

MR P A PIERI
HOTEL MICHELANGELO
OLD STELLA ROAD
RYTON
TYNE AND WEAR
NE21 4LU

Your Business accounts – at a glance

Up-to-date account information

To get your current balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), or call us on 0345 605 2345 .

Your balances on 12 May 2023

Business Current Accounts

Business Current Account Statement	£6,922.55
.....	
Sort Code 20-33-51 • Account No 33119483	

Business Savings Accounts

Business Premium Account	£6.96
.....	
Sort Code 20-33-51 • Account No 03601080	

Business Premium Account	£2.64
.....	
Sort Code 20-33-51 • Account No 50873608	

[This is the end of your account summary.](#)

MR P A PIERI
HOTEL MICHELANGELO
OLD STELLA ROAD
RYTON
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NE21 4LU

Your Business Current Account

At a glance




















15 Apr - 12 May 2023

Date	Description	Money out £	Money in £	Balance £
15 Apr	Start Balance			4,416.71
17 Apr	DD Direct Debit to Sage Software Ltd Ref: M3Gaz2F	244.80		4,171.91
	Card Payment to Costco Wholesale # On 14 Apr	127.85		4,044.06
	Card Payment to M A Brothers On 14 Apr	197.26		3,846.80
	Card Payment to M A Brothers On 14 Apr	354.35		3,492.45
	Card Payment to Booker Ltd - 38561 On 14 Apr	480.97		3,011.48
	Card Payment to Booker Ltd - 38560 On 15 Apr	964.01		2,047.47
	Card Payment to Costco Wholesale # On 15 Apr	25.05		2,022.42
	Card Payment to WM Morrisons Store On 15 Apr	39.96		1,982.46
	Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 16/04/23	329.76		1,652.70
	On-Line Banking Bill Payment to Katherine Baker Ref: Week 2	34.50		1,618.20
	On-Line Banking Bill Payment to Amanda Graham Ref: Accountancy	50.00		1,568.20
	On-Line Banking Bill Payment to Amanda Graham Ref: Accountancy	50.00		1,518.20
	On-Line Banking Bill Payment to Jessica Jobs Ref: Week 2	66.00		1,452.20























Start balance	£4,416.71
Money out	£83,189.98
▶ Commission charges	£126.90
▶ Interest paid	£22.47
Money in	£85,695.82
▶ Loyalty Reward	£25.54
End balance	£6,922.55

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


Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				1,452.20
17 Apr	 On-Line Banking Bill Payment to Ellie Thompson Ref: Week 2	72.00		1,380.20
	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 2	82.50		1,297.70
	 On-Line Banking Bill Payment to James Bunn Ref: Week 2	83.36		1,214.34
	 On-Line Banking Bill Payment to Robert J Gallon Ref: Michelangelos	100.00		1,114.34
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 2	108.00		1,006.34
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 2	154.38		851.96
	 On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 2	167.11		684.85
	 On-Line Banking Bill Payment to Charlie Kendall Ref: Week 2	179.76		505.09
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 2	180.00		325.09
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 2	247.51		77.58
	 On-Line Banking Bill Payment to James Urquhart Ref: Week 2	248.52		-170.94
	 On-Line Banking Bill Payment to Sarah K Jenkinson Ref: Stuart - Week 2	255.64		-426.58
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 2	289.04		-715.62
	 On-Line Banking Bill Payment to James Galbraith Ref: Week 2	296.82		-1,012.44
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 2	325.64		-1,338.08
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 2	336.82		-1,674.90
	 On-Line Banking Bill Payment to David Welford Ref: Week 2	343.60		-2,018.50
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 2	346.72		-2,365.22
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 2	375.94		-2,741.16























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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,741.16
17 Apr	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 2	389.10		-3,130.26
	 On-Line Banking Bill Payment to Michael McLaren Ref: Week 2	401.75		-3,532.01
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 2	404.50		-3,936.51
	 On-Line Banking Bill Payment to F Cocco Ref: Week 2	449.62		-4,386.13
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 2	485.20		-4,871.33
	 Direct Credit From Vetch Capital Part Ref: Hwh-Rauchc		90.00	-4,781.33
	 Direct Credit From Vetch Capital Part Ref: Hwh-Tgange		160.00	-4,621.33
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		1,367.79	-3,253.54
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,120.84	-2,132.70
18 Apr	 Direct Debit to Fdr Pos Term Rent Ref: Fdgl1249337Z1B	26.40		-2,159.10
	 Direct Debit to Booking.Com B.V. Ref: 0005623919	1,988.53		-4,147.63
	 Direct Debit to Engie Gas Ref: 10253925003	435.00		-4,582.63
	 Direct Debit to Engie Power Ref: 10254544003	400.00		-4,982.63
	 Direct Debit to Fdms Ref: 509359089 Svcchg	85.73		-5,068.36
	 Direct Debit to Fdms Ref: 509973194 Svcchg	790.53		-5,858.89
	 Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		-5,980.05
	 Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-6,280.05
	 Card Payment to M A Brothers On 17 Apr	48.47		-6,328.52
	 Card Payment to BBC Electrical Who On 17 Apr	129.54		-6,458.06
	 Card Payment to B & Q 1007 On 17 Apr	143.00		-6,601.06
	 Card Payment to Crosbys Catering S On 17 Apr	226.96		-6,828.02
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		47.13	-6,780.89











Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-6,780.89
18 Apr	 Direct Credit From Vetch Capital Part Ref: Hwh-Edwagt		90.00	-6,690.89
	 Direct Credit From Vetch Capital Part Ref: Hwh-Jjackson		90.00	-6,600.89
	 Direct Credit From Vetch Capital Part Ref: Hwh-Buchanan		90.00	-6,510.89
	 Direct Credit From Orderyoyo Ltd Ref: Oyy-2023W15ID:4625		93.04	-6,417.85
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,227.56	-5,190.29
	 Deposit at Barclays 34952 Ref: 11.4118Aprkpb000		320.00	-4,870.29
	 Internet Banking Transfer From Account 50873608 at 20-33-51		120.00	-4,750.29
	 Internet Banking Transfer From Account 03601080 at 20-33-51		300.00	-4,450.29
19 Apr	 Direct Debit to Staylists Ref: Innstyle-Beasjxmmx	66.90		-4,517.19
	 Standing Order to Giacomo Pieri Ref:- Loan - Old	50.00		-4,567.19
	 Standing Order to Anglian Water Busi Ref:- 31229177001	100.00		-4,667.19
	 Standing Order to Mr Paolo Anthony P Ref:- 203351 33999645	300.00		-4,967.19
	 Standing Order to Business Premium M Ref:- 203351 03601080	300.00		-5,267.19
	 Standing Order to Amanda Graham Ref:- Accounting Service	400.00		-5,667.19
	 Standing Order to Business Mortgage Ref:- P Pieri 133380007	1,200.00		-6,867.19
	 Card Payment to Costco Wholesale # On 17 Apr	130.13		-6,997.32
	 Direct Credit From Vetch Capital Part Ref: Hwh-Spryke		90.00	-6,907.32
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		204.20	-6,703.12
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		331.07	-6,372.05
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		397.76	-5,974.29
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		838.35	-5,135.94














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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-5,135.94
19 Apr	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		1,367.45	-3,768.49
	 Direct Credit From Paypal Inc. Ref: Michelangelos		5,659.65	1,891.16
20 Apr	 Standing Order to Giacomo Pieri Ref:- Staff Night Out	50.00		1,841.16
	 Standing Order to Giacomo Pieri Ref:- Loan	100.00		1,741.16
	 Card Payment to Amznmktplace On 19 Apr	15.00		1,726.16
	 Card Payment to Expedia Group Switzerland On 19 Apr	44.55		1,681.61
	 Card Payment to Booker Ltd - 38561 On 19 Apr	241.84		1,439.77
	 On-Line Banking Bill Payment to Helen Ruth Frost Ref: Refund	45.70		1,394.07
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		656.85	2,050.92
	 Direct Credit From Paypal Inc. Ref: Michelangelos		652.35	2,703.27
	 Direct Credit From Wilson K Ref: Michelangelo		200.00	2,903.27
21 Apr	 Direct Debit to Paymentsense Ltd Ref: XN3Gsh6-PM06900590	32.34		2,870.93
	 Direct Debit to Paymentsense Ltd Ref: Zqhtgde-PM06902958	17.82		2,853.11
	 Direct Debit to McBC UK Limited Ref: 0003238734	1,587.70		1,265.41
	 Direct Debit to HMRC Ndds Ref: 107346550766331 789	500.00		765.41
	 Standing Order to Barclaycard Commer Ref:- 5476760598400516	200.00		565.41
	 Standing Order to Mr Paolo Anthony P Ref:- Invoices Etc.	400.00		165.41
	 Card Payment to Spotify UK On 20 Apr	9.99		155.42
	 Card Payment to Lwc Drinks North E On 20 Apr	118.76		36.66
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		67.41	104.07
	 Direct Credit From Just Eat.Co.UK Acc Ref: Jea11958843-571568		1,176.30	1,280.37
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,602.50	2,882.87
24 Apr	 Card Payment to Costco Wholesale # On 21 Apr	128.42		2,754.45























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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				2,754.45
24 Apr	 Card Payment to M A Brothers On 22 Apr	138.48		2,615.97
	 Card Payment to Booker Ltd - 38561 On 23 Apr	220.95		2,395.02
	 Card Payment to Costco Wholesale # On 22 Apr	254.59		2,140.43
	 Card Payment to Booker Ltd - 38561 On 21 Apr	339.65		1,800.78
	 Card Payment to Booker Ltd - 38561 On 22 Apr	354.67		1,446.11
	 Card Payment to WM Morrisons Store On 23 Apr	8.75		1,437.36
	 Card Payment to Costco Wholesale # On 21 Apr	31.12		1,406.24
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 18/04/23	193.67		1,212.57
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 20/04/23	317.10		895.47
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Costco 18/04/23	17.38		878.09
	 On-Line Banking Bill Payment to Amanda Graham Ref: Amazon	14.96		863.13
	 On-Line Banking Bill Payment to Stephen Ronchetti Ref: Week 3	31.28		831.85
	 On-Line Banking Bill Payment to Katherine Baker Ref: Week 3	36.00		795.85
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accountancy	50.00		745.85
	 On-Line Banking Bill Payment to James Bunn Ref: Week 3	72.94		672.91
	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 3	93.00		579.91
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accounting Service	100.00		479.91
	 On-Line Banking Bill Payment to Sarah K Jenkinson Ref: Stuart - Week 3	105.84		374.07
	 On-Line Banking Bill Payment to Charlie Kendall Ref: Week 3	108.61		265.46
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 3	110.50		154.96























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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				154.96
24 Apr	 On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 3	149.80		5.16
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 3	162.00		-156.84
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 3	198.00		-354.84
	 On-Line Banking Bill Payment to James Urquhart Ref: Week 3	203.60		-558.44
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 3	247.51		-805.95
	 On-Line Banking Bill Payment to James Galbraith Ref: Week 3	318.13		-1,124.08
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 3	329.31		-1,453.39
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 3	337.02		-1,790.41
	 On-Line Banking Bill Payment to David Welford Ref: Week 3	343.80		-2,134.21
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 3	346.72		-2,480.93
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 3	363.04		-2,843.97
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 3	366.56		-3,210.53
	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 3	384.03		-3,594.56
	 On-Line Banking Bill Payment to Michael McLaren Ref: Week 3	394.58		-3,989.14
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 3	404.50		-4,393.64
	 On-Line Banking Bill Payment to F Cocco Ref: Week 3	451.44		-4,845.08
	 On-Line Banking Bill Payment to JS Brown Esq and M Ref: Michelangelos	464.98		-5,310.06
	 On-Line Banking Bill Payment to Jla Total Care Ref: 142350	500.00		-5,810.06
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 3	514.92		-6,324.98






















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-6,324.98
24 Apr	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		447.78	-5,877.20
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,002.00	-4,875.20
	 Internet Banking Transfer From Account 03601080 at 20-33-51		300.00	-4,575.20
25 Apr	 Direct Debit to Engie Gas Ref: 10253925003	435.00		-5,010.20
	 Direct Debit to Engie Gas Ref: 10253925003	2,019.34		-7,029.54
	 Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		-7,150.70
	 Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-7,450.70
	 Card Payment to Www.Linenconnect.C On 24 Apr	75.25		-7,525.95
	 Card Payment to Booker Ltd - 38561 On 24 Apr	269.18		-7,795.13
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		418.82	-7,376.31
	 Direct Credit From Giacomo Pieri Ref: Business Loan		1,400.00	-5,976.31
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,011.98	-4,964.33
26 Apr	 Direct Debit to Tabology Ref: Chfhib2A	258.00		-5,222.33
	 Standing Order to Giacomo Pieri Ref:- Loan - Old	50.00		-5,272.33
	 Standing Order to Anglian Water Busi Ref:- 31229177001	100.00		-5,372.33
	 Standing Order to Gateshead Council Ref:- 98462223	214.87		-5,587.20
	 Standing Order to Mr Paolo Anthony P Ref:- 203351 33999645	300.00		-5,887.20
	 Standing Order to Business Premium M Ref:- 203351 03601080	300.00		-6,187.20
	 Standing Order to Amanda Graham Ref:- Accounting Service	400.00		-6,587.20
	 Standing Order to Business Mortgage Ref:- P Pieri 133380007	1,200.00		-7,787.20
	 Card Payment to Amznmktplace On 25 Apr	7.95		-7,795.15
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Loan Repayment	1,400.00		-9,195.15

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-9,195.15
26 Apr	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		14.35	-9,180.80
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		428.22	-8,752.58
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		621.03	-8,131.55
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		879.81	-7,251.74
	 Direct Credit From Paypal Inc. Ref: Michelangelos		7,289.20	37.46
27 Apr	 Direct Debit to Engie Power Ref: 10254544003	2,580.40		-2,542.94
	 Standing Order to Giacomo Pieri Ref:- Staff Night Out	50.00		-2,592.94
	 Standing Order to Giacomo Pieri Ref:- Loan	100.00		-2,692.94
	 Card Payment to B & Q 1007 On 26 Apr	105.67		-2,798.61
	 Card Payment to Costco Wholesale # On 26 Apr	124.04		-2,922.65
	 Card Payment to Booker Ltd - 38561 On 26 Apr	196.75		-3,119.40
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		132.00	-2,987.40
	 Direct Credit From Wilson LR Ref: Maguire/Wilson		270.00	-2,717.40
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		299.07	-2,418.33
	 Direct Credit From Mkdr Trvl Ltd Ref: No Ref		264.00	-2,154.33
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,662.57	-491.76
	 Direct Credit From Wilson K Ref: Michelangelo		180.00	-311.76
28 Apr	 Direct Debit to McBC UK Limited Ref: 0003238734	883.13		-1,194.89
	 Direct Debit to HMRC Ndds Ref: 107346550623689871	500.00		-1,694.89
	 Standing Order to Barclaycard Commer Ref:- 5476760598400516	200.00		-1,894.89
	 Standing Order to Mr Paolo Anthony P Ref:- Invoices Etc.	400.00		-2,294.89
	 Card Payment to Booker Ltd - 38561 On 27 Apr	31.99		-2,326.88


















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,326.88
28 Apr	 Card Payment to Booker Ltd - 38561 On 27 Apr	316.09		-2,642.97
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		51.00	-2,591.97
	 Direct Credit From Saddle Skedaddle Ref: Saddle Skedaddle		140.00	-2,451.97
	 Direct Credit From Youlend Limited Ref: YL60079078Outyl600		235.97	-2,216.00
	 Direct Credit From C Ferguson Ref: C. Ferguson 070523		275.00	-1,941.00
	 Direct Credit From Just Eat.Co.UK Acc Ref: Jea12012144-571594		1,110.76	-830.24
	 Direct Credit From Paypal Inc. Ref: Michelangelos		781.14	-49.10
	 Direct Credit From Ferguson C Ref: C Ferguson 070523		300.00	250.90
2 May	 Direct Debit to Flexcarinsurance Ref: B5Xyq2T	112.53		138.37
	 Direct Debit to Gocardless Ref: Kdpubandleis-Q5Zxg	174.00		-35.63
	 Direct Debit to Dvla-PJ67Hyl Ref: 000000000035760405	45.50		-81.13
	 Direct Debit to L&G Insurance MI Ref: 0206724866-230502	71.33		-152.46
	 Direct Debit to Engie Gas Ref: 10253925003	414.00		-566.46
	 Direct Debit to Engie Power Ref: 10254544003	421.14		-987.60
	 Direct Debit to TV Licence MBP Ref: 3968280966	13.25		-1,000.85
	 Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		-1,122.01
	 Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-1,422.01
	 Card Payment to Amazon.Co.UK*S71TN On 01 May	15.57		-1,437.58
	 Card Payment to Booker Ltd - 38561 On 29 Apr	21.98		-1,459.56
	 Card Payment to Costco Wholesale # On 29 Apr	89.97		-1,549.53
	 Card Payment to M A Brothers On 29 Apr	130.74		-1,680.27
	Card Payment to Booker Ltd - 38561 On 29 Apr	378.40		-2,058.67
	Card Payment to Booker Ltd - 38561 On 28 Apr	387.83		-2,446.50
	Card Payment to Flogas UK Ltd Blay On 28 Apr	61.22		-2,507.72















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,507.72
2 May	 On-Line Banking Bill Payment to Jessica Jobes Ref: Week 4	28.50		-2,536.22
	 On-Line Banking Bill Payment to Robyn Leck Ref: Week 4	30.00		-2,566.22
	 On-Line Banking Bill Payment to Stephen Ronchetti Ref: Week 4	33.28		-2,599.50
	 On-Line Banking Bill Payment to Katherine Baker Ref: Week 4	37.50		-2,637.00
	 On-Line Banking Bill Payment to Ellie Thompson Ref: Week 4	39.00		-2,676.00
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accounting Service	50.00		-2,726.00
	 On-Line Banking Bill Payment to Sarah K Jenkinson Ref: Stuart - Week 4	53.20		-2,779.20
	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 4	72.00		-2,851.20
	 On-Line Banking Bill Payment to Charlie Kendall Ref: Week 4	82.39		-2,933.59
	 On-Line Banking Bill Payment to James Bunn Ref: Week 4	83.36		-3,016.95
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 4	112.00		-3,128.95
	 On-Line Banking Bill Payment to Robbie Reynolds Ref: Week	136.00		-3,264.95
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 4	138.13		-3,403.08
	 On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 4	147.93		-3,551.01
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 4	198.00		-3,749.01
	 On-Line Banking Bill Payment to Bailey Pearson Ref: Week	230.00		-3,979.01
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 4	247.51		-4,226.52
	 On-Line Banking Bill Payment to Catherine Moffat Ref: Week	305.46		-4,531.98
	 On-Line Banking Bill Payment to James Galbraith Ref: Week 4	307.58		-4,839.56





















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-4,839.56
2 May	 On-Line Banking Bill Payment to Michael McLaren Ref: Week 4	329.16		-5,168.72
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 4	333.44		-5,502.16
	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 4	341.21		-5,843.37
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 4	343.90		-6,187.27
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 4	344.37		-6,531.64
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 4	363.04		-6,894.68
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 4	363.50		-7,258.18
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 4	397.26		-7,655.44
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 4	404.70		-8,060.14
	 Direct Credit From Orderoyo Ltd Ref: Oyy-2023W17ID:4625		181.60	-7,878.54
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		260.75	-7,617.79
	 Direct Credit From Vetch Capital Part Ref: Hwh-Grantsshaw		270.00	-7,347.79
	 Direct Credit From Giacomo Pieri Ref: Business Loan		1,300.00	-6,047.79
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,399.58	-4,648.21
	 Deposit at Barclays 5 Dean Terrace Ref: 10.5302Maylkpob000		680.00	-3,968.21
3 May	 Standing Order to Giacomo Pieri Ref:- Loan - Old	50.00		-4,018.21
	 Standing Order to Gateshead Council Ref:- 98462223	54.00		-4,072.21
	 Standing Order to Anglian Water Busi Ref:- 31229177001	100.00		-4,172.21
	 Standing Order to Mr Paolo Anthony P Ref:- 203351 33999645	300.00		-4,472.21
	 Standing Order to Business Premium M Ref:- 203351 03601080	300.00		-4,772.21

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-4,772.21
3 May	STO Standing Order to Amanda Graham Ref:- Accounting Service	400.00		-5,172.21
	STO Standing Order to Business Mortgage Ref:- P Pieri 133380007	1,200.00		-6,372.21
	 Card Payment to Costco Wholesale # On 02 May	201.14		-6,573.35
	 Card Payment to Booker Ltd - 38561 On 02 May	390.81		-6,964.16
	 On-Line Banking Bill Payment to Robyn Leck Ref: Week 2	51.00		-7,015.16
	 On-Line Banking Bill Payment to F Cocco Ref: Week 4	357.84		-7,373.00
	Giro Direct Credit From Youlend Limited Ref: YL60079078Out YL60		415.78	-6,957.22
	Giro Direct Credit From Paypal Inc. Ref: Michelangelos		674.83	-6,282.39
	 Deposit at Barclays 5 Dean Terrace Ref: 11.2103Maylkpob000		255.00	-6,027.39
	 Internet Banking Transfer From Account 03601080 at 20-33-51		400.00	-5,627.39
	 Internet Banking Transfer From Account 33999645 at 20-33-51 Loan		700.00	-4,927.39
4 May	DD Direct Debit to ID Mobile Limited Ref: 12976679/001 This Is A New Direct Debit Payment	31.99		-4,959.38
	STO Standing Order to Giacomo Pieri Ref:- Staff Night Out	50.00		-5,009.38
	STO Standing Order to Giacomo Pieri Ref:- Loan	100.00		-5,109.38
	 Card Payment to Amznmktplace On 03 May	11.97		-5,121.35
	 Internet Banking Transfer to Account 03601080 at 20-33-51	400.00		-5,521.35
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 01/05/23	38.38		-5,559.73
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 01/05/23	238.74		-5,798.47
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Loan Repaid	700.00		-6,498.47
	 Internet Banking Transfer to Account 33999645 at 20-33-51 MA Brothers 01/05	85.78		-6,584.25
	 On-Line Banking Bill Payment to David Welford Ref: Week 4	343.60		-6,927.85






Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-6,927.85
4 May	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Loan Repayment	1,300.00		-8,227.85
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		8.28	-8,219.57
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		439.14	-7,780.43
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		517.14	-7,263.29
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		542.02	-6,721.27
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		789.54	-5,931.73
	 Direct Credit From Paypal Inc. Ref: Michelangelos		8,653.85	2,722.12
	 Unpaid Direct Debit ID Mobile Limited 12976679/001		31.99	2,754.11
5 May	 Direct Debit to PC/Towergate Ins Ref: 04Aelu9911/010/101 This Is A New Direct Debit Payment	518.54		2,235.57
	 Direct Debit to PC/Towergate Ins Ref: 04Aelu9911/010/102 This Is A New Direct Debit Payment	513.56		1,722.01
	 Direct Debit to McBC UK Limited Ref: 0003238734	1,830.40		-108.39
	 Direct Debit to HMRC Ndds Ref: 107346550956343735	500.00		-608.39
	 Standing Order to Barclaycard Commer Ref:- 5476760598400516	200.00		-808.39
	 Standing Order to Mr Paolo Anthony P Ref:- Invoices Etc.	400.00		-1,208.39
	 Card Payment to Booker Ltd - 38561 On 04 May	301.34		-1,509.73
	 On-Line Banking Bill Payment to JS Brown Esq and M Ref: Michelangelos	152.99		-1,662.72
	 On-Line Banking Bill Payment to Saviano Food Impor Ref: Michelangelos	198.95		-1,861.67
	 On-Line Banking Bill Payment to Saviano Food Impor Ref: Michelangelos	416.39		-2,278.06
	 On-Line Banking Bill Payment to Giuseppe Russo Ref: Michelangelos	450.00		-2,728.06
	 On-Line Banking Bill Payment to Jla Total Care Ref: 142350	500.00		-3,228.06





















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,228.06
5 May	 Direct Credit From Saddle Skedaddle Ref: Saddle Skedaddle		90.00	-3,138.06
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		1,405.45	-1,732.61
	 Direct Credit From Just Eat.Co.UK Acc Ref: Jea12065370-571630		1,318.98	-413.63
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,526.42	1,112.79
	 Direct Credit From Wilson K Ref: Michelangelo		300.00	1,412.79
9 May	 Direct Debit to Gocardless Ref: Belvoirtrad-Vxnc33	36.00		1,376.79
	 Direct Debit to Gocardless Ref: Socialplus-Kvza7KQ	551.99		824.80
	 Direct Debit to Barclays Ref: 0520A6538064599	575.81		248.99
	 Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		127.83
	 Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-172.17
	 Card Payment to Amazon.Co.UK*0Y4O7 On 08 May	30.00		-202.17
	 Card Payment to Costco Wholesale # On 06 May	125.89		-328.06
	 Card Payment to Costco Wholesale # On 05 May	226.24		-554.30
	 Card Payment to Booker Ltd - 38561 On 05 May	428.23		-982.53
	 Card Payment to Booker Ltd - 38561 On 06 May	670.65		-1,653.18
	 Card Payment to M A Brothers On 08 May	63.46		-1,716.64
	 Interest Charged For The Period 13 Mar - 12 Apr	22.47		-1,739.11
	 Commission Charges For The Period 13 Mar /12 Apr	126.90		-1,866.01
	 On-Line Banking Bill Payment to Robyn Leck Ref: Week 5	18.00		-1,884.01
	 On-Line Banking Bill Payment to Katherine Baker Ref: Week 5	30.00		-1,914.01
	 On-Line Banking Bill Payment to Stephen Ronchetti Ref: Week 5	33.48		-1,947.49
	 On-Line Banking Bill Payment to Aidan Thompson Ref: Week 5	48.69		-1,996.18



Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-1,996.18
9 May	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 5	63.00		-2,059.18
	 On-Line Banking Bill Payment to James Bunn Ref: Week 5	83.36		-2,142.54
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accounting Service	100.00		-2,242.54
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 5	108.00		-2,350.54
	 On-Line Banking Bill Payment to Robbie Reynolds Ref: Week 5	108.00		-2,458.54
	 On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 5	119.84		-2,578.38
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 5	162.50		-2,740.88
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 5	177.51		-2,918.39
	 On-Line Banking Bill Payment to Catherine Moffat Ref: Week 5	179.23		-3,097.62
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 5	198.00		-3,295.62
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 5	247.51		-3,543.13
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 5	283.65		-3,826.78
	 On-Line Banking Bill Payment to James Galbraith Ref: Week 5	307.38		-4,134.16
	 On-Line Banking Bill Payment to Bailey Pearson Ref: Week 5	320.88		-4,455.04
	 On-Line Banking Bill Payment to David Welford Ref: Week 5	343.80		-4,798.84
	 On-Line Banking Bill Payment to Vanessa Garajova Ref: Week 5	349.98		-5,148.82
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 5	363.04		-5,511.86
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 5	367.14		-5,879.00
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 5	368.04		-6,247.04





















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-6,247.04
9 May	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 5	376.86		-6,623.90
	 On-Line Banking Bill Payment to Michael McLaren Ref: Week 5	380.45		-7,004.35
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 5	404.50		-7,408.85
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 5	462.56		-7,871.41
	 On-Line Banking Bill Payment to F Cocco Ref: Week 5	498.34		-8,369.75
	 Direct Credit From Maximum Adve Ref: Lehmbrock 28th May		70.00	-8,299.75
	 Direct Credit From Maximum Adve Ref: Wideman 27th May		90.00	-8,209.75
	 Direct Credit From Maximum Adve Ref: Lerou 23rd May		90.00	-8,119.75
	 Direct Credit From Vetch Capital Part Ref: Hwh-Jobrowning		90.00	-8,029.75
	 Direct Credit From Vetch Capital Part Ref: Hwh-Marionschaefer		90.00	-7,939.75
	 Direct Credit From Orderoyo Ltd Ref: Oyy-2023W18ID:4625		95.90	-7,843.85
	 Direct Credit From Vetch Capital Part Ref: Hwh-Wendyandrews		160.00	-7,683.85
	 Direct Credit From Vetch Capital Part Ref: Hwh-Brucebucknell		180.00	-7,503.85
	 Direct Credit From Maximum Adve Ref: Rogers 26th May		270.00	-7,233.85
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		562.83	-6,671.02
	 Direct Credit From Paypal Inc. Ref: Michelangelos		937.64	-5,733.38
	 Deposit at Barclays 34952 Ref: 10.4209Maylkpob000		1,090.00	-4,643.38
	 Business Banking Loyalty Reward For Period 13 Mar - 12 Apr		25.54	-4,617.84
	 Internet Banking Transfer From Account 03601080 at 20-33-51		300.00	-4,317.84
	 Internet Banking Transfer From Account 03601080 at 20-33-51		300.00	-4,017.84

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-4,017.84
10 May	DD Direct Debit to Pas Re Card Ind Ref: Cip0167509915749	151.20		-4,169.04
	DD Direct Debit to H3G Ref: 953110610303050523	96.66		-4,265.70
	STO Standing Order to Giacomo Pieri Ref:- Loan - Old	50.00		-4,315.70
	STO Standing Order to Gateshead Council Ref:- 98462223	54.00		-4,369.70
	STO Standing Order to Anglian Water Busi Ref:- 31229177001	100.00		-4,469.70
	STO Standing Order to Mr Paolo Anthony P Ref:- 203351 33999645	300.00		-4,769.70
	STO Standing Order to Business Premium M Ref:- 203351 03601080	300.00		-5,069.70
	STO Standing Order to Amanda Graham Ref:- Accounting Service	400.00		-5,469.70
	STO Standing Order to Business Mortgage Ref:- P Pieri 133380007	1,200.00		-6,669.70
	 Card Payment to Amznmktplace On 10 May	17.99		-6,687.69
	 Card Payment to M A Brothers On 09 May	130.47		-6,818.16
	 Card Payment to Costco Wholesale # On 09 May	187.62		-7,005.78
	 On-Line Banking Bill Payment to Gateshead Council Ref: 98462223	195.00		-7,200.78
	Giro Direct Credit From Youlend Limited Ref: YL60079078Out YL60		25.57	-7,175.21
	Giro Direct Credit From Youlend Limited Ref: YL60079078Out YL60		466.92	-6,708.29
	Giro Direct Credit From Paypal Inc. Ref: Michelangelos		1,581.52	-5,126.77
	 Internet Banking Transfer From Account 03601080 at 20-33-51		300.00	-4,826.77
11 May	STO Standing Order to Giacomo Pieri Ref:- Staff Night Out	50.00		-4,876.77
	STO Standing Order to Giacomo Pieri Ref:- Loan	100.00		-4,976.77
	 Card Payment to Booker Ltd - 38561 On 10 May	115.67		-5,092.44
	 Card Payment to Costco Wholesale # On 10 May	33.14		-5,125.58
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 07/05/23	34.79		-5,160.37

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-5,160.37
11 May	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 07/05/23	459.01		-5,619.38
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 08/05/23	380.05		-5,999.43
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 30/04/23	439.97		-6,439.40
	 On-Line Banking Bill Payment to Ready Fresh Ref: Michelangelo	300.00		-6,739.40
	 On-Line Banking Bill Payment to Giuseppe Russo Ref: Michelangelos	450.00		-7,189.40
	 On-Line Banking Bill Payment to Saviano Food Impor Ref: Michelangelos	625.85		-7,815.25
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		146.96	-7,668.29
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		148.90	-7,519.39
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		177.72	-7,341.67
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		455.40	-6,886.27
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		1,600.14	-5,286.13
	 Direct Credit From Youlend Limited Ref: YL60079078Out YL60		2,191.80	-3,094.33
	 Direct Credit From Paypal Inc. Ref: Michelangelos		8,005.81	4,911.48
	 Direct Credit From Wilson K Ref: Michelangelo		500.00	5,411.48
12 May	 Direct Debit to Staylists Ref: Innstyle-Beasjxmmx	117.00		5,294.48
	 Direct Debit to McBC UK Limited Ref: 0003238734	1,768.71		3,525.77
	 Direct Debit to Engie Gas Ref: 10253925003	224.33		3,301.44
	 Direct Debit to HMRC Ndds Ref: 107346550886343515	500.00		2,801.44
	 Standing Order to Barclaycard Commer Ref:- 5476760598400516	200.00		2,601.44
	 Standing Order to Mr Paolo Anthony P Ref:- Invoices Etc.	400.00		2,201.44

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				2,201.44
12 May	Card Payment to M A Brothers On 11 May	122.96		2,078.48
	Card Payment to Costco Wholesale # On 11 May	145.84		1,932.64
	Card Payment to M A Brothers On 11 May	342.80		1,589.84
	Card Payment to Booker Ltd - 38561 On 11 May	375.16		1,214.68
	Giro Direct Credit From Youlend Limited Ref: YL60079078Out YL60		247.64	1,462.32
	Giro Direct Credit From Mkdr Trvl Ltd Ref: No Ref		163.00	1,625.32
	Giro Direct Credit From Brec NE Ltd		3,220.00	4,845.32
	Giro Direct Credit From Just Eat.Co.UK Acc Ref: Jea12118737-571661		1,320.10	6,165.42
	Giro Direct Credit From Paypal Inc. Ref: Michelangelos		757.13	6,922.55
12 May Balance carried forward				6,922.55
Total Payments/Receipts		83,189.98	85,695.82	

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

Debit interest rates – the rate you pay when your account is overdrawn

Current rates Correct at the time of printing
Effective from 11 May 2023

Balance	Rate %
▶ £1 to £5,000 11.920% above Bank Of England Base Rate	16.420%
▶ over £5,000 0.000% above Unarranged Borrowing Rate	29.500%

The Bank Of England Base Rate is 4.500%

The Unarranged Borrowing Rate is 29.500%

Previous Debit Interest Rates

Rates effective from 23 Mar 2023 to 10 May 2023 were

BANK OF ENGLAND BASE RATE 4.250%

Balance	Rate %
▶ -£1 to -£5,000 11.920% Above Bank of England Base Rate	16.170%
▶ Over -£5,000 0.000% Above Unarranged Borrowing Rate	29.500%

Bank of England Base Rate Information

Rate effective from 11 May 2023 was 4.500%

Rate effective from 23 Mar 2023 was 4.250%

If we have agreed with you that your overdraft interest rate tracks Bank of England Base Rate, you should interpret any reference to "Barclays Base Rate" in this statement as if it read "Bank of England Base Rate".

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 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

 www.twitter.com/barclaysbizchat

 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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*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.