

Summary of charges for the period  
01 JUN 2016 to 30 JUN 2016

Pension Scheme Bank Account

BIC: MYMBGB2L IBAN: GB14MYMB23058016915513



One Southampton Row  
London WC1B 5HA  
T: 0345 08 08 500  
metrobankonline.co.uk

PENSION PRACTITIONER.COM LIMITED  
DAWS HOUSE, 33-35 DAWS LANE  
LONDON  
NW7 4SD

Account Number	16915513
Sort code	23-05-80
Statement date	30 JUN 2016
Overdraft limit	£0.00

The total charge for this account during this period is £0.00

How your total charge has been calculated:

Monthly maintenance fee:	£0.00
Transaction charges:	£0.00
Cash charges:	£0.00
Instant overdraft charges:	£0.00
Interest charged:	£0.00
<b>Total charges:</b>	<b>£0.00</b>

### Transaction charges summary

Transaction charges	Volume	Price (£)	Charge (£)
Sub Total			0.00

  

Cash charges	Amount (£)	% Charge	Charge (£)
Sub Total			0.00

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Statement number	14
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Sort code	23-05-80
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This document sets out the charges and interest that have accrued on your account within the above period. There are 5 types of charge:

1. **'Monthly maintenance fee'** - please see the Community Account Important Information Summary for information on the monthly fee.
2. **'Transaction charges'** - these are incurred when you make certain types of transaction - please see Community Account Important Information Summary for further details.
3. **'Cash charges'** - incurred when you bank or withdraw cash - please see Community Account Important Information Summary for further details.
4. **'Instant Overdraft Charges'** - these are incurred as follows:
  - When a transaction creates or increases an instant overdraft - debit interest at 25% EAR\* is charged and we may make a 'paid item charge'; and
  - When we refuse to allow a transaction because it would have created or increased an instant overdraft - 'unpaid item charges' may be charged.
5. **'Agreed Overdraft Charges'** - these are incurred when you use your agreed overdraft facility - debit interest (as set out in your agreed overdraft facility letter) is charged. Please see Community Bank Account Important Information Summary for any additional charges applicable to your account. Should you require information about the calculation of debit interest (if any) deducted from your account and detailed in this statement please contact us.

Should you have any queries regarding your statement or any transaction on your statement, we love to hear from you. Please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit one of our stores.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

\*EAR stands for Effective Annual Rate and illustrates what the interest rate on the overdraft would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges.

# Pension Scheme Bank Account

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ACCOUNT NAME: TITAN FUNDING TRUSTEE SCHEME

From now on, we'll let you know if you don't have enough money in your account for any payments due later that day. We'll tell you in the morning so you have time to top up your account – either online, by phone or in one of our stores. We'll do this for all your direct debits, standing orders, cheques and future-dated payments. You can find out more information at [www.metrobankonline.co.uk/retries](http://www.metrobankonline.co.uk/retries)

## Your account summary

From: 01 JUN 2016	To: 30 JUN 2016	Account number	16915513
Opening balance	£69,433.75	Sort code	23-05-80
Total money in	£4.06	Statement number	14
Total money out	£60,000.00	Overdraft limit	£0.00
End balance	£9,437.81		

## Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			69,433.75
01 JUN 2016	Outward Faster Payment MYSERV LTD APS FINANCIAL LTD	10,000.00		59,433.75
03 JUN 2016	Outward Faster Payment MYSERV LTD APS FINANCIAL LTD	10,000.00		49,433.75
06 JUN 2016	Outward Faster Payment MYSERV LTD APS FINANCIAL LTD	10,000.00		39,433.75
08 JUN 2016	Outward Faster Payment MYSERV LTD APS FINANCIAL LTD	10,000.00		29,433.75
09 JUN 2016	Outward Faster Payment MYSERV LTD APS FINANCIAL LTD	10,000.00		19,433.75
10 JUN 2016	Outward Faster Payment MYSERV LTD APS FINANCIAL LTD	10,000.00		9,433.75

Statement number	14
Sort code	23-05-80



## Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
30 JUN 2016	Credit Interest		4.06	9,437.81
	Closing Balance			9,437.81

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Statement number	14
Sort code	23-05-80

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**Important Information about compensation arrangements.**

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

We love to hear from you - if you have any queries regarding your statement or any transaction on your statement, please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit your local store.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

**Listening to you**

If you have a problem with your agreement, please try to resolve 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 can provide details of how to contact the Ombudsman.

## Financial Services Compensation Scheme

### Information Sheet

BASIC INFORMATION ABOUT THE PROTECTION OF YOUR ELIGIBLE DEPOSITS	
<b>Eligible deposits in Metro Bank PLC are protected by:</b>	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
<b>Limit of protection:</b>	£75,000 per depositor per bank <sup>2</sup>
<b>If you have more eligible deposits at the same bank:</b>	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £75,000. <sup>2</sup>
<b>If you have a joint account with other person(s):</b>	The limit of £75,000 applies to each depositor separately. <sup>3</sup>
<b>Reimbursement period in case of bank's failure:</b>	20 working days. <sup>4</sup>
<b>Currency of reimbursement:</b>	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
<b>To contact Metro Bank PLC for enquiries relating to your account:</b>	Metro Bank PLC One Southampton Row London WC1B 5HA
<b>To contact the FSCS for further information on compensation:</b>	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
<b>More information:</b>	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>
<b>Acknowledgement of receipt by the depositor:</b>	

### ADDITIONAL INFORMATION

#### <sup>1</sup> Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £75,000 by the Deposit Guarantee Scheme.

#### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £75,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £75,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £75,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

**Store Opening Hours:** Monday - Friday **8am - 8pm** • Saturday **8am - 6pm** • Sunday **11am - 5pm**  
**Local UK Call Centre:** **0345 08 08 500**

[metrobankonline.co.uk](http://metrobankonline.co.uk)



## ADDITIONAL INFORMATION (continued)

More information can be obtained under <http://www.fscs.org.uk>

### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of £75,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £75,000.

### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £75,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 June 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

## EXCLUSIONS LIST

A deposit is excluded from protection if:

- (a) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
- (b) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (c) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority.

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- deposits of a collective investment scheme which qualifies as a small company<sup>3</sup>
- deposits of an overseas financial services institution which qualifies as a small company<sup>4</sup>
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> Listed in Section C of Annex 1 of Directive 2014/65/EU

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3