

THE DIRECTOR  
DE VITA LIMITED  
APT 9  
JARVIS HOUSE  
48 EAST STREET  
BRIGHTON  
BN1 1HL

## Your Business Current Account

## At a glance






















### 03 - 30 Sep 2022

Date	Description	Money out £	Money in £	Balance £
3 Sep	Start Balance			571.56
5 Sep	 Card Payment to Ztl*Velvet Nails On 02 Sep	55.00		516.56
	 Card Payment to Post Office Self S On 03 Sep	0.95		515.61
	 Card Payment to Ztl*17 Grams On 04 Sep	5.40		510.21
	 Card Payment to Well Done On 04 Sep	5.73		504.48
	 Card Payment to Sumup *Trading Pos On 03 Sep	13.50		490.98
	 On-Line Banking Bill Payment to Therisebookkeeping Ref: Inv 000080	475.00		15.98
	 Direct Credit From BCard1501146040922		127.99	143.97
	 Direct Credit From BCard1501146020922		297.00	440.97
	 Direct Credit From BCard1501146030922		547.00	987.97
6 Sep	 Card Payment to Ztl*17 Grams On 05 Sep	10.90		977.07
	 Card Payment to Sumup *Trading Pos On 05 Sep	17.60		959.47
	 Commission Charges For The Period 13 Jul /14 Aug	8.50		950.97
	 Direct Credit From BCard1501146050922		113.00	1,063.97
7 Sep	 Card Payment to Pret A Manger On 06 Sep	7.90		1,056.07

Continued

Start balance	£571.56
Money out	£5,420.45
▶ Commission charges	£8.50
▶ Interest paid	£0.00
Money in	£6,685.81
End balance	£1,836.92
























Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>1,056.07</b>
7 Sep	 Direct Credit From BCard1501146060922		39.00	1,095.07
8 Sep	 Card Payment to Ztl*Faisal Ahmed On 07 Sep	7.00		1,088.07
	 Card Payment to Brighton Sst On 07 Sep	7.60		1,080.47
	 Card Payment to Haywards Heath Rai On 07 Sep	7.60		1,072.87
	 Card Payment to Waitrose 873 On 07 Sep	17.95		1,054.92
	 Card Payment to Sumup *Stn Taxi T6 On 07 Sep	40.00		1,014.92
	 Card Payment to IZ *Taxi Driver On 07 Sep	56.00		958.92
	 Direct Credit From BCard1501146070922		45.00	1,003.92
9 Sep	 Card Payment to Twin Pines Coffee On 08 Sep	3.50		1,000.42
	 Card Payment to Ztl*Velvet Nails On 08 Sep	45.00		955.42
12 Sep	 Direct Debit to Barclaycard Ref: Bcd01501146310822	158.82		796.60
	 Card Payment to Deliveroo On 11 Sep	14.98		781.62
	 Card Payment to Deliveroo On 11 Sep	26.17		755.45
	 Card Payment to Deliveroo On 11 Sep	27.83		727.62
	 Card Payment to Pret A Manger On 10 Sep	3.10		724.52
	 Card Payment to Pret A Manger On 11 Sep	9.45		715.07
	 Direct Credit From American Express P Ref: AX8170994651		48.07	763.14
	 Direct Credit From BCard1501146110922		138.50	901.64
	 Direct Credit From BCard1501146100922		460.00	1,361.64
	 Direct Credit From BCard1501146090922		625.00	1,986.64
13 Sep	 Card Payment to Gunwharf Quays On 12 Sep	3.10		1,983.54
	 Internet Banking Transfer to Account 93034259 at 20-12-80 Mobile-Channel	100.00		1,883.54
	 Direct Credit From American Express P Ref: AX8170994651		102.02	1,985.56








Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>1,985.56</b>
13 Sep	 Direct Credit From BCard1501146120922		178.00	2,163.56
14 Sep	 Card Payment to Ftc Brighton, GB12 On 12 Sep	15.50		2,148.06
	 Internet Banking Transfer to Account 03995704 at 20-79-25 Mobile-Channel	1,300.00		848.06
	 Direct Credit From BCard1501146130922		330.00	1,178.06
15 Sep	 Card Payment to Brighton Sst On 14 Sep	7.60		1,170.46
	 Card Payment to Poundland Ltd On 14 Sep	11.50		1,158.96
	 Direct Credit From BCard1501146140922		48.00	1,206.96
16 Sep	 Direct Credit From BCard1501146150922		426.00	1,632.96
20 Sep	 Card Payment to Pizza Pilgrims On 19 Sep	16.54		1,616.42
	 Card Payment to Deliveroo On 16 Sep	16.96		1,599.46
	 Card Payment to Pret A Manger (EUR On 16 Sep	25.00		1,574.46
	 Card Payment to Deliveroo On 19 Sep	25.70		1,548.76
	 Card Payment to Brighton Sst On 17 Sep	7.60		1,541.16
	 Card Payment to Haywards Heath Rai On 16 Sep	8.00		1,533.16
	 Card Payment to Haywards Heath Rai On 18 Sep	8.00		1,525.16
	 Card Payment to Burger King On 17 Sep	42.73		1,482.43
	 Direct Credit From American Express P Ref: AX8170994651		58.86	1,541.29
	 Direct Credit From BCard1501146170922		106.40	1,647.69
	 Direct Credit From BCard1501146160922		191.80	1,839.49
	 Direct Credit From BCard1501146180922		374.70	2,214.19
21 Sep	 Card Payment to Brighton Sst On 20 Sep	7.60		2,206.59
	 Direct Credit From BCard1501146200922		69.00	2,275.59
22 Sep	 Card Payment to Haywards Heath Rai On 21 Sep	8.00		2,267.59

Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>2,267.59</b>
22 Sep	 Card Payment to Ztl*17 Grams On 21 Sep	11.40		2,256.19
	 Internet Banking Transfer to Account 93034259 at 20-12-80 Mobile-Channel	1,500.00		756.19
	 Direct Credit From American Express P Ref: AX8170994651		9.81	766.00
	 Direct Credit From BCard1501146210922		738.00	1,504.00
23 Sep	 Card Payment to Haywards Heath Rai On 22 Sep	15.10		1,488.90
	 Direct Credit From BCard1501146220922		14.99	1,503.89
	 Direct Credit From American Express P Ref: AX8170994651		63.76	1,567.65
26 Sep	 Card Payment to Ztl*17 Grams On 25 Sep	5.60		1,562.05
	 Card Payment to Well Done On 25 Sep	21.06		1,540.99
	 Card Payment to Sumup *Stn Taxis T On 23 Sep	40.00		1,500.99
	 Direct Credit From BCard1501146250922		403.00	1,903.99
	 Direct Credit From BCard1501146240922		425.15	2,329.14
27 Sep	 Direct Debit to Barclays Ref: 0520A6538218867	912.95		1,416.19
	 Direct Credit From BCard1501146260922		157.00	1,573.19
28 Sep	 Card Payment to Pret A Manger On 27 Sep	5.55		1,567.64
	 Card Payment to Brighton Sst On 27 Sep	7.60		1,560.04
	 Card Payment to Burger King On 27 Sep	61.21		1,498.83
	 Direct Credit From BCard1501146270922		423.00	1,921.83
29 Sep	 Card Payment to Pret A Manger On 28 Sep	5.55		1,916.28
	 Card Payment to Deliveroo On 28 Sep	17.13		1,899.15
	 Card Payment to Controlaccount On 28 Sep	77.72		1,821.43
	 Card Payment to Haywards Heath Rai On 28 Sep	7.60		1,813.83
	 Card Payment to Haywards Heath Rai On 28 Sep	15.10		1,798.73

Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>1,798.73</b>
29 Sep	 Card Payment to Well Done. On 27 Sep	19.33		1,779.40
	 Direct Credit From American Express P Ref: AX8170994651		115.76	1,895.16
30 Sep	 Card Payment to Co-Op Group 070722 On 29 Sep	4.50		1,890.66
	 Card Payment to Pasty Shop On 29 Sep	9.49		1,881.17
	 Card Payment to Sumup *Trading Pos On 29 Sep	23.00		1,858.17
	 Card Payment to Well Done On 29 Sep	31.25		1,826.92
	 Direct Credit From BCard1501146290922		10.00	1,836.92
30 Sep	<b>Balance carried forward</b>			<b>1,836.92</b>
<b>Total Payments/Receipts</b>		<b>5,420.45</b>	<b>6,685.81</b>	

**Anything wrong?** If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

#### Bank of England Base Rate Information

Rate effective from 22 Sep 2022 was	2.250%
Rate effective from 04 Aug 2022 was	1.750%

### Dispute resolution

**If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.**

### 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 businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

### Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

#### What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

#### What can you do to help avoid or limit an unarranged overdraft?

**Get In Touch.** If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

**Register for Text Alerts.** Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/business-banking/ways-to-bank/mobile-banking](http://barclays.co.uk/business-banking/ways-to-bank/mobile-banking) for more information. Terms and conditions apply.

**Go online for more support.** For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit [barclays.co.uk/business-banking/borrow](http://barclays.co.uk/business-banking/borrow)

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

### Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at [barclays.co.uk/business-banking](http://barclays.co.uk/business-banking).

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### Online

**barclays.co.uk**

### On the phone

**0345-605-2345**

**Talk to an advisor 7am - 11pm or use our 24-hour automated service**

### Write to us

**Barclays,  
Leicester  
LE87 2BB**

### Your branch

**LEICESTER,  
LE87 2BB**

### Lost and stolen cards

**01604 230 230**

**– 24 hours**

**Tell us straight away if:**

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

### Follow us



[www.facebook.com/barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)



[www.twitter.com/barclaysbizchat](http://www.twitter.com/barclaysbizchat)



[youtube.com/BarclaysUK](http://youtube.com/BarclaysUK)



[www.linkedin.com/BarclaysBusinessBanking](http://www.linkedin.com/BarclaysBusinessBanking)

### Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

### International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: [business.barclays.co.uk/bb/ibanInformation](https://business.barclays.co.uk/bb/ibanInformation).

### Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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\*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.