



# Cater Allen

PRIVATE BANK

9 Nelson Street, Bradford, BD1 5AN  
Telephone: 0800 092 3300  
International Telephone: +44 (0)114 228 2407  
General Fax: 0870 240 6263  
CHAPS/SWIFT Fax: 0870 240 6259  
www.caterallen.co.uk

## Reserve Account for Pensions Monthly Statement

**Account Name**  
STEPHEN WARD PHOTOGRAPHY DIRECTORS  
PENSION  
SCHEME

Introducer Copy

**Account Number** 55962543  
**Sort Code** 16-57-10

00289/00000  
CESTRIAN LIFE & PENSIONS  
SCHEME  
NEVILLE MESSENGER  
142, HULME HALL ROAD  
CHEADLE HULME  
CHEADLE  
CHESHIRE  
SK8 6LQ

**Statement Date** 30th November 2015

Sheet 1 of 2

**Last Statement Date** 31st October 2015

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2015				
1 Nov	Brought Forward			£8,105.66
3 Nov	S/O TO: CESTRIAN L&P (TRUSTE	£62.50		£8,043.16
5 Nov	GIRO:K033N00A01FVNSIB REF: IB 021442807840C		£431.09	£8,474.25
	<b>Totals</b>	<b>£62.50</b>	<b>£431.09</b>	<b>£8,474.25</b>

### Interest Rates From 1st November 2015

Credit Balances	Net %	Gross %	Gross % AER
Balances up to £10,000	0.024	0.030	0.030
Balances £10,000 +	0.024	0.030	0.030
Balances £25,000 +	0.024	0.030	0.030
Balances £50,000 +	0.024	0.030	0.030
Balances £100,000 +	0.200	0.250	0.250
Balances £500,000 +	0.320	0.400	0.401
Balances £1,000,000 +	0.320	0.400	0.401

### Contact Centre opening hours Christmas 2015 & New Year 2016

The Contact Centre is closed 25 Dec & 1 Jan. On the 24 Dec hours will be 7am to 3pm, on 26 Dec hours will be 9am to 5pm & on 28 Dec hours will be 7am to 9pm and 31 Dec hours will be 7am to 6pm. Normal hours will be worked on 27, 29 & 30 Dec  
Please see [www.caterallen.co.uk](http://www.caterallen.co.uk) for more information

Continued on the next page....

CATER ALLEN, PART OF THE SANTANDER GROUP

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Cater Allen Private Bank is the name used for banking services provided by Cater Allen Limited. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN. Registered in England number 383032. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our Financial Services Register number is 178737. Cater Allen Limited is part of the Santander group. Cater Allen and the flame logo are registered trademarks. Calls may be recorded or monitored. Telephone 0800 0923300 [www.caterallen.co.uk](http://www.caterallen.co.uk)

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## Reserve Account for Pensions Monthly Statement

**Account Name**  
STEPHEN WARD PHOTOGRAPHY DIRECTORS  
PENSION  
SCHEME

Introducer Copy

**Account Number** 55962543  
**Sort Code** 16-57-10

00281/00000  
CESTRIAN LIFE & PENSIONS  
SCHEME  
NEVILLE MESSENGER  
142, HULME HALL ROAD  
CHEADLE HULME  
CHEADLE  
CHESHIRE  
SK8 6LQ

**Statement Date** 31st October 2015

Sheet 1 of 2

**Last Statement Date** 30th September 2015

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2015				
1 Oct	Brought Forward			£2,643.88
2 Oct	S/O TO: CESTRIAN L&P (TRUSTE	£62.50		£2,581.38
5 Oct	GIRO:J015M00A016TNSIB REF: IB 021442807840C		£417.19	£2,998.57
15 Oct	CHEQUE 000008	£360.00		£2,638.57
28 Oct	GIRO:MORGAN STANLEY PLC REF:MS MATURITY		£5,001.00	£7,639.57
29 Oct	GIRO:MORGAN STANLEY PLC REF:UK BLUE CHIP INCOM		£466.09	£8,105.66
	<b>Totals</b>	<b>£422.50</b>	<b>£5,884.28</b>	<b>£8,105.66</b>

### Interest Rates From 1st October 2015

Credit Balances	Net %	Gross %	Gross % AER
Balances up to £10,000	0.024	0.030	0.030
Balances £10,000 +	0.024	0.030	0.030
Balances £25,000 +	0.024	0.030	0.030
Balances £50,000 +	0.024	0.030	0.030
Balances £100,000 +	0.200	0.250	0.250
Balances £500,000 +	0.320	0.400	0.401
Balances £1,000,000 +	0.320	0.400	0.401

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CESTRIAN LIFE & PENSIONS  
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142, HULME HALL ROAD  
CHEADLE HULME  
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CHESHIRE  
SK8 6LQ

## Reserve Account for Pensions Monthly Statement

**Account Name**  
STEPHEN WARD PHOTOGRAPHY DIRECTORS  
PENSION  
SCHEME

Introducer Copy

**Account Number** 55962543  
**Sort Code** 16-57-10

**Statement Date** 30th September 2015

Sheet 1 of 2

**Last Statement Date** 31st August 2015

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2015				
1 Sep	Brought Forward			£2,275.12
2 Sep	S/O TO: CESTRIAN L&P (TRUSTE	£62.50		£2,212.62
7 Sep	GIRO:1038MooA01CANSIB REF: IB 021442807840C		£431.09	£2,643.71
30 Sep	CREDIT INTEREST FROM 01JUL2015 TO 30SEP2015		£0.17	£2,643.88
	<b>Totals</b>	<b>£62.50</b>	<b>£431.26</b>	<b>£2,643.88</b>

### Interest Rates From 1st September 2015

Credit Balances	Net %	Gross %	Gross % AER
Balances up to £10,000	0.024	0.030	0.030
Balances £10,000 +	0.024	0.030	0.030
Balances £25,000 +	0.024	0.030	0.030
Balances £50,000 +	0.024	0.030	0.030
Balances £100,000 +	0.200	0.250	0.250
Balances £500,000 +	0.320	0.400	0.401
Balances £1,000,000 +	0.320	0.400	0.401

Interest for the period of this statement was £0.17CR Gross

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00283/00000  
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142, HULME HALL ROAD  
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CHEADLE  
CHESHIRE  
SK8 6LQ

## Reserve Account for Pensions Monthly Statement

Account Name  
STEPHEN WARD PHOTOGRAPHY DIRECTORS  
PENSION  
SCHEME

Introducer Copy

Account Number 55962543  
Sort Code 16-57-10

Statement Date 31st August 2015

Sheet 1 of 2

Last Statement Date 31st July 2015

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2015				
1 Aug	Brought Forward			£1,906.53
4 Aug	S/O TO: CESTRIAN L&P (TRUSTE	£62.50		£1,844.03
5 Aug	GIRO:Ho3oLooA01M3NSIB REF: IB 021442807840C		£431.09	£2,275.12
	Totals	£62.50	£431.09	£2,275.12

### Interest Rates From 1st August 2015

Credit Balances	Net %	Gross %	Gross % AER
Balances up to £10,000	0.024	0.030	0.030
Balances £10,000 +	0.024	0.030	0.030
Balances £25,000 +	0.024	0.030	0.030
Balances £50,000 +	0.024	0.030	0.030
Balances £100,000 +	0.200	0.250	0.250
Balances £500,000 +	0.320	0.400	0.401
Balances £1,000,000 +	0.320	0.400	0.401

### Register your mobile for One Time Passcode

As of 13 August, if you haven't registered a mobile number with us, you won't be able to set up or amend payees online. For more information visit [caterallen.co.uk/internetsecurity](http://caterallen.co.uk/internetsecurity) or call us on 0800 092 3300. we're available from 7am to 11pm every day.

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SCHEME

Introducer Copy

Account Number 55962543  
Sort Code 16-57-10

00277/00000  
CESTRIAN LIFE & PENSIONS  
SCHEME  
NEVILLE MESSENGER  
142, HULME HALL ROAD  
CHEADLE HULME  
CHEADLE  
CHESHIRE  
SK8 6LQ

Statement Date 31st July 2015  
Last Statement Date 30th June 2015

Sheet 1 of 2

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2015				
1 Jul	Brought Forward			£1,604.86
2 Jul	S/O TO: CESTRIAN L&P (TRUSTE	£62.50		£1,542.36
6 Jul	GIRO:Go23MooA01CUNSIB REF: IB 021442807840C		£364.17	£1,906.53
	Totals	£62.50	£364.17	£1,906.53

### Interest Rates From 1st July 2015

Credit Balances	Net %	Gross %	Gross % AER
Balances up to £10,000	0.024	0.030	0.030
Balances £10,000 +	0.024	0.030	0.030
Balances £25,000 +	0.024	0.030	0.030
Balances £50,000 +	0.024	0.030	0.030
Balances £100,000 +	0.200	0.250	0.250
Balances £500,000 +	0.320	0.400	0.401
Balances £1,000,000 +	0.320	0.400	0.401

**Changes to your Internet Banking Terms and Conditions**  
To support improvements to internet security we'll be adding new clauses to your terms and conditions from 13 August 2015. This will impact how you make payments online. For further details visit [caterallen.co.uk/internetsecurity](http://caterallen.co.uk/internetsecurity) or call us on 0800 092 3300. We're available from 7am to 11pm every day.

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11/14

## Reserve Account for Pensions

### Monthly Statement

**Account Name**  
 STEPHEN WARD PHOTOGRAPHY DIRECTORS  
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 SCHEME

Introducer Copy

**Account Number** 55962543  
**Sort Code** 16-57-10

00275/00000  
 CESTRIAN LIFE & PENSIONS  
 SCHEME  
 NEVILLE MESSENGER  
 142, HULME HALL ROAD  
 CHEADLE HULME  
 CHEADLE  
 CHESHIRE  
 SK8 6LQ

**Statement Date** 30th June 2015

**Last Statement Date** 31st May 2015

Sheet 1 of 1

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2015				
1 Jun	Brought Forward			£130,304.79
2 Jun	S/O TO: CESTRIAN L&P (TRUSTE	£62.50		£130,242.29
5 Jun	GIRO:F030K00A01EANSIB REF: IB 021442807840C		£294.14	£130,536.43
19 Jun	CHEQUE 000007	£129,000.00		£1,536.43
30 Jun	CREDIT INTEREST FROM 01APR2015 TO 30JUN2015		£68.43	£1,604.86
	<b>Totals</b>	<b>£129,062.50</b>	<b>£362.57</b>	<b>£1,604.86</b>

#### Interest Rates From 1st June 2015

Credit Balances	Net %	Gross %	Gross % AER
Balances up to £10,000	0.024	0.030	0.030
Balances £10,000 +	0.024	0.030	0.030
Balances £25,000 +	0.024	0.030	0.030
Balances £50,000 +	0.024	0.030	0.030
Balances £100,000 +	0.200	0.250	0.250
Balances £500,000 +	0.320	0.400	0.401
Balances £1,000,000 +	0.320	0.400	0.401

Interest for the period of this statement was £68.43CR Gross



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00332/00000  
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CHEADLE  
CHESHIRE  
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## Reserve Account for Pensions Monthly Statement

Account Name  
STEPHEN WARD PHOTOGRAPHY DIRECTORS  
PENSION  
SCHEME

Introducer Copy

Account Number 55962543  
Sort Code 16-57-10

Statement Date 31st March 2015  
Last Statement Date 28th February 2015

Sheet 1 of 2

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2015				
1 Mar	Brought Forward			£117,410.77
3 Mar	S/O TO: CESTRIAN L&P (TRUSTE	£62.50		£117,348.27
5 Mar	GIRO:Co32No0A01E4NSIB REF: IB 021442807840C		£265.68	£117,613.95
31 Mar	CREDIT INTEREST FROM 01JAN2015 TO 31MAR2015		£72.35	£117,686.30
	Totals	£62.50	£338.03	£117,686.30

### Interest Rates From 1st March 2015

Credit Balances	Net %	Gross %	Gross % AER
Balances up to £10,000	0.024	0.030	0.030
Balances £10,000 +	0.024	0.030	0.030
Balances £25,000 +	0.024	0.030	0.030
Balances £50,000 +	0.024	0.030	0.030
Balances £100,000 +	0.200	0.250	0.250
Balances £500,000 +	0.320	0.400	0.401
Balances £1,000,000 +	0.320	0.400	0.401

Interest for the period of this statement was £72.35CR Gross

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PENSION  
SCHEME

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00214/00000  
CESTRIAN LIFE & PENSIONS  
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CHEADLE HULME  
CHEADLE  
CHESHIRE  
SK8 6LQ

**Account Number** 55962543  
**Sort Code** 16-57-10

**Statement Date** 28th February 2015

Sheet 1 of 1

**Last Statement Date** 31st January 2015

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2015				
1 Feb	Brought Forward			£117,179.13
3 Feb	S/O TO: CESTRIAN L&P (TRUSTE	£62.50		£117,116.63
5 Feb	GIRO:Bo38KooAo1WRNSIB REF: IB 021442807840C		£294.14	£117,410.77
	<b>Totals</b>	<b>£62.50</b>	<b>£294.14</b>	<b>£117,410.77</b>

### Interest Rates From 1st February 2015

Credit Balances	Net %	Gross %	Gross % AER
Balances up to £10,000	0.024	0.030	0.030
Balances £10,000 +	0.024	0.030	0.030
Balances £25,000 +	0.024	0.030	0.030
Balances £50,000 +	0.024	0.030	0.030
Balances £100,000 +	0.200	0.250	0.250
Balances £500,000 +	0.320	0.400	0.401
Balances £1,000,000 +	0.320	0.400	0.401

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