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The Trustees  
TRUSTEES OF BOWERS SSAS  
C/O Pension Practitio.Com Ltd  
48 Chorley New Road  
Bolton  
BL1 4AP

Barclays  
PO Box 3333  
Debt Service Team  
3rd Floor, One Snowhill  
Queensway  
Birmingham  
B3 2WN

01 March 2019

Ref:  
LR-4946-5463664911-010319



Dear Customer

## Barclays Loan, Sort Code 20-57-40 and Account Number \*\*\*\*4946

In accordance with the terms of your agreement, we have undertaken a review of your monthly variable rate loan repayments (with a margin of 2.75% over base rate) to ensure that these are sufficient to repay the loan on its Final Repayment Date of 30 March 2022. We would like to remind you that there will be a lump sum repayment instalment on the Final Repayment Date which will repay all sums due under the loan agreement.

As a result, we have determined that the amount of your monthly repayment needs to increase from £1,422.92 to £1,447.15. This increase will take effect for all repayments which are due on or after 10 May 2019 and there is no need for you to take any action.

We are applying this repayment amendment to ensure that your loan repays on the agreed Final Repayment Date in accordance with the terms of your agreement. Without this amendment you may be underpaying on your loan instalments and, as a consequence, you may pay more interest over the remaining term of the loan and there may be an increased amount outstanding on the Final Repayment Date which will need to be repaid at that time.

We may write to you again in the future to advise you that the amount of your repayments need to be amended to ensure that your loan is repaid in accordance with the terms of the agreement. We will typically contact you once a year if any changes to the repayments are required.

If you have any questions or are in any way dissatisfied with this repayment amendment, please call your usual relationship contact, who will be happy to help.

Yours sincerely

Your Barclays Business Team

You can get this in Braille, large print or audio by contacting any UK Barclays branch to advise us of your requirements.

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HPLARR01 07/16  
CSID/5463664911