
| 4 Jan 2016         | TRANSFER   | 4,000.00 |        | 5,629.73        |
| 6 Jan 2016         | DIRECT DEBIT - TMW DDR                           |          | 169.55 | 5,460.18        |
| 6 Jan 2016         | DIRECT DEBIT - TMW DDR                           |          | 196.48 | 5,263.70        |
| 7 Jan 2016         | DIRECT DEBIT - DENTISTS & GENERAL                |          | 21.50  | 5,242.20        |
| 8 Jan 2016         | DIRECT DEBIT - TMW DDR                           |          | 220.67 | 5,021.53        |
| 20 Jan 2016        | TAX DEDUCTED                                     |          | 0.05   | 5,021.48        |
| 20 Jan 2016        | INTEREST   | 0.26     |        | 5,021.74        |
| 20 Jan 2016        | DIRECT DEBIT - TMW DDR                           |          | 207.89 | 4,813.85        |
| 20 Jan 2016        | DIRECT DEBIT - TMW DDR                           |          | 284.58 | 4,529.27        |
| <b>20 Jan 2016</b> | <b>BALANCE CARRIED FORWARD TO NEXT STATEMENT</b> |          |        | <b>4,529.27</b> |

### Overdraft Interest Rates

The tables below show the variable interest rates charged on overdrawn balances during the period of this statement.

# Monthly Statement

20 January 2016



## Current Account

|                               |                             |
|-------------------------------|-----------------------------|
| PLAN NUMBER                   | P502632705                  |
| STATEMENT NUMBER              | 178                         |
| PAGE                          | 6 of 7                      |
| NAME                          | Anne Houlton                |
| JAR NAME                      | Bills Account               |
| CURRENT ACCOUNT NUMBER        | 00956584                    |
| SORT CODE                     | 11-91-00                    |
| IBAN                          | GB88 HLFX 1191 0000 9565 84 |
| BIC                           | BOFSGB2S                    |
| YOUR ARRANGED OVERDRAFT LIMIT | £6,000.00                   |
| PREVIOUS STATEMENT DATE       | 21 December 2015            |

### Arranged Overdraft Rates

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| Date From    | Date To         | Unarranged Overdraft Rate |
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\* EAR stands for Equivalent Annual Rate. It shows what the interest would be if interest was taken from your account once a year. It does not take account of any fees or charges.

### Unarranged Overdraft fee - £28.00

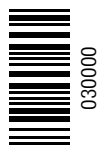
We can vary the interest rate and charges for an Unarranged Overdraft as set out in Section D of the Intelligent Finance Conditions June 2014. To request a copy call 0845 609 4343 or visit if.com

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Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)



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