












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

## Your Business Current Account

## At a glance





















### 10 Feb - 08 Mar 2024

Date	Description	Money out £	Money in £	Balance £
10 Feb	Start Balance			3,260.04
12 Feb	 Card Payment to Uber *Trip On 10 Feb	8.94		3,251.10
	 Cash Machine Withdrawal On 10 Feb at 13.28 at Link 632 Prescott Road O	500.00		2,751.10
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Expenditure Repaym	100.00		2,651.10
	 On-Line Banking Bill Payment to Miss Moshammat N S Ref: Ukiyo	280.88		2,370.22
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Service Fee	450.00		1,920.22
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Wages	500.00		1,420.22
	 On-Line Banking Bill Payment to Siti Chaniago Ref: Wages	500.00		920.22
	 On-Line Banking Bill Payment to Elorginia de LA PA Ref: Cleaning	786.00		134.22
13 Feb	 On-Line Banking Bill Payment to Euler Hermes Servi Ref: Ref 2402020359	7,177.20		-7,042.98
	 On-Line Banking Bill Payment to Korea Foods Co. LT Ref: Cathalan UK Ltd	27.00		-7,069.98
	 On-Line Banking Bill Payment to J Palacios Cornejo Ref: Expenditure	110.00		-7,179.98


















Continued

Start balance	£3,260.04
Money out	£67,472.29
▶ Commission charges	£8.50
▶ Interest paid	£0.00
Money in	£77,725.16
End balance	£13,512.91























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>-7,179.98</b>
13 Feb	 On-Line Banking Bill Payment to Bolton Birch Chest Ref: SI16648	193.90		-7,373.88
	 On-Line Banking Bill Payment to Sushi Robots UK Ref: Dev-20240213-00230	233.90		-7,607.78
	 On-Line Banking Bill Payment to Korea Foods Co. LT Ref: Cathalan UK Ltd	270.00		-7,877.78
	 On-Line Banking Bill Payment to Bolton Birch Chest Ref: SI16637	278.51		-8,156.29
	 On-Line Banking Bill Payment to Bolton Birch Chest Ref: SI16631	5,400.00		-13,556.29
	 Direct Credit From Cathalan UK Limite Ref: Internal Transfer		1,655.09	-11,901.20
	 Direct Credit From HMRC VAT Ref: 353757377		18,894.16	6,992.96
	 Direct Credit From Cal9L Coffee Ref: Ohy681026-27		3,422.60	10,415.56
14 Feb	 Direct Debit to Barclays Ref: 0620A6538261032	1,552.49		8,863.07
	 Card Payment to Uber *Trip On 13 Feb	9.91		8,853.16
	 Card Payment to Shopify* 216998047 Ireland USD 14.00 On 13 Feb at VISA Exchange Rate 1.26 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.31	11.42		8,841.74
	 Card Payment to Uber *Trip On 13 Feb	11.92		8,829.82
	 Card Payment to Tazaki Foods Ltd On 13 Feb	3,915.00		4,914.82
	 On-Line Banking Bill Payment to A S Hsu Ref: Repayment	2,000.00		2,914.82
	 Direct Credit From One Home Minimart Ref: One Home Minimart		1,116.00	4,030.82
	 Direct Credit From Uber Payments UK L Ref: 21ML0H5GR4YF		466.29	4,497.11
15 Feb	 Direct Debit to E.On Next Ref: A-8D4520E2-001	1,739.54		2,757.57
	 Direct Debit to Daisy Comms Ltd Ref: Cas07834	49.18		2,708.39
	 Card Payment to Boba Box On 13 Feb	958.80		1,749.59
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Repayment	500.00		1,249.59




















Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>1,249.59</b>
15 Feb	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Loan Repayment	500.00		749.59
	 Direct Credit From Cathalan UK Limite Ref: Internal Transfer		2,566.52	3,316.11
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0004		1,052.70	4,368.81
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0017		2,736.80	7,105.61
	 Direct Credit From M1 Kampus Ltd SW Ref: Gskp0010		711.80	7,817.41
16 Feb	 Card Payment to Uber *Trip On 15 Feb	12.93		7,804.48
	 Card Payment to Uber *Trip On 15 Feb	15.99		7,788.49
	 Card Payment to SP Bubbleteasuppli On 15 Feb	680.00		7,108.49
	 On-Line Banking Bill Payment to Cathalan UK Ltd Ref: Internal Transfer	700.00		6,408.49
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea14362003-572975		249.18	6,657.67
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea14380822-572977		1,010.00	7,667.67
19 Feb	 Direct Debit to Propel Finance PLC Ref: PC-98503-4FF860BA3	514.95		7,152.72
	 Direct Debit to H3G Ref: 984045235401100041	68.40		7,084.32
	 Card Payment to Costco Wholesale # On 16 Feb	623.86		6,460.46
	 Card Payment to Manchester City Co On 18 Feb	1.50		6,458.96
	 On-Line Banking Bill Payment to Lydia LY Ref: Wages	519.18		5,939.78
	 On-Line Banking Bill Payment to Mr Muhammad Chania Ref: Wages	750.00		5,189.78
	 On-Line Banking Bill Payment to Mr Muhammad Chania Ref: Expenditure	750.00		4,439.78
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Wages	780.00		3,659.78
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Service Fee	903.00		2,756.78


Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>2,756.78</b>
19 Feb	 On-Line Banking Bill Payment to Siti Chaniago Ref: Service Fee	1,173.25		1,583.53
	 Direct Credit From Ejoy Asian F Ref: Ejoy003		1,434.20	3,017.73
20 Feb	 Card Payment to Uber *Trip On 19 Feb	8.97		3,008.76
	 Card Payment to Adobe Systems Soft Ireland On 20 Feb	32.98		2,975.78
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Repayment	500.00		2,475.78
	 On-Line Banking Bill Payment to Korea Foods Co. LT Ref: Cathalan UK Ltd	513.00		1,962.78
	 On-Line Banking Bill Payment to Elorginia de LA PA Ref: Service Fee	1,146.00		816.78
	 On-Line Banking Bill Payment to Stergo Investments Ref: 5 Bolton Street	2,417.00		-1,600.22
	 Direct Credit From Cathalan UK Limite Ref: Internal T Uber		1,713.19	112.97
21 Feb	 Direct Debit to Water Plus Ref: 7002055522 This Is A New Direct Debit Payment	47.38		65.59
	 Card Payment to Uber *Trip On 20 Feb	5.94		59.65
	 Card Payment to Uber *Trip On 20 Feb	7.94		51.71
	 Direct Credit From Uber Payments UK L Ref: T5Ctcrgo5Rwn		371.10	422.81
	 Direct Credit From Hsu A Ref: Loan		2,000.00	2,422.81
22 Feb	 Direct Debit to Flanton and Co Ref: YF5Szk-Accounting	264.00		2,158.81
	 Direct Debit to Edf Energy Ref: 671172746986	380.44		1,778.37
	 Card Purchase Shopify* 218245526 Ireland On 21 Feb	1.00		1,777.37
	 On-Line Banking Bill Payment to Katie Gallagher Ref: Ukiyo Hokiday Pay	260.00		1,517.37
	 Direct Credit From Cathalan UK Limite Ref: Internal D Roo		2,479.98	3,997.35
23 Feb	 Card Payment to Uber* Trip On 22 Feb	8.92		3,988.43
	 Card Payment to Uber *Trip On 22 Feb	11.99		3,976.44
	 Card Payment to Iwoca On 22 Feb	2,318.96		1,657.48






















Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>1,657.48</b>
23 Feb	 Cash Machine Withdrawal On 22 Feb at 19.41 at Notemachine Notemachine	250.00		1,407.48
	 Cash Machine Withdrawal On 22 Feb at 19.54 at Link 632 Prescott Road O	500.00		907.48
	 Direct Credit From Sushi Robots UK LI Ref: Refund		54.92	962.40
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea14411778-573013		519.74	1,482.14
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea14433347-573015		1,237.97	2,720.11
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0005		1,293.70	4,013.81
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0018		2,975.70	6,989.51
	 Direct Credit From M1 Kampus Ltd SW Ref: Gskp0011		709.85	7,699.36
26 Feb	 Direct Debit to Water Plus Ref: 6003084595 This Is A New Direct Debit Payment	162.55		7,536.81
	 Card Payment to Paypal *Paypal Cre On 21 Feb	27.18		7,509.63
	 CHAPS Transfer to Onigiri Japan 248030 Fujimasa C	1,135.02		6,374.61
	 AFTS Payment Re Charges 248030 Onigiri Japan	15.00		6,359.61
	 On-Line Banking Bill Payment to Xiao Wei Ref: Konbimart	500.00		5,859.61
27 Feb	 On-Line Banking Bill Payment to Korea Foods Co. LT Ref: Cathalan UK Ltd	253.40		5,606.21
	 On-Line Banking Bill Payment to Sign Centre Northw Ref: 5 Bolton Deposit	330.00		5,276.21
	 On-Line Banking Bill Payment to Mei Fook Choi Ref: Stock	600.00		4,676.21
	 On-Line Banking Bill Payment to A S Hsu Ref: Repayment	2,000.00		2,676.21
	 Direct Credit From Cathalan UK Limite Ref: Internal Uber		1,875.64	4,551.85
28 Feb	 Direct Debit to Veolia ES UK Ltd Ref: 04504501	263.01		4,288.84
	 Card Payment to Tazaki Foods Ltd On 27 Feb	1,147.38		3,141.46












Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>3,141.46</b>
28 Feb	 On-Line Banking Bill Payment to Miguel Portillo Ref: Service Fee	910.00		2,231.46
	 On-Line Banking Bill Payment to Trans Global Ref: Heysij024124	1,126.00		1,105.46
	 On-Line Banking Bill Payment to Trans Global Ref: Heysij024124	1,468.72		-363.26
	 Direct Credit From San Wah Hong Ref: WH Lung McR 8		4,488.85	4,125.59
	 Direct Credit From Uber Payments UK L Ref: KY5C9M2N9Pkj		408.58	4,534.17
29 Feb	 Direct Debit to Gocardless Ref: Eposnowltd-NZ9H4TF	105.60		4,428.57
	 Direct Debit to Pnet5101157-1 Ref: Pnet5101157-1	26.40		4,402.17
	 Card Payment to W Wing Yip (Manche On 28 Feb)	239.70		4,162.47
	 On-Line Banking Bill Payment to Joanna Ref: Stock	200.00		3,962.47
	 Direct Credit From Roofoods Limited		2,173.66	6,136.13
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0019		3,014.55	9,150.68
	 Direct Credit From Hsu A Ref: AE Card Fee Refund		50.00	9,200.68
1 Mar	 Card Payment to Adobe Systems Soft Ireland On 01 Mar	18.32		9,182.36
	 Card Payment to Adobe Systems Soft Ireland On 01 Mar	31.79		9,150.57
	 On-Line Banking Bill Payment to KI Wai NG Monzo Ref: Repayment	1,900.00		7,250.57
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea14471609-573041		258.14	7,508.71
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea14490667-573042		601.51	8,110.22
4 Mar	 Direct Debit to EE Limited Ref: Q29386838498308560	26.32		8,083.90
	 Card Payment to Uber *Trip On 01 Mar	5.10		8,078.80
	 Card Payment to Uber *Trip On 01 Mar	8.91		8,069.89
	 Card Payment to Equifax Ltd On 01 Mar	14.95		8,054.94
	 Card Payment to Google*Gsuite Cath Ireland On 01 Mar	64.40		7,990.54

Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>7,990.54</b>
4 Mar	 On-Line Banking Bill Payment to Kwikshift Storage Ref: Konbimart	120.00		7,870.54
	 On-Line Banking Bill Payment to Keanna Crooks Ref: Ukiyo	440.00		7,430.54
	 On-Line Banking Bill Payment to Mr Muhammad Chania Ref: Service Fee + Stoc	1,000.00		6,430.54
	 Direct Credit From CG Ancoat Ltd Ref: Gsan0006		1,269.90	7,700.44
	 Direct Credit From CG Ancoat Ltd Ref: Gsan0006		1,269.90	8,970.34
	 Direct Credit From M1 Kampus Ltd Ref: Gskp0012		671.80	9,642.14
5 Mar	 Direct Debit to British Gas Ref: BGL0165843-0156700	366.06		9,276.08
	 Card Payment to Kfc Liverpool On 04 Mar	34.99		9,241.09
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Expenditure Repaym	500.00		8,741.09
	 Direct Credit From Cathalan UK Limite Ref: Internal Uber		1,498.48	10,239.57
	 Direct Credit From Chun PO Hong Ref: Whl000008		1,707.35	11,946.92
6 Mar	 Direct Debit to British Gas Busine Ref: 603893290080823000	36.94		11,909.98
	 Commission Charges For The Period 15 Jan /12 Feb	8.50		11,901.48
	 On-Line Banking Bill Payment to Korea Foods Co. LT Ref: Cathalan UK Ltd	354.00		11,547.48
	 On-Line Banking Bill Payment to Fisher German Prop Ref: Unit 2 Cooperspoin	2,576.29		8,971.19
	 Direct Credit From Zumi Market Ref: Misu Supermarket		1,743.05	10,714.24
	 Direct Credit From Uber Payments UK L Ref: VN146Sgol7JP		441.27	11,155.51
7 Mar	 Card Payment to Uber *Trip On 06 Mar	9.94		11,145.57
	 Card Payment to Uber* Trip On 06 Mar	10.91		11,134.66
	 Card Payment to Aldi 19 778 On 06 Mar	6.74		11,127.92
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Expenditure	200.00		10,927.92

Continued

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>10,927.92</b>
7 Mar	 On-Line Banking Bill Payment to Mei Fook Choi Ref: Costco Exp	700.00		10,227.92
	 On-Line Banking Bill Payment to Elorginia de LA PA Ref: Service Fee	1,296.00		8,931.92
	 Direct Credit From Roofoods Limited		2,609.64	11,541.56
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0007		46.40	11,587.96
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0020		3,067.90	14,655.86
8 Mar	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Wages	500.00		14,155.86
	 On-Line Banking Bill Payment to Siti Chaniago Ref: Wages	500.00		13,655.86
	 On-Line Banking Bill Payment to Xiao Wei Ref: Konbimart	2,000.00		11,655.86
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea14529829-573074		345.84	12,001.70
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea14546411-573076		705.91	12,707.61
	 Direct Credit From M1 Kampus Ltd Ref: Gskp0013		805.30	13,512.91
8 Mar	<b>Balance carried forward</b>			<b>13,512.91</b>
<b>Total Payments/Receipts</b>		<b>67,472.29</b>	<b>77,725.16</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 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](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).

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

### 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)

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

\*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.