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**Your Friendly Bank - An Accident Waiting To Happen?**

**By Sue Barnard**

The current or chequing account you probably have with your high street bank is probably not something you pay much attention to. It's a necessary item that is convenient, doesn't make you any money, but doesn't cost you anything either. Until you make a mistake that is!

Going overdrawn without authorization from your bank or missing a loan repayment can cost you dearly and after letting them keep your money for all those years, interest free, they are likely to hit you with a hefty charge, even for a small error on your part. Then you're likely to feel very aggrieved and will seriously consider moving banks.

So why wait for that to happen, avoid the annoyance and cost by switching bank accounts now if you need to. By finding a current account that pays a reasonable interest rate on account balances and also has attractive overdraft arrangements you will earn some money as well as protecting yourself against those small overdraft mistakes we all make at some point.

Most of the high street banks will only pay you 0.1% interest on your current account - compare that to the 3 or 4 % rates offered elsewhere - that's 30 to 40 times more. Then look at the average overdraft charges - Which? magazine in the UK reported that Smile would charge £123 less than the average charge for a £250 authorised overdraft and unauthorised overdrafts of £50 three times in one year. Switching to a new account is very easy. There are rules in place to make sure the banks play fair when it comes to handing your account to a competitor, so there's no need to worry about taking the step.

Only 1 in 20 people have changed their current account in the past 2 years, so you would assume that most of us are very happy with our banks. In fact Which? also report that 35% of us are annoyed with our banks.

So, set a few minutes aside to look at the details of the current account you have at the moment, look at interest rates, overdraft charges, loan information and understand what the cost might be if you make a mistake and go overdrawn. Then look at the best current accounts on offer elsewhere - there are over 150 available - and decide if you'd like a change. Many new accounts include added perks

and many even reward you with some cash for switching.

Sue Barnard writes and publishes guides on managing your home and running your personal finances. For loan quotes and loan information visit

<http://www.finance-team.co.uk>

## **Whiplash Compensation Claim – Take These Actions**

### **By Mumtaz Shah**

What steps will you take when you wake up the next morning, after a car accident with aches and pains? Some say it's nothing, some say it's the bed and some say it's whiplash, but what do you think?

Even the most cynical of us would agree that occasionally accidents do happen. However, more often than not, an 'accident' isn't really an 'accident' at all and a certain level of fault for the accident has to be placed squarely on the shoulder of the person who caused the accident. The same is certainly true in the case of a car accident. So, how would you go about getting proper whiplash compensation following a car accident?

Unlike other injuries that can occur in a car accident, more often than not the symptoms of whiplash, such as a whiplash neck injury, will not manifest themselves until the morning after. Usually, the accident will cause the whiplash to manifest in the form of:

- a headache, most likely all over the head with particular emphasis on the back of the head, or the forehead, or behind the eyes of the victim; or
- neck pain; or
- both of the above, with the headache likely to be more painful initially than the neck ache, but with the neck ache likely to be more prolonged and with the chance of this developing into Osteoarthritis in the future.

So, with an accident injury of this nature, i.e. one that does not manifest itself immediately, you would think that making a whiplash injury compensation claim would be an extremely onerous task - as causation proof of the injury would be difficult. However, you can make it easier to make a compensation claim for whiplash if you adhere to the following guideline procedures following the accident:

#### **1. As Soon As You Can, Write Down Exactly What Happened That Caused The Accident To Happen**

When you write your notes about what happened to cause the accident, which you should try and do as soon as you can following the accident. You need to make notes of exactly what happened leading up to the accident, during the accident and subsequent to the accident. You should also take note of:

## Your Friendly Bank – An Accident Waiting To Happen?

- where the accident took place
- what the weather conditions were like (e.g. was it foggy and slippery?)
- what the time was
- whether there were any witnesses who can verify your story
- exactly what you said to the other person(s) involved

If possible you should use your mobile phone camera to take photographs of the damage done to your car and you, as well as of the road surface and the general weather conditions.

### 2. Have A Medical Examination Immediately

Even if you are not feeling too bad following your accident, it can take a few hours, even a sleep, for the symptoms of whiplash to manifest. However, the longer you leave it until you get a medical examination the more chance there will be that the person who caused the accident can say that your injuries could have been caused by something else other than the car accident. Or, worse, the whiplash injuries could have been mitigated if only you had sought medical attention earlier.

To protect both yourself and your potential whiplash injury compensation claim, you should take yourself off to the hospital and have a complete medical examination as soon as you can, following the accident. Once you have had the examination you should ask the doctor to write a report detailing the chances of you having suffered an injury as a result of the accident - including the chances of you having suffered whiplash.

If you do this, you may well find that it is a lot harder for the person who caused your injury to claim that the whiplash was the cause of anything but their actions.

Keep in mind that whiplash injuries can have lasting effects. They can also have a very dramatic effect on your life - especially if they manifest into Osteoarthritis. So do not take a potential whiplash injury lightly and make sure that you protect any future rights that you may have to bring a whiplash injury claim.

It's easy to proceed with a whiplash compensation and gain maximum results without the hassle, costs and confusion. Discover the 12 revolutions of whiplash injury claims at

<http://www.100percent-compensation.co.uk/articles/whiplash-compensation.html>

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