



SIR GORDON BENNETT LTD
4 CHURCH LANE
SNITTERFIELD
STRATFORD-UPON-AVON
CV37 0LG

%%SSC

?



For all Business Banking enquiries, please call
0800 731 6666

To help us maintain and improve our
customer service we may monitor or record
your calls.

For the hard of hearing and/or speech
impaired, Text Relay service available
18001 0800 731 6666



Online Banking service and information
available at www.santander.co.uk



Santander, Customer Service Centre, Bootle,
Merseyside, L30 4GB

Your account summary for 4 August 2020 to 2 September 2020

Account name: SIR GORDON BENNETT LTD

Account number: 43400548 Sort Code 090129

BIC: ABBYGB2LXXX IBAN: GB40ABBY09012943400548

Statement number: 009/2020

Page 1 of 7

Balance brought forward from 3rd August
statement:

£1,710.00

Total credits

£5,103.64

Total debits

-£14,484.92

**Your balance at close of business 2 September
2020**

-£7,671.28

Credit interest rate: 0.10% AER/gross (variable).

News and information

The messages below are applicable to
Business Banking customers only

Financial Services Compensation Scheme

Please find enclosed the FSCS Information Sheet
and Exclusions List. Applies to the UK only.
(Information correct as at 1 September 2020)

Changes for current and savings account customers from 10 December 2020

We're updating our General Terms and
Conditions and Key Facts Documents with effect
from 10 December 2020. Please take time to
read and understand the enclosed 'Summary of
changes to terms and conditions'.

Cash deposit charges

Earlier this year we updated our Key Facts
Documents to reflect that the monthly cash
deposit limit resets in line with your monthly
billing period. The previous description was
unclear, and you may have deposited cash into
your account thinking that the cash deposit limit
had reset when it hadn't, and therefore been
charged for exceeding your monthly cash deposit
limit.

If so, we'll refund this charge back into your
account in October 2020, as well as 8% interest
to compensate for you not having the use of this
money. The interest will be paid either gross or
net depending on your business type and there
could be additional tax requirements surrounding
this payment depending on your individual
circumstances. Further information on these
requirements is available at
[santander.co.uk/business/support/customer-
support/compensatory-interest-payments](http://santander.co.uk/business/support/customer-support/compensatory-interest-payments)

Important information is continued on the reverse of this page.

Account name: SIR GORDON BENNETT LTD
 Account number: **43400548** (Sort code 09 01 29)
 Statement number: 009/2020 Page number: 2 of 7

Important messages

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. The account(s) shown in this statement are eligible for compensation under the scheme. Santander UK plc is an authorised deposit taker and accepts deposits under this name and the cahoot and Santander Corporate & Commercial Bank trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, a copy of which is available in your local Santander branch.

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

Making a complaint: We're sorry if we haven't provided you with the service you expect. By telling us about it we can put things right for you and make improvements. We want to sort things out for you as soon as we can. The easiest and quickest way is by talking to us about your concerns. Please call our dedicated complaints team on **0800 171 2171**.

Important information about Unarranged Overdrafts: If you go overdrawn without an Arranged Overdraft in place, or if you exceed your Arranged Overdraft, you may go into an Unarranged Overdraft however, you won't incur any charges or interest for this. The table below provides details of the Unarranged Overdraft rates and fees.

Unarranged Overdraft rates and fees			
	Interest rate	Paid item fee	Unpaid item fee
1 2 3 Business Current Account	No interest	No fee	No fee
Business Current Account	No interest	No fee	No fee
Business Everyday Current Account	No interest	No fee	No fee
Treasurer's Current Account	No interest	No fee	No fee

Interest rates and paid item fee charges were removed from 6 April 2020 and unpaid item fee charges were removed from 10 December 2019.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England. www.santander.co.uk. Telephone 0800 389 7000. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. Santander and the flame logo are registered trademarks.





Account name: SIR GORDON BENNETT LTD
 Account number: 43400548 (Sort Code 09 01 29)
 Statement number: 009/2020 Page number: 3 of 7

Date	Description	Credits	Debits	Balance
	Previous statement balance			1,710.00
04th Aug	CARD PAYMENT TO THE QUAICH COMPANY,330.00 GBP ON 01-08-2020		330.00	
04th Aug	CARD PAYMENT TO XERO UK INV-6620682,36.00 GBP ON 01-08-2020		36.00	
04th Aug	CARD PAYMENT TO GOOGLE*GSUITE SIRGORDO,24.48 EUR, RATE 0,90/ ON 01-08-2020 (INTERNATIONAL USE FEE 0,65)		22.84	
04th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	30.86		1,352.02
05th Aug	CREDIT FROM PAYPAL *SGB LTD ON 2020-08-03		2.00	
05th Aug	CARD PAYMENT TO FACEBK *335AEX2AT2,93.29 GBP ON 03-08-2020		93.29	1,260.73
06th Aug	CARD PAYMENT TO GOOGLE *ADS8227715093,500.00 GBP ON 04-08-2020		500.00	
06th Aug	CARD PAYMENT TO FIVERR.COM,101.11 GBP ON 04-08-2020		101.11	
06th Aug	CARD PAYMENT TO ULTIMATE-ADDONS-FOR-BE,55.20 USD, RATE 0,77/ ON 04-08-2020 (INTERNATIONAL USE FEE 1,25)		43.78	
06th Aug	CARD PAYMENT TO FIVERR.COM,33.70 GBP ON 04-08-2020		33.70	
06th Aug	CARD PAYMENT TO FIVERR.COM,33.70 GBP ON 04-08-2020		33.70	
06th Aug	CARD PAYMENT TO SGB LTD,14.40 GBP ON 04-08-2020		14.40	
06th Aug	CARD PAYMENT TO FIVERR.COM,6.42 GBP ON 04-08-2020		6.42	
06th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	296.50		824.12
07th Aug	DIRECT DEBIT PAYMENT TO GOCARDLESS REF KEELOVERLIMI-Z3QS7, MANDATE NO 0020		574.80	
07th Aug	BILL PAYMENT VIA FASTER PAYMENT TO STOLEN FORM REFERENCE SGB LTD 20031 , MANDATE NO 0106		784.80	
07th Aug	CARD PAYMENT TO ARGOS LTD,699.99 GBP ON 05-08-2020		699.99	
07th Aug	CARD PAYMENT TO MICROSOFT*ADVERTISING,61.03 GBP ON 05-08-2020		61.03	
07th Aug	CARD PAYMENT TO SQ *FAST TRACKS,13.10 GBP ON 05-08-2020		13.10	
07th Aug	CARD PAYMENT TO FIVERR.COM,11.61 GBP ON 05-08-2020		11.61	
07th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	72.57		-1,248.64
09th Aug	CARD PAYMENT TO MICROSOFT*ADVERTISING,60.47 GBP ON 07-08-2020		60.47	
09th Aug	CARD PAYMENT TO SGB LTD,18.00 GBP ON 07-08-2020		18.00	-1,327.11
10th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	98.93		-1,228.18
11th Aug	CARD PAYMENT TO KRYSTAL-934417,71.99 GBP ON 08-08-2020		71.99	
11th Aug	CARD PAYMENT TO MICROSOFT*ADVERTISING,60.55 GBP ON 08-08-2020		60.55	
11th Aug	CARD PAYMENT TO FIVERR.COM,25.74 GBP ON 08-08-2020		25.74	
11th Aug	CARD PAYMENT TO FACEBK 9EDE3VE7T2,17.00 GBP ON 09-08-2020		17.00	

Online Copy

Account name: SIR GORDON BENNETT LTD
 Account number: **43400548** (Sort Code 09 01 29)
 Statement number: 009/2020 Page number: 4 of 7

Date	Description	Credits	Debits	Balance
	Brought forward balance			-1,403.46
11th Aug	CARD PAYMENT TO FIVERR.COM,6.43 GBP ON 08-08-2020		6.43	
11th Aug	CARD PAYMENT TO SGB LTD,4.20 GBP ON 08-08-2020		4.20	
11th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe			
	Payments UK Ltd	48.11		
11th Aug	FASTER PAYMENTS RECEIPT REF.ZIP FROM ZIP CO		53.91	-1,312.07
12th Aug	CARD PAYMENT TO AUDIOBOOKS.COM,7.99 GBP ON			
	10-08-2020	7.99		
12th Aug	CARD PAYMENT TO SQ *FAST TRACKS,3.85 GBP ON		3.85	
	10-08-2020			
12th Aug	FASTER PAYMENTS RECEIPT REF.BT BROADBAND FROM			
	COLAGIOVANNI D & L	37.49		
12th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe			
	Payments UK Ltd	110.58		-1,175.84
13th Aug	CARD PAYMENT TO SHIPSTATION,49.00 USD, RATE			
	0,76/ ON 11-08-2020	37.58		
13th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe			
	Payments UK Ltd	445.65		-767.77
14th Aug	BILL PAYMENT VIA FASTER PAYMENT TO UNISON COLOUR			
	REFERENCE SGB LTD , MANDATE NO 0012	362.24		
14th Aug	CARD PAYMENT TO SQ *SQUARE UK SHOP,22.00 GBP ON			
	12-08-2020	22.00		
14th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe			
	Payments UK Ltd	78.68		-1,073.33
15th Aug	CARD PAYMENT TO ZAPIER.COM/CHARGE,111.25 USD,			
	RATE 0,76/ ON 13-08-2020 (INTERNATIONAL USE FEE			
	2,52)	87.96		
15th Aug	CARD PAYMENT TO IZ *The Potted Pantry,5.95 GBP ON			
	12-08-2020	5.95		-1,167.24
16th Aug	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.37		
16th Aug	CARD PAYMENT TO FACEBK H39YKUW7T2,2.83 GBP ON			
	15-08-2020	2.83		-1,169.70
17th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe			
	Payments UK Ltd	22.13		
17th Aug	FASTER PAYMENTS RECEIPT REF.PPWDL4GD222252F892			
	FROM PAYPAL	1,081.61		-65.96
18th Aug	DIRECT DEBIT PAYMENT TO O2 REF GED52751480,			
	MANDATE NO 0015	50.32		
18th Aug	CARD PAYMENT TO FACEBK *SHWTTUN9T2,700.00 GBP ON			
	15-08-2020	700.00		
18th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe			
	Payments UK Ltd	34.79		-781.49
19th Aug	CARD PAYMENT TO MAILCHIMP *MISC,107.37 GBP ON			
	17-08-2020	107.37		
19th Aug	CO-OP GROUP PETROL (VIA GOOGLE PAY), ON			
	17-08-2020	6.35		
19th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe			
	Payments UK Ltd	161.60		-733.61
20th Aug	CARD PAYMENT TO GOOGLE *ADS8227715093,500.00 GBP			
	ON 18-08-2020	500.00		
20th Aug	CARD PAYMENT TO Fiverr Limited,67.12 GBP ON			
	18-08-2020	67.12		
20th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe			
	Payments UK Ltd	228.71		



Account name: SIR GORDON BENNETT LTD
 Account number: 43400548 (Sort Code 09 01 29)
 Statement number: 009/2020 Page number: 5 of 7

Date	Description	Credits	Debits	Balance
	Brought forward balance			-1,072.02
21st Aug	CARD PAYMENT TO MICROSOFT*ADVERTISING,300.86 GBP ON 19-08-2020	300.86		
21st Aug	CARD PAYMENT TO FIVERR.COM,151.03 GBP ON 18-08-2020	151.03		
21st Aug	CARD PAYMENT TO FIVERR.COM,37.47 GBP ON 19-08-2020	37.47		
21st Aug	CARD PAYMENT TO FIVERR.COM,25.37 GBP ON 19-08-2020	25.37		
21st Aug	CARD PAYMENT TO WPSTAGECOACH.COM,12.00 USD, RATE 0.76/ ON 19-08-2020 (INTERNATIONAL USE FEE 0,27)	9.44		
21st Aug	IZ *The Potted Pantry (VIA GOOGLE PAY), ON 19-08-2020	8.95		
21st Aug	CARD PAYMENT TO FIVERR.COM,5.55 GBP ON 19-08-2020	5.55		
21st Aug	FASTER PAYMENTS RECEIPT REF.PPWDL4GD222223GYUE FROM PAYPAL	135.51		
21st Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	415.44		-1,059.74
22nd Aug	CARD PAYMENT TO Audible UK,7.99 GBP ON 20-08-2020	7.99		-1,067.73
23rd Aug	CARD PAYMENT TO PAYPAL *HALFWAYTRAD EB,16.18 GBP ON 20-08-2020	16.18		
23rd Aug	IZ *THE POTTED PAN (VIA GOOGLE PAY), ON 21-08-2020	11.35		
23rd Aug	CARD PAYMENT TO FIVERR.COM,5.55 GBP ON 21-08-2020	5.55		-1,100.81
24th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	275.91		-824.90
25th Aug	DIRECT DEBIT PAYMENT TO CAPITAL ON TAP REF Q7GTQZN-Z897X42, MANDATE NO 0018	632.56		
25th Aug	CARD PAYMENT TO PAYPAL *DROYTS,176.88 GBP ON 21-08-2020	176.88		
25th Aug	CARD PAYMENT TO AMAZON.CO.UK*ZD82X41N5 AM,18.08 GBP ON 23-08-2020	18.08		
25th Aug	CARD PAYMENT TO GEOTARGETING WP,19.00 USD, RATE 0,76/ ON 22-08-2020 (INTERNATIONAL USE FEE 0,43)	14.98		
25th Aug	CARD PAYMENT TO SHIPSTATION,9.00 USD, RATE 0,76/ ON 22-08-2020	6.89		
25th Aug	CARD PAYMENT TO SHIPSTATION,9.00 USD, RATE 0,76/ ON 22-08-2020	6.89		
25th Aug	CARD PAYMENT TO PAYPAL *SGB LTD,2.50 GBP ON 22-08-2020	2.50		
25th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	67.83		
25th Aug	FASTER PAYMENTS RECEIPT REF.ZIP FROM ZIP CO FINANCE UK	193.39		-1,422.46
26th Aug	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 4Y7J22A6E8XE, MANDATE NO 0017	156.51		
26th Aug	DIRECT DEBIT PAYMENT TO BT GROUP PLC REF GP00623069-000012, MANDATE NO 0001	89.38		
26th Aug	CARD PAYMENT TO SP * AMZ DECO,380.00 USD, RATE 0,76/ ON 24-08-2020 (INTERNATIONAL USE FEE 8,59)	299.80		
26th Aug	CARD PAYMENT TO FIVERR.COM,30.48 GBP ON 24-08-2020	30.48		

Online Copy

Account name: SIR GORDON BENNETT LTD
 Account number: **43400548** (Sort Code 09 01 29)
 Statement number: 009/2020 Page number: 6 of 7

Date	Description	Credits	Debits	Balance
	Brought forward balance			-1,998.63
26th Aug	CARD PAYMENT TO SQ *FAST TRACKS,6.25 GBP ON 24-08-2020		6.25	
26th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	101.05		
26th Aug	FASTER PAYMENTS RECEIPT REF.PPWDL4GD222223TVZU FROM PAYPAL	334.55		-1,569.28
27th Aug	BILL PAYMENT VIA FASTER PAYMENT TO MICHAEL HARWOOD CO REFERENCE SGB LTD 17572 , MANDATE NO 116		1,740.00	
27th Aug	CARD PAYMENT TO FIVERR.COM,7.61 GBP ON 25-08-2020		7.61	
27th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	238.24		-3,078.65
28th Aug	DIRECT DEBIT PAYMENT TO DHL INTERNATIONAL REF 422425580, MANDATE NO 0023		80.18	
28th Aug	CARD PAYMENT TO FACEBK *RX3NWV6AT2,700.00 GBP ON 24-08-2020		700.00	
28th Aug	CARD PAYMENT TO PAYPAL *PJADMINSERV,300.00 GBP ON 25-08-2020		300.00	
28th Aug	CARD PAYMENT TO SEEDLEGALS,300.00 GBP ON 26-08-2020		300.00	
28th Aug	CARD PAYMENT TO PRESS LOFT STANDARD,300.00 GBP ON 26-08-2020		300.00	
28th Aug	CARD PAYMENT TO WWW.TINYBOX.COM,194.90 GBP ON 26-08-2020		194.90	
28th Aug	CARD PAYMENT TO FIVERR.COM,41.95 GBP ON 26-08-2020		41.95	
28th Aug	CARD PAYMENT TO B & Q 1091,15.65 GBP ON 26-08-2020		15.65	
28th Aug	CARD PAYMENT TO FIVERR.COM,8.60 GBP ON 26-08-2020		8.60	
28th Aug	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	28.20		-4,991.73
29th Aug	CARD PAYMENT TO MICROSOFT*ADVERTISING,301.09 GBP ON 26-08-2020		301.09	
29th Aug	IZ *The Potted Pantry (VIA GOOGLE PAY), ON 26-08-2020		11.45	
29th Aug	CARD PAYMENT TO SGB LTD,2.25 GBP ON 27-08-2020		2.25	
29th Aug	FASTER PAYMENTS RECEIPT REF.PPWDL4GD222272BKT8 FROM PAYPAL	69.15		-5,237.37
30th Aug	BILL PAYMENT VIA FASTER PAYMENT TO TRADETRACKER REFERENCE GB2020R0001366 , MANDATE NO 117		73.92	
30th Aug	CARD PAYMENT TO GOLDSKY,3.90 GBP ON 28-08-2020		3.90	-5,315.19
01st Sep	CHARGES FROM 2020-07-16 TO 2020-08-15		13.77	
01st Sep	STANDING ORDER VIA FASTER PAYMENT TO Blackminster Bus REFERENCE 3B2 SGB LTD , MANDATE NO 0113		756.00	
01st Sep	STANDING ORDER VIA FASTER PAYMENT TO Action Coach Bri REFERENCE SGB LTD , MANDATE NO 0114		600.00	
01st Sep	BILL PAYMENT VIA FASTER PAYMENT TO CONISTON STONECR REFERENCE SGB LTD JUL20 , MANDATE NO 0119		133.50	
01st Sep	BILL PAYMENT VIA FASTER PAYMENT TO 2SOM CONCRETE & REFERENCE SGB LTD JUL20 , MANDATE NO 0118	56.25		
01st Sep	CREDIT FROM SGB LTD ON 2020-08-29	1.80		
01st Sep	CREDIT FROM SGB LTD ON 2020-08-29	2.00		
01st Sep	CREDIT FROM SGB LTD ON 2020-08-29	4.20		
01st Sep	CREDIT FROM SGB LTD ON 2020-08-29	4.57		-6,862.14



Account name: SIR GORDON BENNETT LTD
 Account number: 43400548 (Sort Code 09 01 29)
 Statement number: 009/2020 Page number: 7 of 7

Date	Description	Credits	Debits	Balance
	Brought forward balance			-6,862.14
01st Sep	CREDIT FROM SGB LTD ON 2020-08-29	14.40		
01st Sep	CARD PAYMENT TO PAYPAL *KISSCODES19,24.82 GBP ON 29-08-2020		24.82	
01st Sep	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	133.35		-6,739.21
02nd Sep	DIRECT DEBIT PAYMENT TO ROYAL MAIL GROUP L REF 000524760000, MANDATE NO 0006		511.63	
02nd Sep	CARD PAYMENT TO FACEBK *5DYFAVN9T2,700.00 GBP ON 31-08-2020		700.00	
02nd Sep	FASTER PAYMENTS RECEIPT REF.STRIPE FROM Stripe Payments UK Ltd	279.56		-7,671.28
02nd Sep	Current statement balance			-7,671.28

Financial Services Compensation Scheme (FSCS) Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS') ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: cahoot and Santander Corporate and Commercial
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Santander accounts except Business Banking 0800 389 7000 For Business Banking accounts: 0800 068 7010 Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot and Santander Corporate and Commercial. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.

1 Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

Summary of changes to terms and conditions

The following changes apply from 10 December 2020:

European Commission's Online Dispute Resolution service

The European Commission's Online Dispute Resolution service won't be available after 31 December 2020. For information on making a complaint, including details of the Financial Ombudsman Service, please see our website. We will remove reference to this service from our Terms & Conditions from 10 December 2020.

Using your debit card or cash card abroad

We will include reference in the appropriate Key Facts Documents to our new calculator that helps you understand the cost of using your card abroad when choosing to pay in local currency.

Trust accounts

We're updating our Terms and Conditions to reflect that if your account is a Trust you (the trustees) are responsible for providing valid identification documentation in relation to any named beneficiary or any beneficiary that is to be paid from the account. You must also notify us that you intend to make a payment to that beneficiary.

How to get a copy of your updated terms and conditions

The updated Terms and Conditions and Key Facts Documents effective from **10 December 2020** will be available online and in our branches from **10 December 2020**.

What if I'm not happy with the changes to my terms and conditions?

Nothing is changing immediately, so you have time to decide if your account is still right for your business. If we don't hear from you before **10 December 2020** we'll assume that you're happy with the changes. However, if you don't accept the changes then you can close your account without any additional charge before **10 December 2020**.

If you have any questions or there is anything you don't understand please speak to one of our Business Banking Managers or call us on **0800 731 6666**. We may record and monitor calls to help us with training and security.

