

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 14 February 2023

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#### Business Current Accounts

Business Current Account Statement	-£3,145.08
.....	
Sort Code 20-33-51 • Account No 33119483	

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#### Business Savings Accounts

Business Premium Account	£10,301.44
.....	
Sort Code 20-33-51 • Account No 03601080	

Business Premium Account	£3,000.29
.....	
Sort Code 20-33-51 • Account No 50873608	

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

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## Your Business Current Account

## At a glance











### 14 Jan - 14 Feb 2023

Date	Description	Money out £	Money in £	Balance £
14 Jan	Start Balance			-2,938.78
16 Jan	DD Direct Debit to Gps Telecoms Ltd Ref: Gps20190018	113.23		-3,052.01
	DD Direct Debit to Sage Software Ltd Ref: M3Gaz2F	244.80		-3,296.81
	DD Direct Debit to Fdms Ref: 509359089 Svcchg	195.53		-3,492.34
	DD Direct Debit to Fdms Ref: 509973194 Svcchg	992.19		-4,484.53
	Card Payment to Www.Tillrollking.C On 13 Jan	65.99		-4,550.52
	Card Payment to Costco Wholesale # On 13 Jan	108.79		-4,659.31
	Card Payment to Booker Limited Gat On 13 Jan	296.29		-4,955.60
	Card Payment to Booker Ltd - 38560 On 14 Jan	367.62		-5,323.22
	On-Line Banking Bill Payment to Katherine Baker Ref: Week 41	30.00		-5,353.22
	On-Line Banking Bill Payment to Keira-Mae Daverson Ref: Week 41	33.00		-5,386.22
	On-Line Banking Bill Payment to Amanda Graham Ref: Accountancy	50.00		-5,436.22
	On-Line Banking Bill Payment to Amanda Graham Ref: Accounting Service	50.00		-5,486.22
	On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 41	63.00		-5,549.22













Continued

Start balance	-£2,938.78
Money out	£106,597.53
▶ Commission charges	£178.35
▶ Interest paid	£11.41
Money in	£106,391.23
▶ Loyalty Reward	£38.40
End balance	-£3,145.08





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				-5,549.22
16 Jan	 On-Line Banking Bill Payment to James Bunn Ref: Week 41	68.88		-5,618.10
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 41	76.38		-5,694.48
	 On-Line Banking Bill Payment to Charlie Kendall Ref: Week 41	76.84		-5,771.32
	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 41	88.50		-5,859.82
	 On-Line Banking Bill Payment to Fern Potts Ref: Week 41	125.88		-5,985.70
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 41	148.00		-6,133.70
	 On-Line Banking Bill Payment to M Rahmanyman Ref: Week 41	152.00		-6,285.70
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 41	180.00		-6,465.70
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 41	185.00		-6,650.70
	 On-Line Banking Bill Payment to Express Drinks Ref: Michelangelos	186.00		-6,836.70
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 41	225.26		-7,061.96
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 41	228.83		-7,290.79
	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 41	248.58		-7,539.37
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 41	288.20		-7,827.57
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 41	290.52		-8,118.09
	 On-Line Banking Bill Payment to James Galbraith Ref: Week 41	301.96		-8,420.05
	 On-Line Banking Bill Payment to David Welford Ref: Week 41	315.40		-8,735.45
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 41	325.64		-9,061.09
	 On-Line Banking Bill Payment to Anna Trapani Ref: Week 41	363.38		-9,424.47
























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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-9,424.47
16 Jan	 On-Line Banking Bill Payment to F Cocco Ref: Week 41	402.04		-9,826.51
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 41	404.70		-10,231.21
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 41	475.70		-10,706.91
	 On-Line Banking Bill Payment to Stuart Kelch Ref: Week 41	592.24		-11,299.15
	 On-Line Banking Bill Payment to Eddisons Commercica Ref: Inv No. 602059627	2,340.00		-13,639.15
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		888.72	-12,750.43
	 Direct Credit From Paypal Inc. Ref: Michelangelos		317.91	-12,432.52
	 Deposit at Barclays 5 Dean Terrace Ref: 11.3416Janlkpob000		1,145.00	-11,287.52
	 Internet Banking Transfer From Account 03601080 at 20-33-51		100.00	-11,187.52
	 Internet Banking Transfer From Account 03601080 at 20-33-51		400.00	-10,787.52
	 Internet Banking Transfer From Account 03601080 at 20-33-51		400.00	-10,387.52
	 Internet Banking Transfer From Account 50873608 at 20-33-51		5,500.00	-4,887.52
17 Jan	 Direct Debit to Fdr Pos Term Rent Ref: Fdgl124933721B	26.40		-4,913.92
	 Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		-5,035.08
	 Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-5,335.08
	 Card Payment to Uscustoms Esta App USA USD 21.00 On 16 Jan at VISA Exchange Rate 1.21 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.48	17.77		-5,352.85
	 On-Line Banking Bill Payment to Robert J Gallon Ref: Michelangelos	300.00		-5,652.85
	 Direct Credit From Orderoyo Ltd Ref: Oyy-2023W02ID:4625		210.09	-5,442.76
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		934.48	-4,508.28
	 Direct Credit From Paypal Inc. Ref: Michelangelos		566.85	-3,941.43

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,941.43
18 Jan	<b>DD</b> Direct Debit to Gocardless Ref: Kdpubandleis-Q5Zxg	230.40		-4,171.83
	<b>DD</b> Direct Debit to Booking.Com B.V. Ref: 0005623919	1,653.75		-5,825.58
	<b>STO</b> Standing Order to Giacomo Pieri Ref:- Loan - Old	50.00		-5,875.58
	<b>STO</b> Standing Order to Anglian Water Busi Ref:- 31229177001	100.00		-5,975.58
	<b>STO</b> Standing Order to Mr Paolo Anthony P Ref:- 203351 33999645	300.00		-6,275.58
	<b>STO</b> Standing Order to Business Premium M Ref:- 203351 03601080	300.00		-6,575.58
	<b>STO</b> Standing Order to Amanda Graham Ref:- Accounting Service	400.00		-6,975.58
	<b>STO</b> Standing Order to Business Mortgage Ref:- P Pieri 133380007	1,200.00		-8,175.58
	 Card Payment to Costco Wholesale # On 17 Jan	93.68		-8,269.26
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		43.61	-8,225.65
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		364.99	-7,860.66
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		902.52	-6,958.14
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,188.93	-5,769.21
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,633.50	-4,135.71
	<b>Giro</b> Direct Credit From Paypal Inc. Ref: Michelangelos		2,125.62	-2,010.09
19 Jan	<b>DD</b> Direct Debit to Staylists Ref: Innstyle-Beasjxmx	52.74		-2,062.83
	<b>STO</b> Standing Order to Giacomo Pieri Ref:- Loan	100.00		-2,162.83
	 Card Payment to Moneysupermarket G On 18 Jan	61.23		-2,224.06
	 Card Payment to Booker Limited Gat On 18 Jan	187.74		-2,411.80
	 On-Line Banking Bill Payment to Niki Watson Plumbi Ref: Michelangelos	928.50		-3,340.30
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		4.58	-3,335.72





















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,335.72
19 Jan	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		812.73	-2,522.99
	 Direct Credit From Paypal Inc. Ref: Michelangelos		550.66	-1,972.33
	 Direct Credit From Wilson K Ref: Michelangelo		150.00	-1,822.33
20 Jan	 Direct Debit to Paymentsense Ltd Ref: XN3Gsh6-PM06749325	32.34		-1,854.67
	 Direct Debit to Paymentsense Ltd Ref: Zqhtgde-PM06749223	96.84		-1,951.51
	 Direct Debit to McBC UK Limited Ref: 0003238734	985.05		-2,936.56
	 Direct Debit to HMRC Ndds Ref: 107346550971971020	500.00		-3,436.56
	 Standing Order to Mr Paolo Anthony P Ref:- Invoices Etc.	400.00		-3,836.56
	 Card Payment to Expedia Group Switzerland On 19 Jan	78.26		-3,914.82
	 Card Payment to Costco Wholesale # On 19 Jan	86.04		-4,000.86
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 42	160.00		-4,160.86
	 On-Line Banking Bill Payment to Robert J Gallon Ref: Michelangelos	195.29		-4,356.15
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		2,278.97	-2,077.18
	 Direct Credit From Paypal Inc. Ref: Michelangelos		900.30	-1,176.88
23 Jan	 Card Payment to Spotify UK On 20 Jan	9.99		-1,186.87
	 Card Payment to Costco Wholesale # On 21 Jan	37.95		-1,224.82
	 Card Payment to Booker Ltd - 38560 On 20 Jan	112.75		-1,337.57
	 Card Payment to M A Brothers On 21 Jan	192.06		-1,529.63
	 Card Payment to Booker Ltd - 38560 On 20 Jan	269.86		-1,799.49
	 Card Payment to Booker Ltd - 38560 On 22 Jan	537.04		-2,336.53
	 Card Payment to Booker Ltd - 38561 On 21 Jan	548.97		-2,885.50
	 Card Payment to MA Brothers On 21 Jan	16.24		-2,901.74
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 15/01/23	446.10		-3,347.84

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



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,347.84
23 Jan	 Internet Banking Transfer to Account 33999645 at 20-33-51 Fat Butcher 15/01	105.00		-3,452.84
	 Internet Banking Transfer to Account 33999645 at 20-33-51 M A Brothers 15/01	29.47		-3,482.31
	 On-Line Banking Bill Payment to Stephen Ronchetti Ref: Week 42	9.48		-3,491.79
	 On-Line Banking Bill Payment to Katherine Baker Ref: Week 42	25.00		-3,516.79
	 On-Line Banking Bill Payment to Keira-Mae Daverson Ref: Week 42	36.00		-3,552.79
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accountancy	50.00		-3,602.79
	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 42	73.50		-3,676.29
	 On-Line Banking Bill Payment to James Bunn Ref: Week 42	76.00		-3,752.29
	 On-Line Banking Bill Payment to Charlie Kendall Ref: Week 42	85.38		-3,837.67
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 42	106.00		-3,943.67
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 42	113.75		-4,057.42
	 On-Line Banking Bill Payment to Fern Potts Ref: Week 42	116.38		-4,173.80
	 On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 42	135.00		-4,308.80
	 On-Line Banking Bill Payment to M Rahmanyar Ref: Week 42	156.00		-4,464.80
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 42	171.78		-4,636.58
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 42	180.00		-4,816.58
	 On-Line Banking Bill Payment to Robert J Gallon Ref: Michelangelos	190.00		-5,006.58
	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 42	229.03		-5,235.61
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 42	236.93		-5,472.54

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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-5,472.54
23 Jan	 On-Line Banking Bill Payment to James Galbraith Ref: Week 42	276.12		-5,748.66
	 On-Line Banking Bill Payment to David Welford Ref: Week 42	315.40		-6,064.06
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 42	319.74		-6,383.80
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 42	325.64		-6,709.44
	 On-Line Banking Bill Payment to Anna Trapani Ref: Week 42	335.84		-7,045.28
	 On-Line Banking Bill Payment to F Cocco Ref: Week 42	349.44		-7,394.72
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 42	403.16		-7,797.88
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 42	404.50		-8,202.38
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 42	490.66		-8,693.04
	 On-Line Banking Bill Payment to Stuart Kelch Ref: Week 42	507.24		-9,200.28
	 On-Line Banking Bill Payment to Niki Watson Plumbi Ref: Michelangelos	928.50		-10,128.78
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		18.66	-10,110.12
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		539.45	-9,570.67
	 Direct Credit From Michael Hedley & J Ref: 02.04.2023 Wedding		2,850.00	-6,720.67
	 Direct Credit From Just Eat.Co.UK Acc Ref: Jea11282641-571149		823.14	-5,897.53
	 Direct Credit From Paypal Inc. Ref: Michelangelos		325.56	-5,571.97
	 Internet Banking Transfer From Account 03601080 at 20-33-51		1,200.00	-4,371.97
24 Jan	 Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		-4,493.13
	 Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-4,793.13
	 Card Payment to M A Brothers On 23 Jan	55.99		-4,849.12

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-4,849.12
24 Jan	 Card Payment to Costco Wholesale # On 23 Jan	106.26		-4,955.38
	 Card Payment to Flogas UK Ltd Blay On 23 Jan	121.25		-5,076.63
	 Card Payment to Booker Ltd - 38561 On 23 Jan	160.46		-5,237.09
	 Direct Credit From Orderoyo Ltd Ref: Oyy-2023W03ID:4625		145.71	-5,091.38
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		470.14	-4,621.24
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		544.50	-4,076.74
	 Direct Credit From Paypal Inc. Ref: Michelangelos		90.12	-3,986.62
25 Jan	 Standing Order to Giacomo Pieri Ref:- Loan - Old	50.00		-4,036.62
	 Standing Order to Anglian Water Busi Ref:- 31229177001	100.00		-4,136.62
	 Standing Order to Mr Paolo Anthony P Ref:- 203351 33999645	300.00		-4,436.62
	 Standing Order to Business Premium M Ref:- 203351 03601080	300.00		-4,736.62
	 Standing Order to Amanda Graham Ref:- Accounting Service	400.00		-5,136.62
	 Standing Order to Business Mortgage Ref:- P Pieri 133380007	1,200.00		-6,336.62
	 Card Payment to Booker Ltd - 38561 On 24 Jan	197.03		-6,533.65
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 16/01/23	71.59		-6,605.24
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 19/01/23	105.41		-6,710.65
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Booker 25/01/23	439.85		-7,150.50
	 Internet Banking Transfer to Account 33999645 at 20-33-51 Costco 16/01/23	100.91		-7,251.41
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		2.03	-7,249.38
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		29.04	-7,220.34




















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-7,220.34
25 Jan	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		833.45	-6,386.89
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,072.92	-5,313.97
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		2,237.62	-3,076.35
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,781.59	-1,294.76
	 Deposit at Barclays 5 Dean Terrace Ref: 14.4925Janlkpob000		720.00	-574.76
26 Jan	 Direct Debit to Tabology Ref: Chfhhb2A	258.00		-832.76
	 Standing Order to Giacomo Pieri Ref:- Loan	100.00		-932.76
	 Card Payment to Costco Wholesale # On 25 Jan	79.83		-1,012.59
	 On-Line Banking Bill Payment to M Mullen Flooring Ref: Michelangelos	1,503.00		-2,515.59
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		75.16	-2,440.43
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		922.24	-1,518.19
	 Direct Credit From Jocelyn Raine Ref: 30th May 2023		3,000.00	1,481.81
	 Direct Credit From Paypal Inc. Ref: Michelangelos		98.83	1,580.64
	 Direct Credit From Wilson K Ref: Michelangelo		150.00	1,730.64
27 Jan	 Direct Debit to McBC UK Limited Ref: 0003238734	721.78		1,008.86
	 Direct Debit to HMRC Ndds Ref: 107346550746282196	500.00		508.86
	 Standing Order to Mr Paolo Anthony P Ref:- Invoices Etc.	400.00		108.86
	 Card Payment to Booker Ltd - 38560 On 26 Jan	326.72		-217.86
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		428.34	210.48
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		539.31	749.79
	 Direct Credit From Just Eat.Co.UK Acc Ref: Jea11334269-571175		1,449.66	2,199.45
	 Direct Credit From Paypal Inc. Ref: Michelangelos		396.30	2,595.75























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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				2,595.75
30 Jan	 Card Payment to Costco Online UK L On 27 Jan	134.40		2,461.35
	 Card Payment to M A Brothers On 27 Jan	197.48		2,263.87
	 Card Payment to Booker Ltd - 38561 On 28 Jan	283.92		1,979.95
	 Card Payment to Costco Wholesale # On 28 Jan	304.23		1,675.72
	 Card Payment to Booker Ltd - 38560 On 29 Jan	449.86		1,225.86
	 Card Payment to Booker Ltd - 38560 On 27 Jan	575.85		650.01
	 Card Payment to WM Morrisons Store On 27 Jan	8.18		641.83
	 Card Payment to Shell Blaydon 61 On 29 Jan	70.15		571.68
	 On-Line Banking Bill Payment to Katherine Baker Ref: Week 43	25.00		546.68
	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 43	30.00		516.68
	 On-Line Banking Bill Payment to Keira-Mae Daverson Ref: Week 43	30.00		486.68
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accounting Service	50.00		436.68
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accountancy	50.00		386.68
	 On-Line Banking Bill Payment to James Bunn Ref: Week 43	76.00		310.68
	 On-Line Banking Bill Payment to Charlie Kendall Ref: Week 43	83.67		227.01
	 On-Line Banking Bill Payment to David Welford Ref: Week 43	90.75		136.26
	 On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 43	93.00		43.26
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 43	99.13		-55.87
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 43	104.00		-159.87
	 On-Line Banking Bill Payment to Fern Potts Ref: Week 43	109.25		-269.12


















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-269.12
30 Jan	 On-Line Banking Bill Payment to M Rahmanyar Ref: Week 43	152.00		-421.12
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 43	175.73		-596.85
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 43	180.00		-776.85
	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 43	188.95		-965.80
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 43	210.00		-1,175.80
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 43	214.25		-1,390.05
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 43	286.12		-1,676.17
	 On-Line Banking Bill Payment to James Galbraith Ref: Week 43	295.40		-1,971.57
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 43	308.32		-2,279.89
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 43	325.64		-2,605.53
	 On-Line Banking Bill Payment to F Cocco Ref: Week 43	354.64		-2,960.17
	 On-Line Banking Bill Payment to Anna Trapani Ref: Week 43	371.22		-3,331.39
	 On-Line Banking Bill Payment to Sarah K Jenkinson Ref: Stuart - Week 43	375.72		-3,707.11
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 43	404.50		-4,111.61
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 43	431.02		-4,542.63
	 On-Line Banking Bill Payment to Robert J Gallon Ref: Michelangelos	460.00		-5,002.63
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		123.20	-4,879.43
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		403.31	-4,476.12
	 Direct Credit From Paypal Inc. Ref: Michelangelos		67.60	-4,408.52






















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-4,408.52
30 Jan	 Deposit at Barclays 5 Dean Terrace Ref: 12.1330Janlkpob000		285.00	-4,123.52
31 Jan	 Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		-4,244.68
	 Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-4,544.68
	 Card Payment to Costco Wholesale # On 30 Jan	192.71		-4,737.39
	 Card Payment to Booker Ltd - 38560 On 30 Jan	387.51		-5,124.90
	 On-Line Banking Bill Payment to Belle Events + Exh Ref: Inv 155368	744.00		-5,868.90
	 Direct Credit From Orderoyo Ltd Ref: Oyy-2023W04ID:4625		75.69	-5,793.21
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		604.62	-5,188.59
	 Direct Credit From Paypal Inc. Ref: Michelangelos		81.71	-5,106.88
	 Internet Banking Transfer From Account 03601080 at 20-33-51 Wedding Fayre		500.00	-4,606.88
1 Feb	 Direct Debit to Flexcarinsurance Ref: B5Xyq2T	112.53		-4,719.41
	 Direct Debit to Dvla-PJ67Hyl Ref: 0000000000035760405	45.50		-4,764.91
	 Direct Debit to L&G Insurance MI Ref: 0206724866-230201	71.33		-4,836.24
	 Direct Debit to TV Licence MBP Ref: 3968280966	13.25		-4,849.49
	 Standing Order to Giacomo Pieri Ref:- Loan - Old	50.00		-4,899.49
	 Standing Order to Anglian Water Busi Ref:- 31229177001	100.00		-4,999.49
	 Standing Order to Mr Paolo Anthony P Ref:- 203351 33999645	300.00		-5,299.49
	 Standing Order to Business Premium M Ref:- 203351 03601080	300.00		-5,599.49
	 Standing Order to Amanda Graham Ref:- Accounting Service	400.00		-5,999.49
	 Standing Order to Business Mortgage Ref:- P Pieri 133380007	1,200.00		-7,199.49
	 Card Payment to Booker Ltd - 38561 On 31 Jan	304.67		-7,504.16
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		513.94	-6,990.22

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-6,990.22
1 Feb	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		514.80	-6,475.42
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,023.75	-5,451.67
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,542.82	-3,908.85
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,670.99	-2,237.86
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,769.81	-468.05
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,224.83	756.78
2 Feb	 Standing Order to Giacomo Pieri Ref:- Loan	100.00		656.78
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Staff Night Out	50.00		606.78
	 Card Payment to Costco Wholesale # On 01 Feb	154.81		451.97
	 Card Payment to Booker Ltd - 38561 On 01 Feb	214.18		237.79
	 Card Payment to MA Brothers On 01 Feb	30.21		207.58
	 Card Payment to M A Brothers On 01 Feb	46.98		160.60
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		19.01	179.61
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,518.80	1,698.41
	 Direct Credit From Paypal Inc. Ref: Michelangelos		468.10	2,166.51
	 Direct Credit From Wilson K Ref: Michelangelo		150.00	2,316.51
3 Feb	 Direct Debit to McBC UK Limited Ref: 0003238734	1,559.23		757.28
	 Direct Debit to HMRC Ndds Ref: 107346550703692993	500.00		257.28
	 Standing Order to Mr Paolo Anthony P Ref:- Invoices Etc.	400.00		-142.72
	 Card Payment to Booker Ltd - 38561 On 02 Feb	221.91		-364.63
	 Card Payment to Currys Online On 02 Feb	269.99		-634.62
	 Card Payment to Costco Wholesale # On 02 Feb	57.78		-692.40

Continued




















Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-692.40
3 Feb	 On-Line Banking Bill Payment to Engie Power Limite Ref: Hotel Michelangelo	2,625.36		-3,317.76
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		959.69	-2,358.07
	 Direct Credit From YL Iii Limited Ref: YL60079078Fndfund		23,000.00	20,641.93
	 Direct Credit From Just Eat.Co.UK Acc Ref: Jea11385822-571209		964.24	21,606.17
	 Direct Credit From Paypal Inc. Ref: Michelangelos		330.71	21,936.88
6 Feb	 Direct Debit to Barclays Ref: 0520A6538064599	581.78		21,355.10
	 Card Payment to Www.Onhire.Net On 03 Feb	200.00		21,155.10
	 Card Payment to M A Brothers On 03 Feb	214.97		20,940.13
	 Card Payment to Costco Wholesale # On 04 Feb	251.42		20,688.71
	 Card Payment to Booker Ltd - 38560 On 05 Feb	599.01		20,089.70
	 Card Payment to Utilita Arena On 05 Feb	3.60		20,086.10
	 Card Payment to Utilita Arena On 05 Feb	3.60		20,082.50
	 Interest Charged For The Period 13 Dec 2022 - 12 Jan 2023	11.41		20,071.09
	 Commission Charges For The Period 13 Dec 2022/12 Jan 2023	178.35		19,892.74
	 Internet Banking Transfer to Account 03601080 at 20-33-51	10,000.00		9,892.74
	 Internet Banking Transfer to Account 50873608 at 20-33-51	10,000.00		-107.26
	 On-Line Banking Bill Payment to Katherine Baker Ref: Week 44	6.00		-113.26
	 On-Line Banking Bill Payment to Katherine Baker Ref: Week 44	30.00		-143.26
	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 44	36.00		-179.26
	 On-Line Banking Bill Payment to Ellie Thompson Ref: Week 44	37.50		-216.76
	 On-Line Banking Bill Payment to Mrs Ashleigh L Job Ref: Jess Week 44	45.00		-261.76
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accounting Service	50.00		-311.76

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





















Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-311.76
6 Feb	 On-Line Banking Bill Payment to Amanda Graham Ref: Accountancy	50.00		-361.76
	 On-Line Banking Bill Payment to Parsons Containers Ref: Mic006	66.10		-427.86
	 On-Line Banking Bill Payment to James Bunn Ref: Week 44	76.00		-503.86
	 On-Line Banking Bill Payment to David Welford Ref: Week 44	90.95		-594.81
	 On-Line Banking Bill Payment to Keira-Mae Daverson Ref: Week 44	93.00		-687.81
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 44	98.00		-785.81
	 On-Line Banking Bill Payment to Charlie Kendall Ref: Week 44	102.45		-888.26
	 On-Line Banking Bill Payment to Fern Potts Ref: Week 44	116.38		-1,004.64
	 On-Line Banking Bill Payment to Supreme Hygiene Ref: Hot101	123.30		-1,127.94
	 On-Line Banking Bill Payment to Supreme Hygiene Ref: Hot101	130.20		-1,258.14
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 44	136.50		-1,394.64
	 On-Line Banking Bill Payment to M Rahmanyman Ref: Week 44	152.00		-1,546.64
	 On-Line Banking Bill Payment to Tfc Holesale Ref: Michelangelos	161.90		-1,708.54
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 44	173.75		-1,882.29
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 44	180.00		-2,062.29
	 On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 44	180.00		-2,242.29
	 On-Line Banking Bill Payment to Tfc Holesale Ref: Michelangelos	199.09		-2,441.38
	 On-Line Banking Bill Payment to Offstone Publishin Ref: Osp87	216.00		-2,657.38
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 44	249.06		-2,906.44

Continued





Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,906.44
6 Feb	 On-Line Banking Bill Payment to Tfc Holesale Ref: Michelangelos	287.90		-3,194.34
	 On-Line Banking Bill Payment to James Galbraith Ref: Week 44	289.04		-3,483.38
	 On-Line Banking Bill Payment to Tfc Holesale Ref: Michelangelos	291.60		-3,774.98
	 On-Line Banking Bill Payment to Ready Fresh Ref: Michelangelo	300.00		-4,074.98
	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 44	301.96		-4,376.94
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 44	317.46		-4,694.40
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 44	322.92		-5,017.32
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 44	325.64		-5,342.96
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 44	328.24		-5,671.20
	 On-Line Banking Bill Payment to Anna Trapani Ref: Week 44	365.06		-6,036.26
	 On-Line Banking Bill Payment to Stuart Kelch Ref: Week 44	375.82		-6,412.08
	 On-Line Banking Bill Payment to Sarah K Jenkinson Ref: Stuart - Week 44	375.82		-6,787.90
	 On-Line Banking Bill Payment to F Cocco Ref: Week 44	381.64		-7,169.54
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 44	404.70		-7,574.24
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 44	410.20		-7,984.44
	 On-Line Banking Bill Payment to JS Brown Esq and M Ref: Michelangelos	418.50		-8,402.94
	 On-Line Banking Bill Payment to Tfc Holesale Ref: Michelangelos	457.21		-8,860.15
	 On-Line Banking Bill Payment to R Ali Ref: Wage Advance	500.00		-9,360.15
	 Direct Credit From Youlend Limited Ref: YL60060363Outy1600		869.00	-8,491.15

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-8,491.15
6 Feb	 Direct Credit From Paypal Inc. Ref: Michelangelos		244.70	-8,246.45
	 Deposit at Barclays 34952 Ref: 10.0606Feb1kpob000		460.00	-7,786.45
	 Business Banking Loyalty Reward For Period 13 Dec - 12 Jan		38.40	-7,748.05
	 Internet Banking Transfer From Account 50873608 at 20-33-51		2,000.00	-5,748.05
	 Internet Banking Transfer From Account 03601080 at 20-33-51 Shoppin		320.00	-5,428.05
	 Internet Banking Transfer From Account 50873608 at 20-33-51 Shopping		1,000.00	-4,428.05
	 Rejection: Stuart Kelch Ref: Week 44 Payee Bank Response: Account Closed		375.82	-4,052.23
7 Feb	 Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		-4,173.39
	 Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-4,473.39
	 Card Payment to Amznmktplace On 06 Feb	19.90		-4,493.29
	 Card Payment to Booker Ltd - 38561 On 06 Feb	190.69		-4,683.98
	 Card Payment to Costco Wholesale # On 06 Feb	231.11		-4,915.09
	 Card Payment to Derwent Service St On 06 Feb	70.03		-4,985.12
	 On-Line Banking Bill Payment to Engie Power Limite Ref: Hotel Michelangelo	400.00		-5,385.12
	 On-Line Banking Bill Payment to Engie Gas Limited Ref: Hotel Michelangelo	435.00		-5,820.12
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		7.75	-5,812.37
	 Direct Credit From Orderoyo Ltd Ref: Oyy-2023W05ID:4625		128.53	-5,683.84
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,601.30	-4,082.54
	 Direct Credit From Paypal Inc. Ref: Michelangelos		563.85	-3,518.69
8 Feb	 Direct Debit to Gocardless Ref: Belvoirtrad-Vxnc33	36.00		-3,554.69
	 Direct Debit to Gocardless Ref: Socialplus-Kvza7KQ	551.99		-4,106.68
	 Standing Order to Giacomo Pieri Ref:- Loan - Old	50.00		-4,156.68
	 Standing Order to Anglian Water Busi Ref:- 31229177001	100.00		-4,256.68

















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-4,256.68
8 Feb	<b>STO</b> Standing Order to Mr Paolo Anthony P Ref:- 203351 33999645	300.00		-4,556.68
	<b>STO</b> Standing Order to Business Premium M Ref:- 203351 03601080	300.00		-4,856.68
	<b>STO</b> Standing Order to Amanda Graham Ref:- Accounting Service	400.00		-5,256.68
	<b>STO</b> Standing Order to Business Mortgage Ref:- P Pieri 133380007	1,200.00		-6,456.68
	 Card Payment to Booker Ltd - 38561 On 07 Feb	139.92		-6,596.60
	 Card Payment to M A Brothers On 07 Feb	160.42		-6,757.02
	 Card Payment to Westburn S/Stn On 07 Feb	50.13		-6,807.15
	 On-Line Banking Bill Payment to JS Brown Esq and M Ref: Michelangelos	93.00		-6,900.15
	 On-Line Banking Bill Payment to JS Brown Esq and M Ref: Michelangelos	93.00		-6,993.15
	 On-Line Banking Bill Payment to Tfc Holesale Ref: Michelangelos	178.89		-7,172.04
	 On-Line Banking Bill Payment to Flint Bishop Llp Ref: M0137880	200.00		-7,372.04
	 On-Line Banking Bill Payment to Barclaycard Commer Ref: 5476760598400516	200.00		-7,572.04
	 On-Line Banking Bill Payment to Barclays Partner F Ref: 9051540206168829	200.00		-7,772.04
	 On-Line Banking Bill Payment to Ready Fresh Ref: Michelangelo	300.00		-8,072.04
	 On-Line Banking Bill Payment to Denmark Foods UK L Ref: Michelangelos	500.00		-8,572.04
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		108.64	-8,463.40
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		300.17	-8,163.23
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		847.62	-7,315.61
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,958.14	-5,357.47


















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-5,357.47
8 Feb	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,985.81	-3,371.66
	 Direct Credit From Paypal Inc. Ref: Michelangelos		1,423.09	-1,948.57
9 Feb	 Direct Debit to Gocardless Ref: Kdpubandleis-Q5Zxg	84.00		-2,032.57
	 Direct Debit to H3G Ref: 953110610303070223	77.86		-2,110.43
	 Standing Order to Giacomo Pieri Ref:- Staff Night Out	50.00		-2,160.43
	 Standing Order to Giacomo Pieri Ref:- Loan	100.00		-2,260.43
	 Card Payment to Costco Wholesale # On 08 Feb	107.92		-2,368.35
	 Card Payment to Booker Ltd - 38561 On 08 Feb	271.21		-2,639.56
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,294.62	-1,344.94
	 Direct Credit From Paypal Inc. Ref: Michelangelos		58.45	-1,286.49
	 Direct Credit From Wilson K Ref: Michelangelo		150.00	-1,136.49
10 Feb	 Direct Debit to Pas Re Card Ind Ref: Cip0167509598888	151.20		-1,287.69
	 Direct Debit to McBC UK Limited Ref: 0003238734	1,521.68		-2,809.37
	 Direct Debit to HMRC Ndds Ref: 107346550606336554	500.00		-3,309.37
	 Standing Order to Mr Paolo Anthony P Ref:- Invoices Etc.	400.00		-3,709.37
	 Card Payment to Booker Ltd - 38561 On 09 Feb	325.74		-4,035.11
	 Card Payment to Costco Wholesale # On 09 Feb	56.07		-4,091.18
	 On-Line Banking Bill Payment to Manuia Limited Ref: Inv-0049	182.40		-4,273.58
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		695.51	-3,578.07
	 Direct Credit From Just Eat.Co.UK Acc Ref: Jea11437465-571241		1,168.72	-2,409.35
	 Direct Credit From Paypal Inc. Ref: Michelangelos		221.51	-2,187.84
13 Feb	 Direct Debit to Staylists Ref: Innstyle-Beasjxmmx	117.00		-2,304.84
	 Card Payment to Costco Wholesale # On 10 Feb	112.91		-2,417.75


Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,417.75
13 Feb	 Card Payment to Booker Ltd - 38561 On 10 Feb	309.87		-2,727.62
	 Card Payment to Booker Ltd - 38561 On 11 Feb	435.46		-3,163.08
	 On-Line Banking Bill Payment to Katherine Baker Ref: Week 45	30.00		-3,193.08
	 On-Line Banking Bill Payment to Mrs Ashleigh L Job Ref: Jess Week 45	30.00		-3,223.08
	 On-Line Banking Bill Payment to Amanda Graham Ref: Accountancy	50.00		-3,273.08
	 On-Line Banking Bill Payment to James Bunn Ref: Week 45	76.00		-3,349.08
	 On-Line Banking Bill Payment to Erin Reynolds Ref: Week 45	76.50		-3,425.58
	 On-Line Banking Bill Payment to Keira-Mae Daverson Ref: Week	78.00		-3,503.58
	 On-Line Banking Bill Payment to Charlie Kendall Ref: Week 45	85.38		-3,588.96
	 On-Line Banking Bill Payment to Fern Potts Ref: Week 45	102.13		-3,691.09
	 On-Line Banking Bill Payment to Ellen Wright Ref: Week 45	104.00		-3,795.09
	 On-Line Banking Bill Payment to Owen Wilkinson Ref: Demi Week 45	112.13		-3,907.22
	 On-Line Banking Bill Payment to Lola-Jean Daverson Ref: Week 45	135.00		-4,042.22
	 On-Line Banking Bill Payment to M Rahmanyman Ref: Week 45	152.00		-4,194.22
	 On-Line Banking Bill Payment to Maria Ines Castrog Ref: Week 45	179.28		-4,373.50
	 On-Line Banking Bill Payment to Carlo Redda Ref: Week 45	180.00		-4,553.50
	 On-Line Banking Bill Payment to Express Drinks Ref: Michelangelos	186.00		-4,739.50
	 On-Line Banking Bill Payment to Gillian Lathan Ref: Week 45	218.78		-4,958.28
	 On-Line Banking Bill Payment to Carl Thompson Ref: Week 45	238.30		-5,196.58

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-5,196.58
13 Feb	 On-Line Banking Bill Payment to James Galbraith Ref: Week 45	243.80		-5,440.38
	 On-Line Banking Bill Payment to Sharon Watson Ref: Week 45	269.53		-5,709.91
	 On-Line Banking Bill Payment to David Welford Ref: Week 45	315.40		-6,025.31
	 On-Line Banking Bill Payment to Samantha Atkinson Ref: Week 45	317.24		-6,342.55
	 On-Line Banking Bill Payment to Georgia Slater Ref: Week 45	323.74		-6,666.29
	 On-Line Banking Bill Payment to Giacomo Pieri Ref: Week 45	325.64		-6,991.93
	 On-Line Banking Bill Payment to Anna Trapani Ref: Week 45	339.02		-7,330.95
	 On-Line Banking Bill Payment to Stuart Kelch Ref: Week 45	375.72		-7,706.67
	 On-Line Banking Bill Payment to Sarah K Jenkinson Ref: Stuart - Week 45	375.72		-8,082.39
	 On-Line Banking Bill Payment to F Cocco Ref: Week 45	386.84		-8,469.23
	 On-Line Banking Bill Payment to R Ali Ref: Week 45	391.64		-8,860.87
	 On-Line Banking Bill Payment to Kathryn Mason Ref: Week 45	404.50		-9,265.37
	 On-Line Banking Bill Payment to Caroline Amanda PO Ref: Week 45	494.50		-9,759.87
	 Direct Credit From Youlend Limited Ref: YL60060363Outyl600		771.98	-8,987.89
	 Direct Credit From Paypal Inc. Ref: Michelangelos		145.61	-8,842.28
	 Deposit at Barclays 34952 Ref: 10.4213Feb1kpob000		1,260.00	-7,582.28
	 Internet Banking Transfer From Account 50873608 at 20-33-51		1,000.00	-6,582.28
	 Internet Banking Transfer From Account 50873608 at 20-33-51		3,000.00	-3,582.28
	 Rejection: Stuart Kelch Ref: Week 45 Payee Bank Response: Account Closed		375.72	-3,206.56
14 Feb	 Direct Debit to Gps Telecoms Ltd Ref: Gps20190018	109.20		-3,315.76

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,315.76
14 Feb	<b>DD</b> Direct Debit to Fdms Ref: 509359089 Svcchg	114.30		-3,430.06
	<b>DD</b> Direct Debit to Fdms Ref: 509973194 Svcchg	657.79		-4,087.85
	<b>STO</b> Standing Order to Chris Younger Ref:- 2 Megan Rise	121.16		-4,209.01
	<b>STO</b> Standing Order to City Laundry Ref:- Michelangelo Hotel	300.00		-4,509.01
	 Card Payment to M A Brothers On 13 Feb	158.63		-4,667.64
	 Card Payment to M A Brothers On 13 Feb	213.96		-4,881.60
	 Card Payment to Booker Ltd - 38561 On 13 Feb	280.47		-5,162.07
	 Card Payment to MA Brothers On 13 Feb	23.45		-5,185.52
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		34.68	-5,150.84
	<b>Giro</b> Direct Credit From Orderoyo Ltd Ref: Oyy-2023W06ID:4625		88.09	-5,062.75
	<b>Giro</b> Direct Credit From Youlend Limited Ref: YL60060363Outyl600		1,328.71	-3,734.04
	<b>Giro</b> Direct Credit From Paypal Inc. Ref: Michelangelos		378.96	-3,355.08
	 Deposit at Barclays 34952 Ref: 11.4014Feb1kpb000		210.00	-3,145.08
14 Feb	Balance carried forward			-3,145.08
Total Payments/Receipts		106,597.53	106,391.23	

**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 02 Feb 2023

Balance	Rate %
▶ £1 to £5,000 11.920% above Bank Of England Base Rate	15.920%
▶ over £5,000 0.000% above Unarranged Borrowing Rate	29.500%

### The Bank Of England Base Rate is 4.000%

The Unarranged Borrowing Rate is 29.500%

### Previous Debit Interest Rates

Rates effective from 15 Dec 2022 to 01 Feb 2023

were  
BANK OF ENGLAND BASE  
RATE

Balance	Rate %
▶ -£1 to -£5,000 11.920% Above Bank of England Base Rate	15.420%
▶ Over -£5,000 0.000% Above Unarranged Borrowing Rate	29.500%

### Bank of England Base Rate Information

Rate effective from 02 Feb 2023 was	4.000%
Rate effective from 15 Dec 2022 was	3.500%

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](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](http://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



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



[www.linkedin.com/  
Barclays Business  
Banking](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.