

P<GBRMORRIS<<STUART<LYNDEN<<<<<<<<<<<<<<<  
032376665GPP740824ZM1807158<<<<<<<<<<<<<<<04

Please read this information carefully with the letter overleaf – it tells you everything you need to know about balance transfers and money transfers.

### How do repayments work?

- If you don't make your minimum monthly payment by the agreed upon due date, or if you ever exceed your credit limit, you'll lose your promotional rate and incur the standard purchase rate
- Until you repay your transferred balance in full, you will incur interest on all your purchases at your standard purchase rate>. This applies even if you repay your monthly spend in full each month
- As long as you make at least your minimum payment each month, you can repay as much or as little as you want – so if you want to pay more and bring your balance down earlier that's absolutely fine

### How do balance transfers work?

- We accept balance transfers from all credit cards and store cards held with other lenders. We do not accept balance transfers from credit cards or store cards held with any Barclays Group company including our partnership cards – Hilton HHonors™, InterContinental Hotels Group, Littlewoods, Caravan Club, and CSMA
- You simply transfer your outstanding balances from those accounts to your Barclaycard account and pay no interest for the promotional term. If you have any money left to repay on your balance transfer after the promotional period ends, interest will be charged at your standard purchase rate
- You should carry on making payments to your other lender(s) as usual until your balance transfer is processed and confirmed by them
- A fee applies to each transfer you make (see overleaf)

### How do money transfers work?

- If you wish to transfer money to your current account you must provide us with the details of a UK current account which is in your name and for which you hold a related debit card. We are unable to transfer a balance to a non UK current account, any savings account, or to an account which is not in your name
- For security, when transferring money to a UK non-Barclays current account you will need to quote your Secure Transfer Code SG5 ZF2 HYT when you call us. You will not be able to transfer without it. The code will expire on 30 September 2015
- A fee applies to each transfer you make (see overleaf)

### How long will my transfer take?

- The transfer will reach your lender/bank by the end of the next working day after you make your request. It may take longer if we receive your request outside business hours (on a weekday after 4pm, or any time at the weekend or on a bank holiday). Occasionally we may have to make additional checks, for example, if we need to make sure that your request genuinely came from you. If this is the case, there may be a delay but we will process the transfer as quickly as we can

### How much can I transfer?

- You can transfer up to 90% of your credit limit minus any current outstanding balance(s). The minimum amount you can transfer is £100
- Should we honour amounts in excess of your balance transfer limit they will be added to your account as part of your standard balance. We may need to ask you to provide further information before confirming your transfer. We reserve the right to refuse a transfer or to limit the amount that you can transfer
- Please remember that our transfers all have closing dates so if you do want to make a transfer, make sure you apply before the end date

### What else do I need to know?

- If you don't pay your statement balance in full each month, we will apply the amount you do pay to reduce higher interest rate balances before your transferred promotional balance. If you have more than one promotional balance with the same interest rate, you'll reduce the balance with the earliest expiry date first
- Should you hold any cash or standard balances, you'll continue to be charged interest on those balances at the normal rates

This information is available in large print, Braille and audio, by calling 0800 161 5326. We also offer a text relay or sign video service. For more information visit [barclaycard.co.uk/accessibility](http://barclaycard.co.uk/accessibility)

All rates quoted are correct at the time of mailing.

Calls to 0800 and 0808 numbers are free from UK landlines. Mobile charges may vary. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

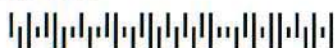
Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 122702). Registered in England No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC subscribes to the Lending Code which is monitored and enforced by the Lending Standards Board.

September 2015  
XXXX XXXX XXXX 1001

03/00431775/DM34949/136  
Mr S L Morris  
12a Little Western Street  
Hove  
East Sussex  
BN3 1AG



385001



**Transfer by**  
30 September 2015

## Two offers chosen for you

Hello Mr Morris

We want to make sure you always get great value. So whether you're looking to save on interest or for cash in your bank account, there's an offer that could be right for you.

### Card type

Barclaycard Platinum

### Your credit limit

£15,000

### Transfer a balance from another card

**0% until 1 March 2017**

(2.9% fee applies)

If you're paying interest on any other credit or store cards, you could save money by transferring the balances to your Barclaycard.

### Transfer cash to your bank account

**0% until 1 June 2016**

(1.9% fee applies)

Transfer money directly from your Barclaycard into your Barclays current account. Handy for when only cash will do, like paying an unexpected bill or a tradesman.

### It's easy to transfer



Simply log in or register at  
**mybarclaycard.co.uk**



Or call us on  
**0800 151 0900**  
or **0333 200 9090**

To make a **balance transfer**,  
you'll need the details of the  
card you want to transfer from.

To make a **money transfer**,  
you'll need your Barclays  
current account details to hand.

### A few things you need to remember

Don't forget to make the minimum payments on time and not exceed your credit limit. Otherwise, interest will be charged at the standard purchase rate, which is also the rate you'll pay when your promotional period ends. You'll find details of how this offer works overleaf.

We hope you enjoy these great offers and look forward to hearing from you soon.

Kind regards



Scott Miller  
Head of Customer Services

PS. To transfer cash to a non-Barclays account, call us and quote your Secure Transfer Code SG5 ZF2 HYT, which expires 30 September 2015.

**More important information overleaf**



Mrs Morris  
Brighton Bed Centre Limited  
90 Woodland Drive  
Hove  
East Sussex BN3 6DE



Contact us

 **businessrenewals**  
**@britishgas.co.uk**

 **0330 332 1101\***  
8.00am - 6.00pm Monday to Friday

Reference Number  
601102644

Letter Reference:  
RETN/REM/002

Site Address:  
90 Woodland Drive, Hove, East  
Sussex, BN3 6DE

Dear Mrs Morris

Your electricity plan is due to end on 17 August 2015

We wrote to you recently to let you know your current electricity Fixed Price Energy Plan is due to end shortly. As we haven't heard from you yet, we wanted to remind you what will happen when your plan ends, and the options available to you.

## Your options

- 1. Choose a new Fixed Price Energy Plan†.** Choose 2 or 3 years for price stability for the length of your plan. The prices we put into your original pack have now expired, but call us on **0330 332 1101\*** to discuss the energy plans we have available.
- 2. Do nothing and you'll move onto our Variable Price Plan.** You're not tied in and your prices will not be fixed, but we'll let you know before they change. You can go back onto a Fixed Price Energy Plan at any time and if you decide to switch supplier, you just need to give us 30 days' written notice.
- 3. If you want to change supplier.** We hope you'll want to stay, but if you want to switch you can do so from 18 August 2015, just give us 30 days' written notice and pay any outstanding bills. But before you switch, please give us a call on **0330 332 1101\***.

## What to do next

If you have any questions, or would like any help choosing the best option for your business just call us on **0330 332 1101\*** or email **[businessrenewals@britishgas.co.uk](mailto:businessrenewals@britishgas.co.uk)** - we're here to help.

Yours sincerely

D. Grant.

Dean Ewart  
Sales Director

**Write to:**  
British Gas, Spinneyside, Penman Way,  
Grove Park, Leicester LE19 1SZ

Please include your Reference Number when you write to us.

\* Calls may be monitored or recorded to help improve our services to you. For information about calls to 0330 and regional numbers please contact your network provider as individual call charges will vary and may be higher.

British Gas is a trading name of British Gas Trading Limited  
Registered in England and Wales: No. 3078711 Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD

[britishgas.co.uk/business](http://britishgas.co.uk/business)

5834600015199C00000000950010010001



RETN/REM/002



## Cash ISA declaration

Mrs M Morris  
90 Woodland Drive  
Hove  
BN3 6DE

ISA Account No: 090128 27018221

Date Issued 20 July 2015

Dear Mrs M Morris

This records the terms of the declaration made by you. Please check the details are correct, and if anything is wrong, please give us a call on 0845 6000 181 within 30 days of the above date.

**Full Name** Mrs Margaret Morris

**Permanent Residential Address** 90 Woodland Drive  
Hove BN3 6DE

**Date of Birth** 21/01/1939

**National Insurance Number** ZT583715D

I apply to subscribe for a cash ISA for the tax year 2015-2016 and each subsequent year until further notice.

I declare that:

- All subscriptions made, and to be made belong to me.
- I am 16 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA and a Stocks and Shares ISA in the same tax year;
- I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA, and
- I am resident in the United Kingdom for tax purposes, or if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas) are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with a person who performs such duties. I will inform Santander UK plc if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Santander UK plc:

- To hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- To make on my behalf any claims to relief from tax in respect of ISA investments.

I agree to the ISA terms and conditions. I declare that this application has been completed to the best of my knowledge and belief.



## DRIVING LICENCE

1. MORRIS  
2. MRS MARGARET  
3. 21-01-39 UNITED KINGDOM  
4a. 16-11-11 4b. 22-01-15 4c. DVLA  
5. MORRIS351219M9SYR 26  
7. Margaret Morris  
8. 93 WOODLAND DRIVE, HOVE, BN3 6DE  
9. B.BEALING



## DRIVING LICENCE

1. MORRIS  
2. COLIN AUBREY W  
3. 14.03.1936 WALES  
4a. 17.10.2012 4b. 13.03.2015 4c. DVLA  
5. MORRIS303146CA9XD 91  
6. *Beni-A*  
7.  
8. 90 WOODLAND DRIVE, HOVE, BN3 8DE  
9. A/B1/B/E//K/L//p

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## United Kingdom of Great Britain and Northern Ireland

Passport No./Passport No.  
651121358

GBR

SUMNER/MORRIS

**MARGARET**

Nationality/Nationalité (3)  
BRITISH CITIZEN

21 JAN / JAN 39

Sex/ Sexe (5)  
F BOURNEMOUTH

Date of Issue/Date de délivrance (7)  
15 NOV / NOV 05

Date of expiry/Date d'expiration (9)  
15 APR / AVR 16

UKRA  
Authority/Autorité (B)

Holder's signature: Signature du titulaire (10)

Margaret Morris



## United Kingdom of Great Britain and Northern Ireland

Passport No./Passport No.  
650806881

GBR

**Survivor Norm (1)**  
**MORRIS**

Given names/Prénoms (2)  
COLIN AUBR

**BRITISH CI**  
Nationality/Nationalité (3)

Date of birth/Date de naissance (4)  
14 MAR /MARS 36

M  
Sex/ Sexe (5)  
Place of birth/ Lieu de naissance  
LLANFAELLO

Date of issue/Date de délivrance (7)  
13 JAN / JAN 05

Date of expiry/Date of expiration (9)  
13 MAR /MARS 15

UKPA  
Authority/Autorität (8)

Holder's signature, Signature du titulaire (10)

7.

P<GBRMORRIS<<COLIN<AUBREY<WYNNE<PATRICK<<<<  
6508068810GBR3603147M1503139<<<<<<<<<<<<08

P<GBRMORRIS<<MARGARET<<<<<<<<<<<<<<<<  
6511213586GBR3901212F1604151<<<<<<<<<<<<O4

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# Council Tax Bill 2015/2016

Date of Issue 3 March 2015  
Property Reference 103272002400B  
Account Reference 30860142  
(please quote this number on any correspondence  
when contacting Adur District Council)



Adur  
District  
Council



98261616710100308601426

CenSus Revenues & Benefits  
PO Box 519  
Sale  
M33 0EZ

MR PHILIP ROY DRAYTON-MORRIS  
MRS KERRY JAYNE DRAYTON-MORRIS  
24 WHITELOT WAY  
SOUTHWICK  
WEST SUSSEX  
BN42 4YF

Tel: 01273 263111  
Email: [revenue@centralsussex.gov.uk](mailto:revenue@centralsussex.gov.uk)  
Web: <http://revsandbens.centralsussex.gov.uk>  
Re (if different):

Your property is in band D

Council Tax Set - % change from previous year (rounded up/down to one decimal place)		
	% change from previous year	
West Sussex County Council	0.0%	£1161.99
Sussex Police & Crime Commissioner	2.0%	£143.91
Adur District Council	-0.1%	£259.02
Southwick Special Expenses	1.5%	£17.82
Overall	0.2%	
Annual Charge For Period		£1582.74

Detailed Breakdown of Charges:-	
Council Tax due for period 01.04.2015 to 31.03.2016	£1582.74
Total Charge for the Period	£1582.74
TOTAL AMOUNT DUE	
£1582.74	

Your current payment method is: Monthly Direct Debit on the 1st  
Council Tax for the period shown is payable as follows:

The first instalment of £160.74 due on the 01.04.2015  
to be followed by 9 instalment(s) of £158.00 due Monthly from 01.05.2015.

Further Information: Payments received after 19th February 2015 may not show on this bill.

Your overall account balance is £1582.74



**DRIVING LICENCE**

1. DRAYTON-MORRIS  
2. PHILIP ROY

3. 14.09.1967 UNITED KINGDOM

4a. 05.06.2015 4c. DVLA

4b. 04.06.2025

5. DRAYT609147PR9HV 20

7.

04.06.2025



5. 24 WHITELOT WAY, SOUTHWICK, BRIGHTON,  
BN42 4YF

9. AM/A/B1/B/C1/D1/BE/C1E/D1E/I/k/l/n/p/q