

M1/J1043999000

 Mr P E Carter
 11 Timbercroft
 Epsom
 Surrey
 KT19 0TH

Date from	O/D Limit	% per month
9 AUG 13	£500	1.45%

Smile Current Account

Summary	Date	Description	Money out	Money in	Balance
Account name MR P E CARTER	24 October	BROUGHT FORWARD			10,718.28
	29 October	METROPOLITAN	11.15		10,707.13
	01 November	NM886261A DWP EESA		344.90	11,052.03
Sort code 08-92-86	02 November	CANONS LEISURE CEN	22.65		
Account number 17137335 00	02 November	MARIAN CARTER	15.00		
Statement date 23 November 18	02 November	STEPHEN CARTER	500.00		
Statement number 39	02 November	STEPHEN CARTER	600.00		9,914.38
Page number 1 of 1	05 November	LB MERTON	28.04		
	05 November	METROPOLITAN	11.15		9,875.19
Opening balance	06 November	COUNTER 12:41NOV06	201.92		9,673.27
10,718.28	12 November	METROPOLITAN	11.15		9,662.12
Money out	13 November	FASTHOSTS INTERNET	1.79		9,660.33
1,414.00	15 November	NM886261A DWP EESA		344.90	10,005.23
Money in	19 November	METROPOLITAN	11.15		9,994.08
919.00	20 November	NM886261A DWP DLA		229.20	10,223.28
	Statement closing balance				10,223.28

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **OD/S** Overdrawn Intermediate Balance **NSTF** Non Sterling Transaction Fee. Details of overdraft charges and interest rates are shown overleaf. Details of calculations of interest charged are available on request.

International Bank Account Number
 (IBAN) GB94 CPBK 0892 8617 1373 35
 Bank Identification Code
 (BIC/SWIFT) CPBK GB22

Deposits into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.

Overdraft Alerts service is now live. If we have your mobile number, we will send you a text message to let you know if your account has exceeded its limit or is about to exceed its limit due to payments leaving the account that day. This will give you the opportunity to bring your account within limit and cover any payments. To find out more, visit <https://www.smile.co.uk/support/overdraft-alerts>

Looking to renew your home insurance? Get a quick and easy quote in 5 questions with The Co-operative Bank's new Home Cover, provided by Legal & General at www.co-operativebank.co.uk/insurance

Manage your account
anytime, anywhere, online
at www.smile.co.uk

If you're calling from the UK, calls to 0800 and 0808 numbers are free from landlines and mobiles; Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02; Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge; Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

Typetalk is available within the UK on all our numbers, simply dial 18001 before the number

Please phone +44 (0)3457 212 212** for:

- 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 contacting us on the number above and calling from outside the UK, please replace the '0' with '+44'

Overdraft charges & interest rates:

Debit interest rate:

1.46% per month (18.9% Equivalent Annual Rate)

Unarranged overdraft charges:

£10 per month

£10 each subsequent day the overdraft increases

*Monthly cap on unarranged overdraft charges

The monthly cap on unarranged overdraft charges for your current account is £60.

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

Debit card transactions in any currency other than sterling

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 charge, 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.

Useful Contacts

Visit us at smile.co.uk

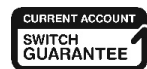
Telephone Banking **+44 (0)3457 212 212****

Lost and Stolen **+44 (0)345 600 6000****

Mortgage Services **0800 0288 288**

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.smile.co.uk/switch



Important Information

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please refer to the FSCS website at www.FSCS.org.uk

Alternatively, please refer to the Information Sheet and Exclusions List. These are available online:

For Co-operative Bank

<http://www.co-operativebank.co.uk/assets/pdf/bank/global/dgsd.pdf>

For smile

www.smile.co.uk/assets/pdf/smile/importantinfo/dgsd.pdf

Please note only compensation related queries should be directed to the FSCS.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.