

PORTFOLIOINVESTOR

Statement of Account

Account Number 07-00-66 77744909



Nationwide Building Society
Kings Park Road Moulton Park
Northampton
NN3 6NW

Telephone No: 01604 796355

Statement No: 29

Statement Date: 31 March 2011



772
PI

Pat Freestone Pension Scheme
c/o Pension Practitioner Com
Daws House
33-35 Daws Lane
London
NW7 4SD

00003098

IBAN: GB93 NAIA 0700 6677 7449 09 BIC: NAIAGB21 SWIFT INTERMEDIARY BANK: MIDLGB22

Date	Details	Payments	Receipts	Balance
2011	Balance from statement 28			19,313.48
21 Feb	Bank credit		70,000.00	89,313.48
25 Feb	Cheque 004576	1,263.12		88,050.36
01 Mar	Interest added		0.64	88,051.00
	Gross Interest 0.64			
	Tax Paid 0.00			
17 Mar	Bank credit SWB DEPOSITS		250,191.92	338,242.92
25 Mar	SWIFT payment to Pat Freestone Pension Scheme	333,808.21		
	516,067.50AUD at 1.546			
	SWIFT payment fee	20.00		4,414.71

Important information about your account

- 1 Please check this statement to make sure that it's correct. If you're not sure about anything, please contact us at the address on the front of the statement.
- 2 If you've changed your address or phone number, you must let us know. You can do this by:
 - changing your personal details using an online bank form; or
 - letting us know, in writing, at a branch, or posted to Nationwide Building Society, Swindon, SN38 1NW. You must give us details of:
 - your full name;
 - account details of all accounts that are held in your name;
 - your previous address;
 - your new address;
 - your new contact phone number; and
 - your signature.
- 3 It's important to keep hold of this statement as you may need it in the future.
- 4 If you operate your account with a card, passbook or chequebook and you have lost it or it has been stolen, please report it to us straightaway on **08457 30 20 10** (24 hours) or by visiting a branch during office hours.

Paying in, interest and withdrawals

- 5 When you pay in a cheque our rules and the clearing process will apply.

There are three parts to the cheque-clearing cycle:

- 1 clearing for interest (when we start paying interest from, on any cheque you pay into your account);
- 2 clearing for withdrawal (when we will allow you to withdraw money against any cheque you pay into your account); and
- 3 clearing for certainty (when you can be certain that we will not reclaim, without your permission, the money from any cheque you pay into your account, unless you are knowingly involved in fraud).

The date of the three parts above is shown below.

	Interest paid from:	Withdrawals allowed from:	Certainty from:
Cheques paid into savings accounts	the start of the second working day following the day you pay the cheque in	the start of the fifth working day following the day you pay the cheque in	the end of the sixth working day (11.59pm) following the day you pay the cheque in

For withdrawals and certainty, if you pay a cheque into the account on a Saturday, Sunday or bank holiday, it will be treated as being paid in on the next working day.

Certainty applies from the end of the sixth working day (11.59pm) following the day you pay it in. Although we will allow you to withdraw money against cheques as shown above, this does not mean that the cheque has been cleared for certainty. Cheques can be returned unpaid before certainty, and if so we will take the money from your account.

Automated credits and cash paid in are available for withdrawal immediately.

There may be a delay of one working day if deposits are made at a Nationwide cash machine.

- 6 Interest is calculated daily and paid in accordance with the terms and conditions of your account. If you'd like up to date details of current interest rates and/or when interest is paid on any of our accounts, please call us on **08457 30 20 10** or visit nationwide.co.uk.
- 7 Funds in your account will earn interest up until the day before you withdraw the funds or the account is closed.

Internet Banking

If you use our Internet Banking service and you have a card based account, you can check your statements for the last 72 months online. You can even choose to cancel your paper statement. Register today at nationwide.co.uk.

Dispute Resolution

If you have a problem with your agreement, please try to settle it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We will provide details of how to contact the Ombudsman.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society 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 building society, including their share of any joint account, and not to each separate account.

Nationwide Building Society operates under the trading names of: Cheshire Building Society, Derbyshire Building Society, and Dunfermline Building Society and Nationwide UK (Ireland). The FSCS limit relates to the combined amount in all the eligible depositor's accounts with all of the building society trading names including Nationwide.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call: 0800 678 1100 or 020 7741 4100.