



A wholly-owned subsidiary of Bank of the Philippine Islands, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

EARL'S COURT OFFICE

GBP STAR SA WITH INTEREST

DEAN ROY WHITE

2 HILLINGTON
ILFRACOMBE
NORTH DEVON

EX34 8LU

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ACCOUNT SUMMARY FOR THE PERIOD SEP 30, 2016 - DEC 31, 2016

Beginning Balance	135.08
Plus: Total Credits	10.00
from Branch Over-the-Counter Deposit Transactions	0.00
from ATM Deposit Transactions	0.00
from ExpressPhone Transactions	0.00
from EOL / Mobile Transactions	0.00
from Credit Memos	10.00
from Checks Warehoused	0.00
from Interest Earned	0.00
Less: Total Debits	0.00
from Branch Over-the-Counter Transactions	0.00
from ATM / EPS Transactions	0.00
from ExpressPhone Transactions	0.00
from EOL / Mobile Transactions	0.00
from Debit Memos	0.00
from Checks Issued / Charges	0.00
from Service Charges / Withholding Tax	0.00
Ending Balance	145.08

To get in touch with your branch of account, please refer to the contact details indicated herein.

Please examine this statement and report immediately any discrepancy.

Ensure that your contact details with us remain updated at all times.
Immediately advise us of any change in your address or phone numbers.

PLEASE TAKE NOTE:

We kindly request our clients to keep their records (ie, documentary requirements and contact details) with us current and updated at all times. We appreciate your understanding, cooperation and compliance on this matter, to avoid any inconvenience.

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Enjoy doing your remittance transactions via BPIE Expressonline! Enrol to this facility, fund your STAR account and do real-time online Foreign Exchange/Remittance transactions to a BPI/BPI Family/BPI Direct or to another BPIE account. Applicable service charge and exchange rates are prompted at the time you are doing your transaction. TRY THIS NOW!

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Changes on how BPIE pays interest on your STAR account: As earlier advised via our website/branch/phone announcements, effective 01 October 2016, GBP STAR SAVINGS accounts will earn an interest of 0.25% per annum for end-of-day balances of at least gbp1,000.

NO interest will be paid on the following STAR accounts:

1. GBP SAVINGS with end-of-day balance of less than GBP1,000
2. GBP CURRENT/CHECKING
3. USD SAVINGS

And since **06 April 2016**, BPIE no longer withholds any tax on interest paid on your savings and time deposit accounts. Please visit this HMRC link, for guidance and more information:

<https://www.gov.uk/government/publications/personal-savings-allowance-factsheet>

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BPI Europe is covered by FSCS - - - There are some changes!

As a UK-licensed bank, BPI Europe is covered by the Financial Services Compensation Scheme (FSCS). The FSCS protects most depositors, including individuals and small companies, up to £75,000 from 01 January 2016. Eligible deposits of large companies and small local authorities, which have not previously been protected, are now eligible for FSCS protection from 03 July 2015 onwards. Any deposits you hold above the limit are unlikely to be covered. Please ask your BPI Europe Plc branch of account or visit www.fscs.org.uk for further information.

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Your next bank statement will be for the quarter ending 31 March 2017.

BPIE does NOT send bank statements for accounts with balances of up to £50.00 AND without any transactions for the covering quarter. You may view your account history via BPIE Expressonline facility, after completing the enrolment procedures.

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