

Handwritten signature: *[Signature]*
04.11.2014

THIS PAGE IS RESERVED FOR OFFICIAL OBSERVATIONS
CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (11)

THERE ARE NO OFFICIAL OBSERVATIONS

UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

PASSPORT
PASSEPORT

Type/Type P Date/Cat GBR Passport No./Passport No. 511929791

Surname/Nom ALKIVIADES
Given names/Prénoms ARIANE ISABELLE
Nationality/Nationalité BRITISH CITIZEN
Date of birth/Date de naissance 27 MAR /MARS 58
Sex/Sexe F Place of birth/Lieu de naissance NEW MALDEN
Date of issue/Data de délivrance 09 MAR /MARS 13 IPS Authority/Autorité
Date of expiry/Data d'expiration 09 AUG /AOUT 23 Holder's signature/Signature du titulaire

P<GBRALKIVIADES<<ARIANE<ISABELLE<<<<<<<<<<<<<<
5119297914GBR5803273F2308098<<<<<<<<<<<<<<<<<00

THERE ARE NO OFFICIAL OBSERVATIONS



Passport No / Passeport No
512697108

ELPHICK

Given names, Prénoms (2)
NATHAN WESLEY

Nationality/Nationalité (3)
BRITISH CITIZEN

Date of birth/Date de naissance (d)
21 FEB /FEV 71

Sex/ Sexe (5) Place of birth/ Lieu de naissance (6)
M LEAMINGTON SPA

Date of issue/Date de délivrance (7) 15 JAN / JAN 13 Authority/Autorité (8) IPS

Date of expiry/Date d'expiration (9)
15 JAN / JAN 23

Hokkai's signature/Signature du titulaire (10)

P<GBRELPHICK<<NATHAN<WESLEY<<<<<<<<<<<<<<<<<<<
5126971081GBR7102213M2301158<<<<<<<<<<<<<08

I certify this to be a true and accurate copy of the original document which I have seen.

I confirm that the photograph bears a true likeness to the individual contained herein.

Ken Hart, CertPFS

Hart Greaves LLP

Kelston Park

Bath

BA1 9AE

Tel: 01225 316416

FCA No. 607764

~~95 244~~

04.11.2014



southern-electric.co.uk


 Mon-Fri 8am-8pm Sat 8am-2pm
0800 980 9004

I certify this to be a true and accurate copy of the original document which I have seen.

 Mr N Elphick
 20 Cliff Road
 Sherston
 Malmesbury Wiltshire
 SN16 0LN

 Ken Hart, CertPFS
 Hart Greaves LLP
 Kelston Park
 Bath
 BA1 9AE
 Tel: 01225 316416


398

 04.11.2014
 Paid 21.10.14
 #3106P

T

Here's your final electricity bill

For the period: 05 July 2014 to 18 September 2014

Dated: 2 October 2014

Your previous bill

You owed us	£36.87
Your payments, thank you	£36.87 credit

Balance after your payments	£0.00
-----------------------------	-------

This bill

Electricity charges	£67.99
---------------------	--------

Total charges this bill	£67.99
-------------------------	--------

We've explained your bill in detail over the page...

Please pay now	£67.99
----------------	--------

We know that sometimes it's hard to pay bills. If you're finding it difficult to pay, please call us.

Your electricity account number:

26429 88317

Your meter reading

8	9	9	0	6
---	---	---	---	---

You can give us a reading any time at southern-electric.co.uk or by calling our Meterline on 0800 220 995

Ways to pay

See the back page for ways to pay. Don't forget your payment slip is needed for most types of payment.

Thank you

Thank you for being with us. If you change your mind, we'd love to have you back.

Could you pay less?

Your Personal Projection

Based on our best estimate of your annual usage and your current prices, including VAT and any discounts, we estimate your Personal Projection of costs for the next 12 months will be **£159.13**.

Our cheapest similar tariff

Good news - you're already on our cheapest Evergreen tariff. We'll let you know at least once a year if this changes. However paying by Direct Debit, you could save **£40.00** a year.

Our cheapest overall tariff

Good news - you're already on our cheapest overall tariff. We'll let you know once a year if this changes. However, paying by Direct Debit and choosing paperless billing, you could save **£46.00** a year.

Please note that switching tariffs may involve changing to different terms and conditions, so always check first. Prices may increase in future. Remember - it might be worth thinking about switching your tariff or supplier.

See page 2 for more information about your tariff and the last page for how we can help you pay less.

Here's your final bill explained to 18 September 2014

Your payments

Payment Received 15 Jul 2014 £36.87 credit

Your total payments, thank you

£36.87 credit

Pay by Direct Debit and go paperless

Save £46 a year off your standing charge.

Your charges

The electricity you've used - actual

	Reading last time	Reading this time	Total used
Meter: L72C09883			
Standard energy	89568	89906	338 kWh

kWh

kWh stands for kilowatt-hour. It's the unit used to measure electricity and is recorded by your meter.

Your electricity charges this period

Your tariff is Standard

Standard energy	338 kWh	at 13.37p	£45.19
Standing charge	75 days	at 26.1p	£19.57
VAT 5.00%			£3.23

(on charges of £64.76)

Total electricity charges this period £67.99

About your electricity tariff

Use this information to compare your tariff with others available.

Tariff name	Standard
Payment method	Cash / cheque
Tariff ends on	No end date
Exit fee (if you end your contract early)	No exit fee applies
Your estimated annual usage	421.00kWh

Your supply number

S 01 801 100
20 0000 5927 339

M&S Bank

001219 MUKP759A EDL432 39800 1466059011



MR NATHAN W ELPHICK
20 CLIFF ROAD
SHERSTON, MALMESBURY
WILTSHIRE
SN16 0LN

I certify this to be a true and accurate copy of the original document which I have seen.

Ken Hart, CertPFS
Hart Greaves LLP
Kelston Park
Bath
BA1 9AE

Tel: 01225 316416
FCA No. 607764

Account Number:
1005 1030 3101 8240
Statement Date:
05 October 2014
Credit Limit:
£4550

Your M&S Credit Card Statement

Date Applied	Date of Transaction	Description	Amount
		Balance from previous statement	£135.23 CR
08 Sep 14	06 Sep 14	Currys Superstore Bristol Cribb Gbr	£120.00 CR
10 Sep 14	09 Sep 14	Specsvers Bristol Gbr	£213.00
11 Sep 14	10 Sep 14	Tesco Pfs 4173 Tetbury Gbr	£40.74
19 Sep 14	18 Sep 14	R & B Vehicle Services Tetbury Gbr	£276.00
Present balance			£274.51
Available to spend			£4,275.49
Minimum payment			£6.86
Payment due date			30 October 2014

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out on the reverse of this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Estimated Interest Amount £6.28 (Please see over for explanation).

RATES OF INTEREST

Balance Plan	p.a. (effective rate)	Monthly calculation rate
PURCHASES AND CHARGES	18.9%	1.456%
CASH ADVANCES	23.9%	1.805%

Thank you for paying by Direct Debit. Your payment of £6.86 will be automatically collected on 30/10/14 from your bank account.

Points earned up to 26 August are being converted to reward vouchers which will be sent to you in November.

M&S
points total
291

see overleaf for further details

H1H3

001219 002437 MUKP759A

Page 1 of 2

Please return statement - detach here



Trans cash

M&S Bank

bank giro credit



ABC

135

Reference

1005 1030 3101 8240

Credit account number

225 5820

*Amount Due
Standard Fee Payable at PO Counter

£

CHEQUE ACCEPTABLE

Cashiers stamp and initials

Signature/Data

MR NATHAN W ELPHICK
20 CLIFF ROAD
SHERSTON, MALMESBURY
WILTSHIRE
SN16 0LN

Total Cash
Total Cheques
and P.O.

25-58-20

£

05

274.51

6.86

Please do not write or mark below this line and do not fold this counterfoil

1005103031018240 A4322255820 91 X

RR Donnelley 0201

Barclays Bank Plc
Automated Bulk Credit Clearing
M&S Bank
Bank A/C Number 90709089
20-20-44

M&S CREDIT CARD STATEMENT SUMMARY BOX														
The information contained in this table summarises key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.														
Interest-free period	<ul style="list-style-type: none"> Maximum 55 days on new purchases if you pay your balance in full and on time each month No interest-free period for cash advances or balance transfers This is subject to any interest-free promotional offer 													
Interest charging information	<p>You will not pay interest on new purchases if you pay your balance in full and on time each month. Otherwise, the period over which interest is charged will be as follows:</p> <table> <tr> <td></td><td>From</td><td>Until</td></tr> <tr> <td>Purchases</td><td>Date debited to your account</td><td>Paid in full</td></tr> <tr> <td>Cash advances</td><td>Date debited to your account</td><td>Paid in full</td></tr> <tr> <td>Balance transfers</td><td>Date debited to your account</td><td>Paid in full</td></tr> </table>			From	Until	Purchases	Date debited to your account	Paid in full	Cash advances	Date debited to your account	Paid in full	Balance transfers	Date debited to your account	Paid in full
	From	Until												
Purchases	Date debited to your account	Paid in full												
Cash advances	Date debited to your account	Paid in full												
Balance transfers	Date debited to your account	Paid in full												
Allocation of payments	<p>If you do not pay off your balance in full, payments we receive will be applied to categories of your balance in the following order (transactions may attract different interest rates):</p> <ol style="list-style-type: none"> cash advances purchases balance transfers <p>In each category the interest, insurance premiums and other charges and fees are paid first followed by the remainder of the balance. For further details, please see clause 5(i) of your credit card terms and conditions.</p>													
Minimum repayment	<p>For M&S Credit Card agreements made before 1 March 2011 – £5 or 2.5% of the balance, whichever is higher. For M&S Credit Card agreements made on or after 1 March 2011 – interest and default charges plus 1% of the principal, or 2.5% of the balance or £5 whichever is highest.</p>													
Credit limit	Minimum credit limit	£500												
	Maximum credit limit	Subject to status												
Fees	No annual fee													
Charges	Cash advance	2.99% of the amount advanced, minimum £3												
	Balance transfers	We will tell you of the conditions and charges of any balance transfer offers when we make the offer												
	Copies of statements	£5 for an additional copy of a statement												
Foreign usage	MasterCard exchange rate	MasterCard rates can be found at: https://www.mastercard.com/global/currencyconversion/index.html												
	One or more of the following may apply:													
	Non-sterling transaction fee	2.99% of the amount of the transaction												
	Cash Fee	2.99% of the amount advanced, minimum £3												
Default fees	If your payment is late	£12												
	If you exceed your credit limit	£12												
	If we serve a default notice	£12												
	If a cheque for a balance transfer is returned unpaid	£12												
	If any payment, including a Direct Debit payment is returned unpaid	£12												

WAYS TO PAY

By Direct Debit

Just call us on 0845 900 0900 and we'll set one up for you. We will collect your Direct Debits regardless of any payments you may have made. Additional payments can be made by any of the other payment methods listed. You can make a full, fixed or minimum payment Direct Debit.

By telephone banking

Call your bank and as a reference quote your account number (without the spaces) found on the front of this statement or card number as requested by your bank, then quote the **M&S Bank account number 59001115 and sort code 40-12-57**. Your payment will reach your account within approximately two hours.

Online by debit card

Using our Internet Banking you can make a payment online using your debit card any time you want to pay, 24 hours a day. Visit marksandspencer.com/bank.

Online from your bank's internet banking service

When arranging payment through your bank's online service quote your account number (without the spaces) found on the front of this statement or card number, as requested by your bank. Then quote the **M&S Bank account number 59001115 and sort code 40-12-57**. Your payment will reach your account within approximately two hours.

By fixed payment/standing order

As a reference quote your account number (without the spaces) found on the front of this statement, then quote the **M&S Bank account number 59001115 and sort code 40-12-57**. Your payment will reach your account within approximately two hours.

INFORMATION

Credit limit increases

We may notify you of any increase or decrease to your credit limit from time to time. You should inform us if you do not want us to increase your credit limit or you want us to reduce it. We make appropriate checks to assess your ability to repay before we increase a credit limit.

M&S points

M&S points may be credited after your statement date so may not match your transactions overleaf. This total includes points earned from all of your M&S Bank products.

Overseas transactions

When shopping abroad using your M&S Credit Card, you should be prepared to show photo proof of identity such as a passport or driving licence. This is a fraud prevention procedure.

Estimated interest

Estimated interest shown overleaf is based on an amount which would be payable by you if you paid the minimum amount for this statement period, except if you are taking a payment holiday, and it reached us on the last day of payment.

Principal amount

The principal amount shown overleaf is your statement balance before any interest and default charges.

Recurring transaction

A recurring transaction is a series of payments collected with your agreement from your card by a retailer or supplier (for example, magazine subscription). The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. If you contact the retailer you will also be able to deal with the agreement you have with them. This should mean the retailer does not collect any further payments, if they do we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

HOW TO CONTACT US

Customer Services team

Call 0845 900 0900 24 hours, 7 days a week

If your name or address has changed, please call our Customer Services team using the number above.

Contact address

M&S Bank, Kings Meadow, Chester, CH99 9LZ
marksandspencer.com/bank

Lost or stolen cards

Call 0845 900 0900 (UK) 24 hours, 7 days a week
+44 1244 879080 (outside the UK)

If you have any items on your statement that you wish to dispute, please contact our Customer Services team immediately on 0845 900 0900. It is important you contact us immediately after receipt of your statement as there are limited periods for which we can assist for some types of transactions.

Please call 0845 900 0900 if you would like to receive this information in an alternative format such as large print, Braille or audio.

Credit available subject to status to UK residents aged 18 and over. Free delivery on M&S Travel Money orders for £500 or over. M&S Loyalty Scheme subject to terms and conditions.

Calls may be recorded for our mutual security, training and monitoring purposes.

BT customers' calls to 0845 numbers from anywhere in the UK are charged at local rates, but different rates apply to callers from non-BT networks, and calls from mobiles may be significantly higher. You may want to check this with your service provider. M&S Bank is a trading name of Marks & Spencer Financial Services plc. Registered in England No. 1772585. Registered office: Kings Meadow, Chester CH99 9FB. A wholly owned subsidiary of HSBC Bank plc. Marks & Spencer is a registered trademark of Marks & Spencer plc and is used under licence. © Marks & Spencer Financial Services plc 2013. All rights reserved.

If you no longer wish to receive details of our special offers, please write to M&S Bank, Kings Meadow, Chester CH99 9FB.

At any bank

Simply fill out the attached payment slip and take it with your statement to any bank displaying the MasterCard or Visa sign. Your statement will be stamped as proof of payment but please note that a charge may be made if payment is not made at a branch of your own bank.

It'll take up to 5 working days for your payment to reach your account.

By post/in-store postbox

Put your cheque (payable to 'M&S Bank' with your account number on the reverse) and your payment slip into the envelope provided and drop it into one of the boxes found in most stores or a Royal Mail postbox.

A stamp is required if posting by Royal Mail. Please do not pin or staple your cheque to the payment slip. **Please don't send cash or post-dated cheques as they cannot be accepted.**

It'll take up to 6 working days to appear on your account if posting in store.

In-store till point

You can pay by cash or debit card at till points in most M&S stores. Simply present your M&S Credit Card and statement along with your payment at selected till points.

At the Post Office

Just give them your completed slip with your payment. They may charge a fee and it'll take up to 7 working days for payment to clear.

Please note gift vouchers/gift cards, credit vouchers and loyalty vouchers are not accepted forms of payment. If a payment is made using the wrong sort code, account number or reference information there may be a delay before the account is credited or it may not be received at all.

PAYMENT ADDRESS PO BOX 77, HARLOW, CM20 9BX.
Please do not fold this counterfoil or mark or write below this line

LZ216 (04.14)

The **co-operative** bank

phone 08457 212 212

co-operativebank.co.uk

058530_284 1/ 2 00001 38983 19492 38700
M19833/J1095279120

Mr A & Ms A I Alkiviades
Anchor Cottage
Brownhill
Stroud
Gloucestershire
GL6 8AG



I certify this to be a true and accurate copy of the original document which I have seen.

Ken Hart, CertPFS

Hart Greaves LLP

Kelston Park

Bath

BA1 9AE

Tel: 01225 316416

FCA No. 607764

[Signature]
04.11.2014

Smart Saver Account

Summary	Date	Description	Money out	Money in	Balance
Account name	10 July	BROUGHT FORWARD			746.99
MR A & MS A I ALKIVIADES		Statement closing balance			746.99

Sort code 08-91-04

Account number 06032072 00

Statement date 10 October 14

Statement number 22

Page number 1 of 1

Opening balance

746.99

Money out

Nil

Money in

Nil

Statement closing balance

746.99

International Bank Account Number

GB09 CPBK 0891 0406 0320 72

Bank Identification Code

CPBK GB22

Please see the important
information overleaf about the
Financial Services
Compensation Scheme (FSCS).

Current gross interest rates*

£1 + 0.25%

(AER 0.25%, NET 0.20%)

Current Bank of England base rate: 0.50%

For how to contact us about our products and services refer to the back of this statement

We are always
open for business.
Phone us 24 hours
a day from home
or abroad.

For BT customers calls to 0845 numbers will cost no more than 4p per minute and no more than 8p per minute for calls to 0870 numbers. Call charges from other companies may vary and you may want to check this with your service provider

Typetalk is available on all our numbers, simply dial 18001 before the number. Calls may be monitored or recorded for security and training purposes

Please phone 08457 212 212 for:

- Details of current rates and charges
- If your name and address has changed
- If you would like to receive this information in any other format
- If you do not wish to receive non-essential communications from us and we will send you details of how to opt out

Debit card transactions in any currency other than sterling

A non-sterling transaction fee of 2.75% of the value of the transaction is applied to any transaction in a currency other than Sterling. The non-sterling transaction fee will be shown on your statement as 'NSTF'. In addition to the above charge, a cash fee of 2% of the value of the currency/cheques or £2.00 (whichever is greater) is applied when using your debit card outside the UK for withdrawing foreign currency at:

- Visa or PLUS cash machines.
- over the counter at a bank or Bureau de Change displaying the Visa sign.

If you use your debit card to purchase foreign currency or travellers cheques in the UK we will not charge you a cash fee. However a cash fee will be charged for withdrawing sterling over the counter at a bank in the UK displaying the Visa sign.

*** Interest rates.**

Gross rate means the contractual rate of interest payable before the deduction of income tax at the rate specified by law. AER means the Annual Equivalent Rate and illustrates the contractual rate of interest as if paid and compounded each year.

Net rate means the rate of interest payable after deduction of income tax at the rate specified by law.

Useful Contacts

Visit us at **co-operativebank.co.uk**

Telephone Banking **08457 212 212**

Lost and Stolen **0845 600 6000**

Motor and Home Insurance quotations **0845 300 3525**

Mortgage Services **0800 0288 288**

Minicom **08457 125 819**

Internet Banking

Internet Banking is a great way to stay in control of your money. You can access your account at any time, day or night, simply and safely from the comfort of your own home

To register call 0800 590 483 – lines are open 24 hours a day. You'll be asked to provide:

- * your e-mail address
- * a four-digit security code
- * five pieces of secure personal information

To see for yourself how easy, quick and convenient it is to bank online, try our demo at co-operativebank.co.uk/tbdemo

Switching

If all your money is in one place, it makes it easier to manage. We offer the Current Account Switch Service which makes switching hassle-free. The new service allows you to transfer your regular payments from another bank, on a switch date that suits you. It is backed by the Current Account Switch Guarantee. You can find out more information on how to switch by visiting www.co-operativebank.co.uk/switch



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 compensation provided by the FSCS (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 the FSCS on 020 7741 4100. Please note *only* compensation related queries should be directed to the FSCS.

Compensation information for our customers

The Co-operative Bank also operates under the trading names of smile and Britannia. As such, the £85,000 compensation limit applies to the combined amount of deposits held with The Co-operative Bank, smile and Britannia.

Although the vast majority of our customers will be covered by the FSCS, in line with the maximum amount per person, certain customers are not covered. The exclusions include large businesses or organisations, large companies and local authorities.

The Co-Operative Bank p.l.c., 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales No. 990937. The Co-operative Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885) and holds an Interim Permission in respect of consumer credit activities and subscribes to the Lending Code and the Financial Ombudsman Service.

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