

**Summary of charges for the period
01 DEC 2014 to 31 DEC 2014
Pension Scheme Bank Account**

BIC: MYMBGB2L **IBAN:** GB30MYMB23058015864036



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	15864036
Sort code	23-05-80
Statement date	31 DEC 2014
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
Total charges:	£0.00

Transaction charges summary

Transaction charges	Volume	Price (£)	Charge (£)
Sub Total			0.00
Cash charges	Amount (£)	% Charge	Charge (£)
Sub Total			0.00

Statement number	1
Sort code	23-05-80



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.

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ACCOUNT NAME: VERITY & BEVERLEY LIMITED PENSION
SCHEME

Great News! We have improved the wording used to describe transactions in your statement, making them even easier to understand.

We love to hear from you – pop into store 7 days a week, or call us 24/7 on 0345 08 08 500

Your account summary

From: 01 DEC 2014	To: 31 DEC 2014
Opening balance	£0.00
Total money in	£0.00
Total money out	£0.00
End balance	£0.00

Account number	15864036
Sort code	23-05-80
Statement number	1
Overdraft limit	£0.00

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			0.00
	Closing Balance			0.00

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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.