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11 DEC 2025

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The Director
Harston Convenience Store Ltd
143 Eastfield Road
Peterborough
PE1 4AU



Barclays
Business Banking
Leicester LE87 2BB
03332027415

05 December 2025

Our Ref:
T15A/20251206051729/000040

Final demand – please pay your outstanding balance immediately

We need to let you know there's an outstanding balance on the account shown below which needs to be paid immediately. This letter is our final demand for payment. The total amount owed as of the date of this letter, is shown below, or if this letter is dated on a non-working day, the following working day in England & Wales.

All references to 'you' and 'your' in this letter are references to the account holder.

Under the account's terms, we'll still charge interest on the outstanding balance at the applicable rate until you repay the full amount.

Bounce Back Loan Scheme account at this branch £5000.18

Interest added to date £6.85

£5007.03

Please call us straight away

If you're struggling financially or you can't make this payment, let us know as soon as possible. Please talk to us by calling the number at the top of this letter, we're here Mon–Fri 8am–6pm.

If you're able to make a payment, you can do this over the phone using a debit card, or by paying cash or cheques into the account at any of our branches.

If you've recently requested to switch your account, please pay funds into the account noted on the final switcher advice letter.

What this means for you

You're now paying additional interest on your outstanding balance. If you can't clear your balance, we may do any or all of the following without further notice

- Restrict access to your Barclays Business accounts, meaning we'll
 - o Cancel your overdraft and any emergency borrowing facility

You can get this in Braille, large print or audio by contacting any UK Barclays branch to advise us of your requirements.

*Call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

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- o Cancel your business debit card, which could interrupt your access to business Online Banking if you use the card to log on
- o Cancel all standing orders and Direct Debits set up on your business account, except payments to us
- o Cancel your chequebooks
- o Remove your access to business Online Banking
- Require full repayment of any debts you have with us straight away (including any other products you have with us, even if the payments on those are up to date)
- Close your business accounts
- Use any credit balance in any of your business accounts to pay off some or all of the money you owe us

We give credit reference agencies information about accounts that are in default. This means your credit score could be at risk. Credit reference agencies pass on information to financial organisations to help them make lending decisions, confirm address details and prevent fraud. A poor credit score could make it difficult to borrow in the future. If we register a default with a credit reference agency, it'll stay on your credit file for up to six years and make it harder to get credit during that time.

What happens if we don't hear from you

Not responding to this letter means we could

- Transfer the debt to a debt collection agency. If we do this
 - o They'll get in touch to discuss the account and collect payments on our behalf
 - or
 - o We may transfer the account to the debt collection agency completely
- Transfer the debt owed to another company
- Recover the amount owed, including enforcing any security we hold against the debt
- Cancel any other borrowing you have with us and ask for full repayment

After this demand, you might stop getting statements, lose access to Online Banking, or any cards on your account might be permanently cancelled.

We'll add any costs and expenses (including legal costs) that we incur in enforcing our rights or trying to recover the debt.

The terms and conditions you agreed to still apply. We don't consent to any breach of those terms and conditions and we don't waive any of our rights or remedies, which includes making further demands. We may also demand repayment of any other amounts owed us or any member of the Barclays Group.

We're here to help

We have a range of tools and guides to help support you – visit barclays.co.uk/business-banking/money-management

Where to find free, independent advice

If you're ever struggling financially or would like some independent and confidential advice, here are some details of organisations who may be able to help

- **MoneyHelper** – visit moneyhelp.org.uk
- **StepChange Debt Charity** – call them on **0800 138 1111** or visit stepchange.org
- **Business Debtline** – if you live in England, Scotland or Wales go to businessdebtline.org or call **0800 197 6026**
- **Citizens Advice** – visit your local Citizens Advice or go to adviceguide.org.uk
- **Samaritans** – call **116 123** at any time or email jo@samaritans.org

We've also enclosed a factsheet from the Financial Conduct Authority (FCA), which has more guidance and support.

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Yours Faithfully

Your Barclays Business Team

Have you been sent a default notice?



Here is some important information to help you

Information sheet
No.002

We understand this can be a stressful time, but you're not alone.
There are people who can help and things you can do.

If you're feeling overwhelmed, or that you can't cope with your finances there is help available to support your mental wellbeing at this time. Go to www.moneyhelper.org.uk/wellbeing or phone 0800 138 7777.



It's time to take action

1

Read the default notice carefully.

It explains what you need to do, and what could happen if you don't respond. If you are not sure what it means, ask the lender or a debt adviser.

2

Get free debt advice – help is at hand.

You can get **free, non-judgemental and independent** help and advice from a number of organisations. You should first visit MoneyHelper's Debt Advice Locator Tool:

www.moneyhelper.org.uk/debt-advice-locator. You can also call 0800 138 7777 or WhatsApp message +44 7701 342744.

See over for other organisations you can contact.

3

Find a solution with your debt adviser.

They can suggest ways to deal with the problem and to make sure the most important debts are paid first. For example:

- A debt adviser may be able to negotiate on your behalf.
- They may be able to help you get 'breathing space' - a defined period where you have legal protections from action taken by your lender.
- In some circumstances, they can help you ask a court for more time to repay a debt. Keep copies of letters and emails in case these are needed by the court.

To keep in mind



- **If you don't do something quickly, the lender can take action against you** - for example, by demanding payment of money owed, or repossessing goods on hire-purchase. The default could stay on your credit file for 6 years, making it more difficult to get credit.

See over for details of where to get help and advice.

Debt advice- help is at hand

Debt advice is where you get help from people in dealing with your debt. They can help you talk to people you owe money to and set up a repayment plan you can stick to.

- People that access advice resolve their issues more quickly than those that don't and hundreds of thousands get free debt advice every year.
- Whatever your situation, debt advice can help. Your first port of call should be MoneyHelper's Debt Advice Locator Tool: www.moneyhelper.org.uk/debt-advice-locator or 0800 138 7777 for telephone or +44 7701 342744 for WhatsApp chat.

You can also contact the following not-for-profit organisations directly for free, non-judgemental and impartial debt advice through telephone, online and face to face channels:



MoneyHelper

For free, unbiased and easy-to-access money tools, information and advice, visit www.moneyhelper.org.uk or phone 0800 138 7777.

Money Advice Scotland

If you live in Scotland, visit www.moneyadvicescotland.org.uk to find contact details for debt advice in your local area.

Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice or go to www.citizensadvice.org.uk.

Advice NI

If you live in Northern Ireland, phone 0800 915 4604, email advice@adviceni.net or visit www.adviceni.net for debt advice.

Citizens Advice Wales

If you live in Wales, you can call Adviceline on 0300 330 1313 if you want to speak to someone about your debts. Calls cost 12p per minute from a landline, and from 3p to 45p from a mobile or visit www.citizensadvice.org.uk/wales/debt-and-money.

AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities - www.adviceuk.org.uk or phone 0300 777 0107.

Christians Against Poverty (CAP)

For free debt advice in your home, check post code coverage at www.capuk.org then call 0800 328 0006.

National Debtline

If you live in England, Wales or Scotland phone 0808 808 4000 or visit www.nationaldebtline.org for debt advice and information.

StepChange Debt Charity

For debt advice throughout the UK phone 0800 138 1111 or visit www.stepchange.org.

Business Debtline

Offers free and confidential debt advice to the self-employed and small businesses - www.businessdebtline.org or 0800 197 6026.

Other useful organisations



Civil Legal Advice

You may get legal aid if your home is at risk. Check at www.gov.uk/civil-legal-advice or phone 0845 345 4345.

Financial Ombudsman Service

If you have a complaint that you can't resolve with your lender, the Financial Ombudsman Service may be able to help - phone 0300 123 9123 or 0800 023 4567 or visit www.financial-ombudsman.org.uk.

Samaritans

Call 116 123 or email jo@samaritans.org to get help if you're struggling to cope with things. The Samaritans can't offer debt advice, but they can provide free and confidential help and wellbeing support to those in distress 24 hours a day, 365 days a year.