

**Latest news****Important information about compensation arrangements**

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please call us on 0845 366 6333, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 0800 678 1100 or 020 7892 7300.

**Statements**

Please check your statements carefully and tell us as soon as possible if you find any discrepancies.

**Pension and Trust Reserve Account**

The Pension and Trust Reserve Account is a savings account offering market-leading rates of interest.

**Pension and Trust Reserve**

(Effective from 27 August 2010)

	Monthly Interest		Annual Interest
	Gross	Net	Gross
£25,000 +	2.23%	1.78%	2.25%

**Pension and Trust Cheque Account**

The Pension and Trust Cheque Account is an instant access, transactional bank account offering flexibility, streamlined administration, easy payment mechanisms and competitive interest rates.

**Pension and Trust Cheque Account**

(Effective from 11 February 2009)

	Monthly Interest		Annual Interest
	Gross	Net	Gross
£0 - £9,999	0.05%	0.04%	0.05%
£10,000 - £24,999	0.25%	0.20%	0.25%
£25,000 +	0.50%	0.40%	0.50%

**CONTACT DETAILS**

Telephone	+44 (0)20 7597 4012
Fax	+44 (0)20 7597 4125
E mail	<a href="mailto:IPBTreasury@investec.co.uk">IPBTreasury@investec.co.uk</a>
Website	<a href="http://www.investecspb.co.uk">www.investecspb.co.uk</a>

# Statement

The Trustees Of The Microcopy  
Services Directors R  
2 Harlequin Place  
Shenley Brook End  
Milton Keynes  
MK5 7FF

Account Type Pension Cheque Account  
Account Number 472245/02P T Cheque  
Currency GBP  
Statement Date 05 JAN 2011  
Statement Number 2  
IBAN Number GB45IVES08606847224502  
BIC Code IVEGB2L

Date	Transaction details	Debit	Credit	Balance
05 OCT	BROUGHT FORWARD			14,860.67CR
15 OCT	Online BACS Payment BACs 309079 01705280	546.38		14,314.29CR
29 OCT	DIRECT CREDIT MICROCOPY SERVICES REF RENTAL BALMER CUT		1,880.00	16,194.29CR
01 NOV	Online BACS Payment BACs 083200 11963155	840.00		15,354.29CR
05 NOV	INTEREST 05-OCT-10 TO 05-NOV-10		3.15	15,357.44CR
29 NOV	DIRECT CREDIT MICROCOPY SERVICES REF RENTAL BALMER CUT		1,880.00	17,237.44CR
01 DEC	DIRECT DEBIT PENSIONPRACTITION PEP227872	279.06		16,958.38CR
06 DEC	INTEREST 05-NOV-10 TO 05-DEC-10		3.24	16,961.62CR
29 DEC	DIRECT CREDIT MICROCOPY SERVICES REF RENTAL BALMER CUT		1,880.00	18,841.62CR
05 JAN	INTEREST 05-DEC-10 TO 05-JAN-11		3.70	18,845.32CR
05 JAN	CARRIED FORWARD			18,845.32CR

Have you signed up for our new online banking service? You can access your accounts, view balances and transact with our online banking service. It's convenient, simple and secure. Go to [www.investecspb.co.uk/onlineapply](http://www.investecspb.co.uk/onlineapply)