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

04.11.2014

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PASSPORT
PASSEPORT

Type/Type: P
Code/Code: GBR
Passport No./Passeport No.: 511929791
Surname/Nom (1): ALKIVIADES
Given names/Prénoms (2): ARIANE ISABELLE
Nationality/Nationalité (3): BRITISH CITIZEN
Date of birth/Date de naissance (4): 27 MAR /MARS 58
Sex/Sexe (5): F
Place of birth/Lieu de naissance (6): NEW MALDEN
Date of issue/Date de délivrance (7): 09 MAR /MARS 13
Authority/Autorité (8): IPS
Date of expiry/Date d'expiration (9): 09 AUG /AOUT 23
Holder's signature/Signature du titulaire (10)

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The **co-operative** bank

phone 08457 212 212
co-operativebank.co.uk

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M19933/J1095279120

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

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Tel: 01225 316416
FCA No. 607764

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

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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 6p 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

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- 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.

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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 change, 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**

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* 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/ibdemo

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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