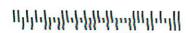


MR F F IRVINE 32 WYMERING ROAD PORTSMOUTH HAMPSHIRE PO2 7HY



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Statement No. Branch Sort Code Account No IBAN BIC 43 HALIFAX COMMERCIAL 11-00-01 10623850 GB05 HLFX 1100 0110 6238 50 HLFXGB21F08



24 Hour Banking Helpline 08457 203040

www.halifax.co.uk



17 April 2015 to 22 May 20

EASYCASH

Your Account

Date of previous statement	16 April 2015	
Balance on 17 Apr 2015	£1,129.69	
Money in	£2,671.38 £2,964.95	
Money out		
Balance on 22 May 2015	£836.12	
Credit interest	£0.00	
Unplanned debit interest	£0.00	

Your Interest Rates

Balances of	AER%	Gross p.a.%	Net p.a.%	
£1.00+	0.00	0.00	0.00	
Amount of Unplanned Overdraft		Unplanned Overdraft		
£0.00+	0.00% per month (0.00% EAR* variable)			

*EAR is the Equivalent Annual Rate. This is the actual annual interest rate of an Overdraft. It does not take into account other fees and charges.

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

Net is the rate of interest which would be payable after allowing for deduction of income tax at the specified rate.

We will give you at least 14 days notice before we take any interest or fees out of your account. Interest rates and fees are detailed as at the date of this statement.

Fees Explained

Returned item fee - A fee we charge when we decide to return not to pay, any cheque, card transaction, standing order, dir debit or other instruction that would result in or increase Unplanned Overdraft; £10.00 will be debited for each transact (no more than 3 a day). Under 18 no charge.

Other fees for special services are detailed in your account term and conditions, previously provided.

If switching to us, different rates and fees may apply.

I certify I have seen and this is a True Copy of the Original Document as at......(161)

> DAVID KNIGHT FILANCIAR ADVISOK KNIGHT PARKEK WEARTM MANAZENET