












THE DIRECTORS
CATHALAN UK LTD
UNIT 2 COOPERS COURT
COOPERS LANE
LIVERPOOL
L33 7UB

Your Business Current Account

At a glance



















10 May - 07 Jun 2024

Date	Description	Money out £	Money in £	Balance £
10 May	Start Balance			7,314.37
	 Card Payment to American Express On 09 May	5,500.00		1,814.37
	 On-Line Banking Bill Payment to Miss Moshammat N S Ref: Expenditure	135.00		1,679.37
	 On-Line Banking Bill Payment to Joanna Ref: Invoice Payment	1,090.00		589.37
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Expenditure Repaym	100.00		489.37
	 On-Line Banking Bill Payment to Sushi Robots UK Ref: Dev-20240507-00268	202.80		286.57
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15105924-573388		498.56	785.13
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15117363-573390		834.89	1,620.02
13 May	 Direct Debit to Propel Finance PLC Ref: PC-71150-E2001315A This Is A New Direct Debit Payment	862.72		757.30
	 Direct Debit to Daisy Comms Ltd Ref: Cas07834	53.06		704.24
	 Card Payment to Amazon* Alan On 09 May	40.94		663.30
	 Cash Machine Withdrawal On 11 May at 20.06 at Nationwide Building Society Prescott Road	750.00		-86.70






















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Start balance	£7,314.37
Money out	£89,069.13
▶ Commission charges	£9.49
▶ Interest paid	£0.00
Money in	£124,701.03
▶ Loyalty Reward	£0.25
End balance	£42,946.27





















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

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-86.70
13 May	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Expenditure Repay	100.00		-186.70
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Expenditure Repaym	500.00		-686.70
	 On-Line Banking Bill Payment to Ejoy Asian Food LI Ref: Noodles	600.00		-1,286.70
	 On-Line Banking Bill Payment to Mai Anh Cao Ref: Wages	961.00		-2,247.70
	 On-Line Banking Bill Payment to Jfc UK Limited Ref: OE1314720	1,364.35		-3,612.05
	 On-Line Banking Bill Payment to Stergo Investments Ref: 5 Bolton Street	2,417.00		-6,029.05
	 Direct Credit From HMRC VAT Ref: 353757377		23,987.57	17,958.52
14 May	 Direct Debit to Barclays Ref: 0620A6538261032	1,539.44		16,419.08
	 Cash Withdrawal at Barclays L'Pool City Bus901 Ref: 01 Liverpool Lord S	5,000.00		11,419.08
	 On-Line Banking Bill Payment to Lydia LY Ref: Wages	280.28		11,138.80
	 On-Line Banking Bill Payment to Siti Chaniago Ref: Sushi Rice	325.00		10,813.80
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Petrol	400.00		10,413.80
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Delivery	675.00		9,738.80
	 On-Line Banking Bill Payment to A S Hsu Ref: Repayment	3,000.00		6,738.80
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Repayment	300.00		6,438.80
	 Direct Credit From Cathalan UK Limite Ref: Internal Uber		1,298.53	7,737.33
15 May	 Direct Debit to E.On Next Ltd Ref: A-8D4520E2-001	923.46		6,813.87
	 Card Payment to Shopify* 232232134 Ireland USD 14.00 On 14 May at VISA Exchange Rate 1.25 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.31	11.50		6,802.37





















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				6,802.37
15 May	 Cash Machine Withdrawal On 14 May at 21.44 at HSBC UK Bank PLC 402926Liverpool OL	750.00		6,052.37
	 CHAPS Transfer to Onigiri Japan 178917 Fujimasa C	1,769.66		4,282.71
	 CHAPS Transfer to Rice Topping Ord 102373 Tanaka Foo	1,991.50		2,291.21
	 AFTS Payment Re Charges 102373 Rice Topping Ord	15.00		2,276.21
	 AFTS Payment Re Charges 178917 Onigiri Japan	15.00		2,261.21
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15168908-573420		427.42	2,688.63
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15174003-573421		719.25	3,407.88
	 Direct Credit From Uber Payments UK L Ref: 9Xdmguh3Nlfc		362.12	3,770.00
16 May	 On-Line Banking Bill Payment to Mei Fook Choi Ref: Stock	500.00		3,270.00
	 Direct Credit From Roofoods Limited		2,567.42	5,837.42
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0017		1,496.45	7,333.87
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0030		2,218.20	9,552.07
	 Direct Credit From M1 Kampus Ltd SW Ref: Gskp0023		866.75	10,418.82
17 May	 Card Payment to Uber *Trip On 16 May	4.86		10,413.96
	 Card Payment to Uber* Trip On 16 May	15.92		10,398.04
20 May	 Direct Debit to Propel Finance PLC Ref: PC-98503-7936Cca10	514.95		9,883.09
	 Direct Debit to H3G Ref: 984045235401100044	69.60		9,813.49
	 Card Payment to Illustrator Ireland On 20 May	32.98		9,780.51
	 Card Payment to Costco Wholesale # On 19 May	823.96		8,956.55
	 Cash Machine Withdrawal On 20 May at 13.01 at Link 632 Prescot Road O	750.00		8,206.55
	 On-Line Banking Bill Payment to Siti Chaniago Ref: HP	425.00		7,781.55




















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				7,781.55
20 May	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Repayment	500.00		7,281.55
	 On-Line Banking Bill Payment to Natalie Newman Ref: Wages	528.00		6,753.55
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Sushi Rice Supply	650.00		6,103.55
	 On-Line Banking Bill Payment to Mr Muhammad Chania Ref: Cdw Wage	750.00		5,353.55
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Sushi Supply	780.00		4,573.55
	 On-Line Banking Bill Payment to Keanna Crooks Ref: Back Office	990.00		3,583.55
	 On-Line Banking Bill Payment to Qihong WU Ref: Dessert	1,000.00		2,583.55
	 On-Line Banking Bill Payment to Elorginia de LA PA Ref: Beef	1,000.00		1,583.55
22 May	 Direct Debit to Water Plus Ref: 6003084595 This Is A New Direct Debit Payment	182.47		1,401.08
	 Direct Debit to Water Plus Ref: 7002055522 This Is A New Direct Debit Payment	43.36		1,357.72
	 Direct Debit to Flanton and Co Ref: YF5Szk-Accounting	264.00		1,093.72
	 Direct Debit to Edf Energy Ref: 671172746986	461.20		632.52
	 Cash Machine Withdrawal On 21 May at 19.04 at Link 632 Prescott Road O	350.00		282.52
	 Cash Machine Withdrawal On 21 May at 19.03 at Link 632 Prescott Road O	400.00		-117.48
	 Direct Credit From Hungrypanda Ltd Ref: Hungrypanda Ltd01		75.15	-42.33
	 Direct Credit From Cathalan UK Limite Ref: Internal Uber		2,159.34	2,117.01
	 Direct Credit From Uber Payments UK L Ref: P21B8BC5Gttm		39.64	2,156.65
	 Direct Credit From Uber Payments UK L Ref: X6V8J9Zjo19K		260.16	2,416.81
23 May	 Card Payment to Uber *Trip On 22 May	6.93		2,409.88
	 Card Payment to Uber *Trip On 22 May	6.98		2,402.90





















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				2,402.90
23 May	 Card Payment to Adobe Ireland On 23 May	9.76		2,393.14
	 Card Payment to Iwoca On 22 May	2,318.96		74.18
	 On-Line Banking Bill Payment to Miss Moshamat N S Ref: Wages	116.10		-41.92
	 Direct Credit From HO Lam Ref: Loan		100.00	58.08
	 Direct Credit From Roofoods Limited		2,496.09	2,554.17
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0018		1,455.65	4,009.82
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0031		2,626.40	6,636.22
	 Direct Credit From M1 Kampus Ltd SW Ref: Gskp0024		854.95	7,491.17
24 May	 Card Payment to Uber *Trip On 23 May	10.95		7,480.22
	 On-Line Banking Bill Payment to Elorginia de LA PA Ref: Chicken	224.00		7,256.22
	 On-Line Banking Bill Payment to Aaliyah Waseem Ref: Design	237.50		7,018.72
	 On-Line Banking Bill Payment to Elorginia de LA PA Ref: Chicken	1,683.00		5,335.72
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15215269-573459		465.49	5,801.21
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15224541-573460		442.82	6,244.03
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15252248-573462		86.92	6,330.95
28 May	 Direct Debit to Veolia ES UK Ltd Ref: 04504501	361.11		5,969.84
	 Card Payment to Uber Trip* Trip Japan JPY 1,000.00 On 28 May at VISA Exchange Rate 199.07 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.14	5.16		5,964.68
	 Card Payment to Uber *Trip On 24 May	10.94		5,953.74
	 Card Payment to Uber *Trip On 25 May	12.91		5,940.83
	 Card Payment to Uber *Trip On 26 May	53.94		5,886.89






















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				5,886.89
28 May	 Card Payment to Booker Ltd - 38592 On 24 May	292.11		5,594.78
	 Cash Machine Withdrawal On 25 May at 20.55 at Halifax PLC Hfx Liverpool Old	750.00		4,844.78
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Happy Birthday	100.00		4,744.78
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Expenditure Repaym	500.00		4,244.78
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Sushi Rice Supply	780.00		3,464.78
	 On-Line Banking Bill Payment to Qihong WU Ref: Desserts	2,000.00		1,464.78
29 May	 Card Payment to Uber Trip* Trip Japan JPY 2,300.00 On 29 May at VISA Exchange Rate 199.07 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.32	11.87		1,452.91
30 May	 On-Line Banking Bill Payment to Taipec Ltd Ref: 076727	3,476.36		-2,023.45
	 Direct Credit From One Home Minimart Ref: One Home Minimart		1,511.65	-511.80
	 Direct Credit From Roofoods Limited		1,950.41	1,438.61
	 Direct Credit From Uber Payments UK L Ref: 6992FM0HZ2QZ		344.67	1,783.28
	 Rejection: Taipec Ltd Ref: 076727 Insufficient Funds to Make This/Other Payments		3,476.36	5,259.64
31 May	 Direct Debit to Gocardless Ref: Eposnowltd-NZ9H4TF	46.80		5,212.84
	 Direct Debit to EE Limited Ref: Q29386838523630603	28.39		5,184.45
	 On-Line Banking Bill Payment to KH Electrical Serv Ref: Ukiyo	130.00		5,054.45
	 On-Line Banking Bill Payment to Taipec Ltd Ref: Cathalan	3,476.36		1,578.09
	 On-Line Banking Bill Payment to Clearway Ref: Dsg-CRA17110	5,736.52		-4,158.43
	 Direct Credit From Chun PO Hong Ref: Inv 11		1,503.25	-2,655.18
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15274744-573486		358.13	-2,297.05









Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,297.05
31 May	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea15284026-573486		550.86	-1,746.19
	 Direct Credit From CG Ancoat Ltd Ref: Gsan0019		1,372.20	-373.99
	 Direct Credit From CG Deansg Ltd Ref: Gsdg0019		1,372.20	998.21
	 Direct Credit From CG Deansg Ltd Ref: Gsdg0032		1,136.40	2,134.61
	 Direct Credit From M1 Kampus Ltd Ref: Gskp0025		658.30	2,792.91
3 Jun	 Direct Debit to British Gas Ref: BGL0165843-0156700	481.39		2,311.52
	 Direct Debit to Propel Finance PLC Ref: PC-71150-3801B0CB3	862.72		1,448.80
	 Card Payment to Uber Trip* Trip Japan JPY 1,500.00 On 01 Jun at VISA Exchange Rate 198.79 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.21	7.76		1,441.04
	 Card Payment to Equifax Ltd On 01 Jun	14.95		1,426.09
	 Card Payment to Adobe Ireland On 01 Jun	67.18		1,358.91
	 Card Payment to Google*Gsuite Cath Ireland On 01 Jun	91.72		1,267.19
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Delivery	700.00		567.19
	 On-Line Banking Bill Payment to Siti Chaniago Ref: Sushi Rice	700.00		-132.81
	 On-Line Banking Bill Payment to Mr Muhammad Chania Ref: Back Office	1,000.00		-1,132.81
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Repayment	2,000.00		-3,132.81
	 Direct Credit From Cathalan UK Limite Ref: Internal Uber		1,328.25	-1,804.56
	 Direct Credit From Cathalan UK Ltd Ref: Internal From Viva		2,000.00	195.44
4 Jun	 Direct Debit to Close-Businesscomp Ref: 82271371	798.90		-603.46
	 Commission Charges For The Period 15 Apr /12 May	9.49		-612.95
	 Direct Credit From Iwoca Ozone Limite Ref: Cayp6886Fafd4		48,106.00	47,493.05

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				47,493.05
4 Jun	 Business Banking Loyalty Reward For Period 15 Apr - 12 May		0.25	47,493.30
5 Jun	 Direct Debit to British Gas Busine Ref: 603893290080823000	35.76		47,457.54
	 Card Payment to Google *Youtube On 04 Jun	10.99		47,446.55
	 CHAPS Transfer to Taiwan Container 159077 Ytfood Exp	5,151.20		42,295.35
	 AFTS Payment Re Charges 159077 Taiwan Container	15.00		42,280.35
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Delivery	200.00		42,080.35
	 On-Line Banking Bill Payment to Keanna Crooks Ref: Back Office	360.00		41,720.35
	 On-Line Banking Bill Payment to Joanna Ref: Onigiri	390.00		41,330.35
	 On-Line Banking Bill Payment to Natalie Newman Ref: WK 27/05	420.00		40,910.35
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Sushi	1,300.00		39,610.35
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Repayment	4,500.00		35,110.35
	 Direct Credit From San Wah Hong Ref: Whl McR 11		4,455.10	39,565.45
	 Direct Credit From Uber Payments UK L Ref: Jdalbf11 Vev3		386.44	39,951.89
6 Jun	 On-Line Banking Bill Payment to Jfc UK Limited Ref: OE1319150	801.10		39,150.79
	 Direct Credit From Roofoods Limited		2,039.73	41,190.52
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0020		1,342.95	42,533.47
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0033		2,473.05	45,006.52
	 Direct Credit From M1 Kampus Ltd SW Ref: Gskp0026		602.35	45,608.87
7 Jun	 Direct Debit to British Gas Ref: BGL0266503-0254832	6.42		45,602.45
	 Card Payment to Amazon* Alan On 06 Jun	23.39		45,579.06
	 Card Payment to Parcelforce Worldw On 06 Jun	286.68		45,292.38

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				45,292.38
7 Jun	 ATM Cash Machine Withdrawal On 06 Jun at 19.19 at Link 632 Prescott Road O	750.00		44,542.38
	 Card Payment to McDonalds 1888 On 06 Jun	8.82		44,533.56
	 On-Line Banking Bill Payment to Altangerel Munkhja Ref: Cleaning	460.00		44,073.56
	 On-Line Banking Bill Payment to Altangerel Munkhja Ref: Cleaning	690.00		43,383.56
	 On-Line Banking Bill Payment to Glennon Plumbing S Ref: Leak	30.00		43,353.56
	 On-Line Banking Bill Payment to Glennon Plumbing S Ref: Boiler	1,800.00		41,553.56
	 Giro Direct Credit From Just Eat.Co.UK Lim Ref: Jea15335853-573525		431.26	41,984.82
	 Giro Direct Credit From Just Eat.Co.UK Lim Ref: Jea15345914-573526		961.45	42,946.27
7 Jun	Balance carried forward			42,946.27
Total Payments/Receipts		89,069.13	124,701.03	

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 03 Aug 2023 was 5.250%

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.

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 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

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.

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.

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 2BBB**

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

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youtube.com/BarclaysUK



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.

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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