



Esther . &lt;esther@cranfords.biz&gt;

---

**Re: Stephen Ward Photography Directors Pension Scheme - Monthly Bank Statement**

1 message

---

**Stephen Ward** <s.ward99@hotmail.co.uk>

9 October 2018 at 17:54

To: "Esther ." &lt;esther@cranfords.biz&gt;

Hi Esther

I have scanned in April 2018 and September 2018. Please let me know if you need any other statements or the NS&I transactions sheets. These show all the interest payments into the Allied Irish account.

The September statement shows the final balance that should be transferred across to our Allied Irish Account.  
(£161,061.00)

Kind Regards

Stephen



## Your Income Bonds statement



Mr S Ward  
Red House  
Water Lane  
Hollingworth  
HYDE  
SK14 8HT

National Savings  
and Investments  
Glasgow  
G58 1SB

www.nsandi.com

Helpline: 08085 007 007  
24 hours a day  
7 days a week

## Your Income Bonds statement continued

## Account details

Mr S Ward and Mrs S Ward and other(s)  
As trustee(s) of  
Stephen Ward Photography Directors Pension Scheme

Account number	2144280784
Balance	£161,061.00
Interest rate	1.00% gross/1.00% AER
Statement	5 (page 2 of 3)

## Period covered

12 April 2017 to 11 April 2018

Date	Details	Money in	Money out	Balance
5 Mar 18	BACS income payment		£125.20	£161,061.00
5 Apr 18	Interest capitalisation	£136.79		£161,197.79
5 Apr 18	BACS income payment		£136.79	£161,061.00
<b>Totals</b>		<b>£1,583.70</b>	<b>£31,583.70</b>	
<b>Balance carried forward</b>				<b>£161,061.00</b>

## Tax information for the 2017/18 tax year

The gross interest paid (without tax deducted) in the tax year ending 5 April 2018 is: £1,583.70

Because the interest is subject to UK Income Tax, you may need to declare it to HM Revenue & Customs, depending on your circumstances. So please keep this statement for your records.

## Interest rate

The rate quoted is correct at the date this statement was issued and is the rate that applied to your balance at that time. The interest rate is variable - you can check the current rate at any time by visiting our website [nsandi.com](http://nsandi.com)

## Definitions

**Gross** is the taxable rate of interest without the deduction of UK Income Tax.

**AER** (Annual Equivalent Rate) illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and the AER are the same.

## Go paperless and cut the clutter

Our paperless service is an easier way to get your annual statements. Your statements will be stored securely online and you'll be able to log in to view them whenever you want. Going paperless is easy - log in at [nsandi.com](http://nsandi.com), go to **Your profile** in the top menu and click **Paperless options**. Or give us a call and we'll arrange this for you.

Continued on the next page



Page 2 of 3

H3H5

Account details | NSandi

27/09/2018, 14:34

Mr S Ward and Mrs S Ward and other(s) as trustee(s) of Stephen Ward Photography Directors Pension Scheme 's balance

**£161,061**

Account number

**2144280784**

Account details

Nickname ?

Income Bonds

Interest rate ?

1.00% gross/ 1.00% AER

Nominated account ?

ALLIED IRISH BANK (GB) \*\*\*\*0077

Balance

£ 161,061

Paperless?

Available ?

£ 160,561

[Change details](#)

## Transaction history

08085 007 007 Calls from the UK are free

[@nsandihelp](#)[Privacy notice](#)[Cookies](#)[Freedom of Information](#)[Site conditions and legal](#)[Information Charter](#)

© National Savings and Investments 2018

[Accessibility](#)[Monochrome Theme](#)[https://secure3.nsandi.com/thc/projectuk01-common-b2c/pages/\\_71%3A0%3A&CW\\_TOKEN=TKG9-3CTL-N2K0-81GH-QDRM-85WW-1UQF-ULPJ](https://secure3.nsandi.com/thc/projectuk01-common-b2c/pages/_71%3A0%3A&CW_TOKEN=TKG9-3CTL-N2K0-81GH-QDRM-85WW-1UQF-ULPJ)

Page 1 of 1

On 9 Oct 2018, at 12:49, Esther . <[esther@cranfords.biz](mailto:esther@cranfords.biz)> wrote:

Hi Stephen,

Many thanks for your email and for the NS&I update.

Yes, I will send you a new statement as soon as the money comes in from NS&I.

Please may I trouble you for a valuation from NS&I up to April 2018, thanks Stephen.

I will let you know and send you copies of all returns, when they have been completed.

I have double checked again The Pensions Regulator website and your scheme return is not due yet. As soon as it comes up with a due date I will let you know and tell you when we have completed it.

Thanks again Stephen.

Kind Regards

Esther

Esther Salmon  
Pensions Administrator

T: 0844 410 0037

[48 Chorley New Road, Bolton, BL1 4AP](#)



'Cranfords' is the trading style of 3110950 Ltd.(No.3110950). The company is registered in England at [48 Chorley New Road, Bolton, BL1 4AP](#)

This electronic message, including all contents and attachments, contains information that may be privileged, confidential or otherwise protected from disclosure. The information is intended for the addressee only. If you are not the addressee, then any dissemination, disclosure, copying, distribution or use of this message or any of its contents or attachments is prohibited. If you have received this message in error, please notify us immediately at [admin@cranfords.biz](mailto:admin@cranfords.biz) and destroy the original message and all copies.

You are requested to carry out your own virus check before opening any attachment. 3110950 Limited accepts no liability for any loss or damage which may be caused by software viruses.

On Mon, 8 Oct 2018 at 18:04, Stephen Ward <[s.ward99@hotmail.co.uk](mailto:s.ward99@hotmail.co.uk)> wrote:

Dear Esther

Thank you for the September Statement. I have been told by NS&I that the transfer will take about 5 - 7 days. I have transferred all the funds out of my NS&I account into my Allied Irish Account, this will effectively close the NS&I account down.

I would appreciate it if you could supply me with a new statement when these funds have reached the Allied Irish account and if you could also let me know when all the reporting to HMRC, Pension Regulator & any data protection required is up to date?

Thank you Esther.

Kind Regards

Stephen

On 8 Oct 2018, at 11:54, Esther . <[esther@cranfords.biz](mailto:esther@cranfords.biz)> wrote:

Dear Stephen,

Many thanks for your call this morning. Good to hear from you.

Thank you for letting me know that you will be arranging a transfer from NS&I to your AIB pension account. I will let you know as soon as the transfer comes in and send you a statement.

Please find enclosed your September 2018 AIB pension scheme bank statement for your records.

Please do not hesitate to contact me should you have any queries.

Kind Regards

Esther

Esther Salmon  
Pensions Administrator

T: 0844 410 0037

[48 Chorley New Road, Bolton, BL1 4AP](#)



'Cranfords' is the trading style of 3110950 Ltd.(No.3110950). The company is registered in England at [48 Chorley New Road, Bolton, BL1 4AP](#)

This electronic message, including all contents and attachments, contains information that may be privileged, confidential or otherwise protected from disclosure. The information is intended for the addressee only. If you are not the addressee, then any dissemination, disclosure, copying, distribution or use of this message or any of its contents or attachments is prohibited. If you have received this message in error, please notify us immediately at [admin@cranfords.biz](mailto:admin@cranfords.biz) and destroy the original message and all copies.

You are requested to carry out your own virus check before opening any attachment. 3110950 Limited accepts no liability for any loss or damage which may be caused by software viruses.

<image002.png><23. Sept 2018.pdf>