

**Summary of charges for the period  
01 FEB 2015 to 28 FEB 2015**

**Pension Scheme Bank Account**

**BIC:** MYMBGB2L **IBAN:** GB20MYMB23058016139793



One Southampton Row  
London WC1B 5HA  
T: 0345 08 08 500  
[metrobankonline.co.uk](http://metrobankonline.co.uk)

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

<b>Account Number</b>	16139793
<b>Sort code</b>	23-05-80
<b>Statement date</b>	28 FEB 2015
<b>Overdraft limit</b>	£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**

<b>Transaction charges</b>	<b>Volume</b>	<b>Price (£)</b>	<b>Charge (£)</b>
Sub Total			0.00

  

<b>Cash charges</b>	<b>Amount (£)</b>	<b>% Charge</b>	<b>Charge (£)</b>
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.

# Pension Scheme Bank Account

BIC: MYMBGB2L IBAN: GB20MYMB23058016139793



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 NAME: MICRODRIVE CONSULTING LTD PENSION  
SCHEME

## Your account summary

<b>From:</b> 01 FEB 2015	<b>To:</b> 28 FEB 2015	<b>Account number</b>	16139793
<b>Opening balance</b>	£0.00	<b>Sort code</b>	23-05-80
<b>Total money in</b>	£0.00	<b>Statement number</b>	1
<b>Total money out</b>	£0.00	<b>Overdraft limit</b>	£0.00
<b>End balance</b>	£0.00		

## Your transactions

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

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.

