

• THERE ARE NO OFFICIAL OBSERVATIONS •





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.

Ken Hart, CertPFS

Hart Greaves LLP

Kelston Park

Bath

BA1 9AE

Tel: 01225 316416

PCA No 607764

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


398

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



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Ken Hart, CertPFS
Hart Greaves LLP
Kelston Park
Bath
BA1 9AE
Tel: 01225 316416
FCA No. 607764

[Signature]

Account Number:
1005 1030 3101 8240

Statement Date:
05 October 2014

Credit Limit:
£4550

04.11.2014

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

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 retain statement - detach here



Trans cash

M&S Bank

bank giro credit



ABC

*Amount Due
Standard Fee Payable at PO Counter

£

CHEQUE ACCEPTABLE

Signature/Data

Reference

1005 1030 3101 8240

Credit account number

225 5820

135

32

Cashiers stamp and initials

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 90908088
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> <th></th><th>From</th><th>Until</th></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 5i) 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 | | | | | | | | | | | | |

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.

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.

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)