

THERE ARE NO OFFICIAL OBSERVATIONS



Passport No./Passeport No.

GBR

520969343

SPARROW

MAXWELL THOMAS

BRITISH CITIZEN

24 JAN / JAN 88

M

PAGET

Authority/Autorité (8)

21 FEB / FEV 14

IPS

Holder's signature/Signature du titulaire (10)

21 FEB / FEV 24

Handwritten signature: *Handwritten signature*

P<GBRSPARROW<<MAXWELL<THOMAS<<<<<<<<<<<<<
5209693437GBR8801247M2402217<<<<<<<<<<<<<<08



On your side

Nationwide Building Society
Nationwide House
Pipers Way
Swindon
SN38 1NW

nationwide.co.uk/mortgages
0800 54 53 100

January 2016

Mortgage Account Number:
70088683127

You're on
our Standard
Mortgage Rate.
So you're free to
switch to a new
deal with us at
any time.

**You could switch
to the best rate
on the high street**

We check the remortgage
rates of the top six high street¹
lenders every week – and then
we beat them.

**Find out more at
[nationwide.co.uk/
bestrates](http://nationwide.co.uk/bestrates)**

9380490101618N00000150200010035000



398

MR MAXWELL T SPARROW
SHERRIL
TETBURY HILL GARDENS
MALMESBURY
WILTSHIRE
SN16 9JP



Your annual mortgage statement is here

Dear Member(s),

All the facts and figures you need

Your 2015 annual mortgage statement is enclosed. It shows all the payments you've made for the year, the interest you've paid, any charges added to your account and your remaining mortgage balance. We've also enclosed a handy guide to explain each section of your statement.

What's next for your mortgage?

One or more of your accounts is on our Standard Mortgage Rate (SMR). With our SMR, you're free to switch to a new deal at any time, so we're pleased to give you some options to consider:

- If you choose to switch to a new deal with us, we offer existing mortgage customers like you the best rates on the high street¹.

We know they're the best, because with our Loyalty Rate Mortgages initiative we do the shopping around for you. We check the remortgage rates of the top six high street lenders every week – and then we beat them. We've enclosed a leaflet which tells you more.

- If you'd prefer to stay on our SMR, you don't need to do anything. Our SMR gives you flexibility, such as the option to make unlimited overpayments. However, in many cases we could offer you a lower rate than the SMR. You could switch to a tracker rate mortgage if you prefer the flexibility of a variable rate or you may prefer a fixed rate mortgage for the added security of fixed monthly payments.

Please turn over...

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

¹High street lenders include Barclays/Woolwich, Halifax, HSBC, Lloyds, NatWest/RBS and Santander. These six providers are fixed for the year and we review them on an annual basis each September. Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078.
Head Office: Nationwide Building Society, Nationwide House, Pipers Way, Swindon, SN38 1NW



southern-electric.co.uk



0800 975 8593

Mr M Sparrow
Sherril
Tetbury Hill Gardens
Malmesbury Wiltshire
SN16 9JP

Your electricity account number:
18446 24319

Please get in touch if you have any questions about your summary.

Summary date:
15 October 2015

Supply address:
Sherril
Tetbury Hill Gardens
Malmesbury Wiltshire
SN16 9JP



398

Dear Mr M Sparrow

Your annual electricity summary

For the period: 14 October 2014 to 13 October 2015

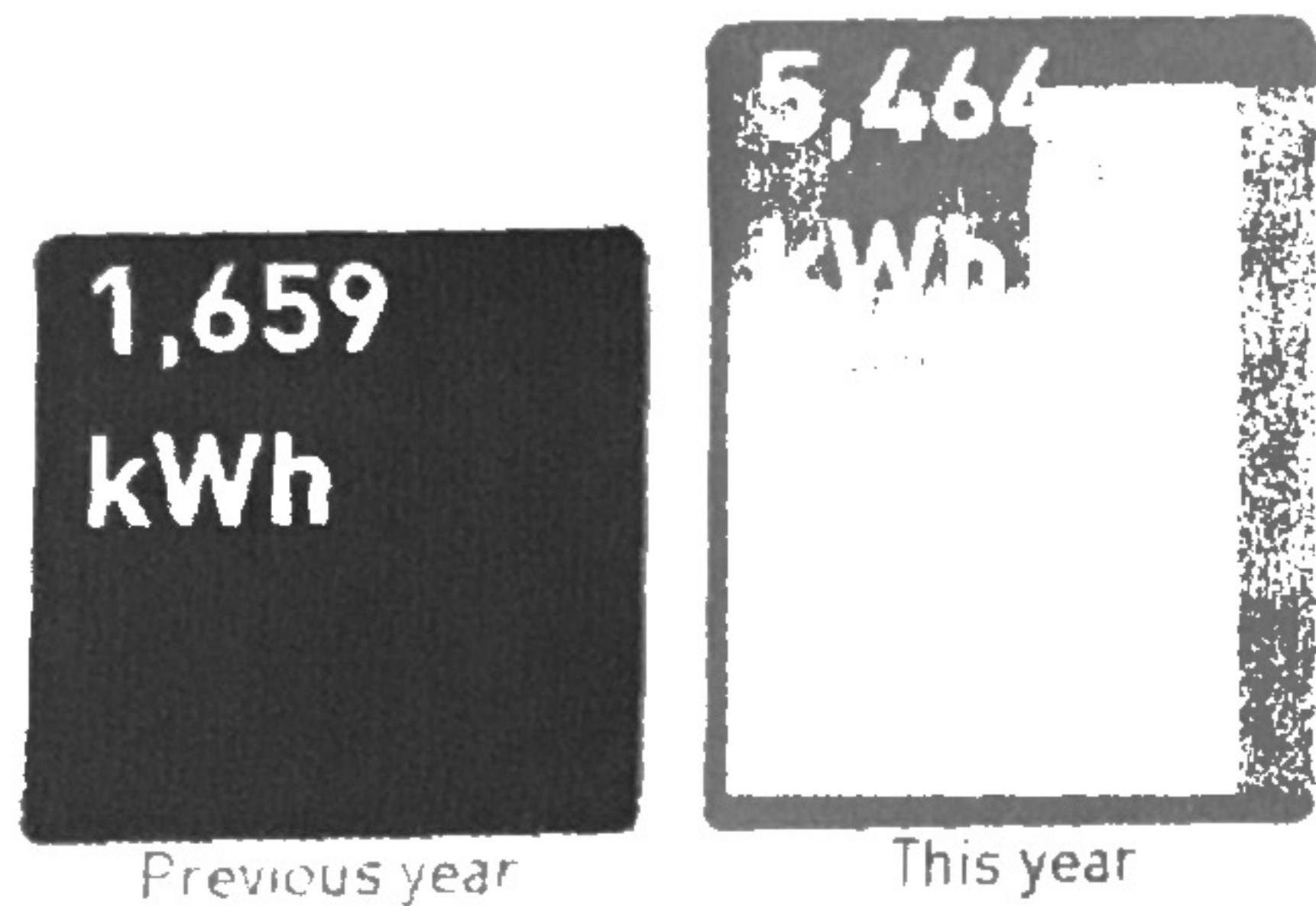
This is important information about your electricity usage and tariff. It is not a request for payment but lets you see how much electricity you've been using. You can also use it to see how your tariff compares with others that are available. Please keep this summary for your records and let us know if we can help further.

Remember - it might be worth thinking about switching your tariff or supplier.

Your electricity usage summary

We've worked out that this year you used
5,464.75 kWh.

This is based on actual readings.



Your total estimated costs were **£956.18.**

Based on our best estimate of your annual usage and your current prices, we estimate you will spend **£293.54** in the next 12 months. This is your Personal Projection and includes VAT and any discounts.

Prices may increase in future. If the price of your tariff changes, or you change your tariff or the amount you use, the forecast will also change.

Could you pay less?

Our cheapest similar tariff

Good news - you're already on our cheapest evergreen tariff. We'll let you know at least once a year if this changes.

Our cheapest overall tariff

By switching to **SSE 1 Year Fixed v2** (subject to eligibility criteria and limited availability) paying by Direct Debit and choosing paperless billing, you could save...

£16.35 a year.

Please note that switching tariffs may involve changing to different terms and conditions, so always check first.