

Monthly Statement

20 January 2016

Doctor Stephen Houlton and Mrs Anne Houlton
69A Hardy Barn
Shipley, Heanor
Derbyshire
DE75 7LY

PLAN NUMBER P502632705
STATEMENT NUMBER 178
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Current Account

NAME Stephen Houlton and Anne Houlton
JAR NAME Current Account
CURRENT ACCOUNT NUMBER 00450828
SORT CODE 11-91-00
IBAN GB34 HLFX 1191 0000 4508 28
BIC BOFSGB2S
YOUR ARRANGED OVERDRAFT LIMIT £7,000.00
PREVIOUS STATEMENT DATE 21 December 2015

DATE	DESCRIPTION	IN	OUT	BALANCE £
22 Dec 2015	BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT			2,546.93
22 Dec 2015	CHEQUE - 100359		40.00	2,506.93
22 Dec 2015	FPS - ACER LETTINGS		500.00	2,006.93
22 Dec 2015	TRANSFER	5,000.00		7,006.93
29 Dec 2015	FPS - MONTHLY RENT	0.01		7,006.94
29 Dec 2015	DIRECT DEBIT - ALDERMORE BANK PLC		348.60	6,658.34
30 Dec 2015	DIRECT DEBIT - AMBER VALLEY BC		262.00	6,396.34
31 Dec 2015	DIRECT DEBIT - UTILITY WAREHOUSE		96.50	6,299.84
31 Dec 2015	FPS - SALARY	663.00		6,962.84
4 Jan 2016	DIRECT DEBIT - YOUR PROPERTY NETW		6.95	6,955.89
4 Jan 2016	DIRECT DEBIT - AIG LIFE LIMITED		9.65	6,946.24
4 Jan 2016	DIRECT DEBIT - PRUDENTIAL		136.78	6,809.46
4 Jan 2016	DIRECT DEBIT - BHAM MIDSHIRES		168.84	6,640.62
4 Jan 2016	DIRECT DEBIT - NORTHERN ROCK DD		182.50	6,458.12
4 Jan 2016	DIRECT DEBIT - VIRGIN MONEY DD		182.60	6,275.52
4 Jan 2016	DIRECT DEBIT - VIRGIN MONEY DD		201.60	6,073.92
4 Jan 2016	DIRECT DEBIT - VIRGIN MONEY DD		217.60	5,856.32
4 Jan 2016	DIRECT DEBIT - NORTHERN ROCK DD		261.30	5,595.02
4 Jan 2016	DIRECT DEBIT - ALDERMORE BANK PLC		275.04	5,319.98
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		311.66	5,008.32
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		323.73	4,684.59
4 Jan 2016	BALANCE CARRIED FORWARD TO PAGE 2			4,684.59

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YOUR ARRANGED OVERDRAFT LIMIT £7,000.00
PREVIOUS STATEMENT DATE 21 December 2015

DATE	DESCRIPTION	IN	OUT	BALANCE £
	CONTD.			
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		351.46	4,333.13
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		351.46	3,981.67
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		362.88	3,618.79
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		383.42	3,235.37
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		415.23	2,820.14
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		415.55	2,404.59
4 Jan 2016	DIRECT DEBIT - RBS BUSINESS LOAN		650.06	1,754.53
4 Jan 2016	TRANSFER	4,000.00		5,754.53
5 Jan 2016	CHEQUE - 100358		1,465.16	4,289.37
5 Jan 2016	DIRECT DEBIT - AMERICAN EXPRESS		4,580.44	291.07 DR
5 Jan 2016	TRANSFER	5,000.00		4,708.93
7 Jan 2016	CHEQUE	2.00		4,710.93
7 Jan 2016	DIRECT DEBIT - TALK TALK TELECOM		44.89	4,666.04
7 Jan 2016	CHEQUE	100.00		4,766.04
7 Jan 2016	CHEQUE	143.29		4,909.33
7 Jan 2016	DIRECT DEBIT - SHAWBROOK BANK LTD		494.74	4,414.59
7 Jan 2016	CHEQUE	1,164.37		5,578.96
7 Jan 2016	FPS - LANDLORD BALANCE	18,000.00		23,578.96
8 Jan 2016	BANK CREDIT - NHS TAX0000692.25	3,247.55		26,826.51
8 Jan 2016	FPS - LANDLORD BALANCE	10,531.34		37,357.85
8 Jan 2016	TRANSFER		30,000.00	7,357.85
11 Jan 2016	FPS - N TAMPLIN		100.00	7,257.85
12 Jan 2016	FPS - MUM	908.00		8,165.85
13 Jan 2016	DIRECT DEBIT - BHAM MIDSHIRES		177.91	7,987.94
13 Jan 2016	PAYMENT - TMW		303.43	7,684.51
13 Jan 2016	PAYMENT - Fred Davidson		385.00	7,299.51
15 Jan 2016	DIRECT DEBIT - TESCO MOBILE		31.34	7,268.17
15 Jan 2016	FPS RETURN - 12792948	303.43		7,571.60
15 Jan 2016	DIRECT DEBIT - MBNA INTERNATIONAL		1,564.26	6,007.34
18 Jan 2016	DIRECT DEBIT - BHAM MIDSHIRES		169.20	5,838.14
18 Jan 2016	BALANCE CARRIED FORWARD TO PAGE 3			5,838.14



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YOUR ARRANGED OVERDRAFT LIMIT £7,000.00
PREVIOUS STATEMENT DATE 21 December 2015

DATE	DESCRIPTION	IN	OUT	BALANCE £
	CONTD.			
18 Jan 2016	FPS - 28 SEVENTH	395.00		6,233.14
19 Jan 2016	PAYMENT - KLM		522.88	5,710.26
19 Jan 2016	BANK CREDIT - KNOTFREE LIMITED	7,470.00		13,180.26
20 Jan 2016	TRANSFER		2,006.80	11,173.46
20 Jan 2016	BALANCE CARRIED FORWARD TO NEXT STATEMENT			11,173.46

Overdraft Interest Rates

The tables below show the variable interest rates charged on overdrawn balances during the period of this statement.

Arranged Overdraft Rates

Date From	Date To	Arranged Overdraft Rate
2 April 2009	20 January 2016	10.05 % EAR* (variable)

* EAR stands for Equivalent Annual Rate. It shows what the interest would be if interest was taken from your account once a year. It does not take account of any fees or charges.

Unarranged Overdraft Rates

Date From	Date To	Unarranged Overdraft Rate
2 April 2009	20 January 2016	25.25 % EAR* (variable)

* EAR stands for Equivalent Annual Rate. It shows what the interest would be if interest was taken from your account once a year. It does not take account of any fees or charges.

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YOUR ARRANGED OVERDRAFT LIMIT £7,000.00
PREVIOUS STATEMENT DATE 21 December 2015

Unarranged Overdraft fee - £28.00

We can vary the interest rate and charges for an Unarranged Overdraft as set out in Section D of the Intelligent Finance Conditions June 2014. To request a copy call 0845 609 4343 or visit if.com

If you offset, you can choose not to receive any interest on the balances of your current account and/or savings. In return, you pay no interest on the equivalent amount on your mortgage and/or personal loan.

Alternatively, if you offset, you can choose to receive interest on your current account and/or savings account balances at the same rate as your borrowings. Any portion of your current account and/or savings account balances that are greater than your borrowings will still receive interest at the usual rate.

Dispute Resolution

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.



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Current Account

NAME Anne Houlton
JAR NAME Bills Account
CURRENT ACCOUNT NUMBER 00956584
SORT CODE 11-91-00
IBAN GB88 HLFX 1191 0000 9565 84
BIC BOFSGB2S
YOUR ARRANGED OVERDRAFT LIMIT £6,000.00
PREVIOUS STATEMENT DATE 21 December 2015

DATE	DESCRIPTION	IN	OUT	BALANCE £
22 Dec 2015	BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT			4,069.62
22 Dec 2015	TRANSFER	3,000.00		7,069.62
23 Dec 2015	DIRECT DEBIT - TMW DDR		217.99	6,851.63
23 Dec 2015	DIRECT DEBIT - TMW DDR		240.14	6,611.49
29 Dec 2015	DIRECT DEBIT - MORTGAGE EXPRESS		119.85	6,491.64
29 Dec 2015	DIRECT DEBIT - OXFAM DD		120.00	6,371.64
29 Dec 2015	DIRECT DEBIT - MORTGAGE EXPRESS		131.63	6,240.01
30 Dec 2015	DIRECT DEBIT - LV LIFE		12.35	6,227.66
30 Dec 2015	DIRECT DEBIT - TMW DDR		182.33	6,045.33
30 Dec 2015	DIRECT DEBIT - TMW DDR		190.00	5,855.33
30 Dec 2015	DIRECT DEBIT - TMW DDR		195.07	5,660.26
31 Dec 2015	DIRECT DEBIT - TMW DDR		220.67	5,439.59
31 Dec 2015	BALANCE CARRIED FORWARD TO PAGE 5			5,439.59

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CURRENT ACCOUNT NUMBER 00956584
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IBAN GB88 HLFX 1191 0000 9565 84
BIC BOFSGB2S
YOUR ARRANGED OVERDRAFT LIMIT £6,000.00
PREVIOUS STATEMENT DATE 21 December 2015

DATE	DESCRIPTION	IN	OUT	BALANCE £
	CONTD.			
31 Dec 2015	DIRECT DEBIT - TMW DDR		243.68	5,195.91
31 Dec 2015	DIRECT DEBIT - PARAGON MORTGAGES		280.56	4,915.35
31 Dec 2015	DIRECT DEBIT - PARAGON MORTGAGES		305.73	4,609.62
31 Dec 2015	DIRECT DEBIT - PARAGON MORTGAGES		343.66	4,265.96
4 Jan 2016	DIRECT DEBIT - TV LICENCE MBP		12.12	4,253.84
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		110.29	4,143.55
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		114.21	4,029.34
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		115.13	3,914.21
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		125.15	3,789.06
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		141.00	3,648.06
4 Jan 2016	DIRECT DEBIT - VIRGIN MONEY DD		141.23	3,506.83
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		158.43	3,348.40
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		279.14	3,069.26
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		291.14	2,778.12
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		372.61	2,405.51
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		384.98	2,020.53
4 Jan 2016	DIRECT DEBIT - MORTGAGE EXPRESS		390.80	1,629.73
4 Jan 2016	TRANSFER	4,000.00		5,629.73
6 Jan 2016	DIRECT DEBIT - TMW DDR		169.55	5,460.18
6 Jan 2016	DIRECT DEBIT - TMW DDR		196.48	5,263.70
7 Jan 2016	DIRECT DEBIT - DENTISTS & GENERAL		21.50	5,242.20
8 Jan 2016	DIRECT DEBIT - TMW DDR		220.67	5,021.53
20 Jan 2016	TAX DEDUCTED		0.05	5,021.48
20 Jan 2016	INTEREST	0.26		5,021.74
20 Jan 2016	DIRECT DEBIT - TMW DDR		207.89	4,813.85
20 Jan 2016	DIRECT DEBIT - TMW DDR		284.58	4,529.27
20 Jan 2016	BALANCE CARRIED FORWARD TO NEXT STATEMENT			4,529.27

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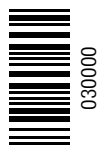
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Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk



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