

DAVID JOHN MORRIS  
MOORLANDS (UK) LIMITED  
UNIT 21  
BROWN LEES ROAD IND ESTATE  
FORGE LANE  
KNYPERSLEY STOKE ON TREN  
ST8 7DN

## 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 11 October 2021

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#### Business Current Accounts

Business Current Account Statement	-£19,760.62
.....	
Sort Code 20-81-00 • Account No 13958507	

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#### Business Savings Accounts

Business Premium Account	£1,970.85
.....	
Sort Code 20-81-00 • Account No 33752658	

Business Premium Account	£5.37
.....	
Sort Code 20-81-00 • Account No 93842738	

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

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## Your Business Current Account

## At a glance












### 11 Sep - 11 Oct 2021

Date	Description	Money out £	Money in £	Balance £
11 Sep	Start Balance			-19,797.09
13 Sep	DD Direct Debit to Fuel Card Services Ref: Ffb442768	194.77		-19,991.86
15 Sep	DD Direct Debit to Ormsby Street Limi Ref: NF22Vege	18.00		-20,009.86
	Internet Banking Transfer From Account 23408787 at 20-36-43 Mobile-Channel		100.00	-19,909.86
16 Sep	DD Direct Debit to Sage Software Ltd Ref: 67R8F9E	90.60		-20,000.46
	Internet Banking Transfer From Account 23408787 at 20-36-43 Mobile-Channel		100.00	-19,900.46
17 Sep	Card Payment to Amznmktplace On 16 Sep	62.99		-19,963.45
	Giro Direct Credit From Moorlands (UK) Lim Ref: A113018Stub		575.43	-19,388.02
	Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		500.00	-18,888.02
	Internet Banking Transfer From Account 23408787 at 20-36-43 Mobile-Channel		19,000.00	111.98
20 Sep	DD Direct Debit to Fuel Card Services Ref: Ffb442768	429.91		-317.93
	DD Direct Debit to MacQuarie Corporat Ref: 5006034-1-25765246	231.54		-549.47
	DD Direct Debit to H3G Ref: 968180926601160921	79.55		-629.02
	STO Standing Order to A W Bowker Ref:- Moorlands UK Ltd	1,376.60		-2,005.62

Continued

Start balance	-£19,797.09
Money out	£71,258.96
▶ Commission charges	£43.33
▶ Interest paid	£144.82
Money in	£71,295.43
▶ Loyalty Reward	£0.38
End balance	-£19,760.62





















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				-2,005.62
20 Sep	 On-Line Banking Bill Payment to Cowan J Ref: Moorlands UK Ltd	78.72		-2,084.34
	 On-Line Banking Bill Payment to Edwards W Ref: Moorlands UK Ltd	181.81		-2,266.15
	 On-Line Banking Bill Payment to Tracey C Ref: Moorlands UK Ltd	213.84		-2,479.99
	 On-Line Banking Bill Payment to Walley D Ref: Moorlands UK Ltd	213.84		-2,693.83
	 On-Line Banking Bill Payment to Wood A Ref: Moorlands UK Ltd	213.84		-2,907.67
	 On-Line Banking Bill Payment to Brown L Ref: Moorlands UK Ltd	213.84		-3,121.51
	 On-Line Banking Bill Payment to Nicklin C Ref: Moorlands UK Ltd	226.43		-3,347.94
	 On-Line Banking Bill Payment to Tinsley L Ref: Moorlands UK Ltd	313.60		-3,661.54
	 On-Line Banking Bill Payment to Cliffe L Ref: Moorlands UK Ltd	344.96		-4,006.50
	 On-Line Banking Bill Payment to Sheard K Ref: Moorlands UK Ltd	357.39		-4,363.89
	 On-Line Banking Bill Payment to Bourne J Ref: Moorlands UK Ltd	363.08		-4,726.97
	 On-Line Banking Bill Payment to Pass M Ref: Moorlands UK Ltd	377.36		-5,104.33
	 On-Line Banking Bill Payment to Harrison L Ref: Moorlands UK Ltd	381.33		-5,485.66
	 On-Line Banking Bill Payment to Boon K Ref: Moorlands UK Ltd	389.04		-5,874.70
	 On-Line Banking Bill Payment to Condliffe M Ref: Moorlands UK Ltd	396.99		-6,271.69
	 On-Line Banking Bill Payment to Armstrong R Ref: Moorlands UK Ltd	402.95		-6,674.64
	 On-Line Banking Bill Payment to Jaroszek Shona Ref: Moorlands UK Ltd	420.80		-7,095.44
	 On-Line Banking Bill Payment to Jaroszek Sarah Ref: Moorlands UK Ltd	451.92		-7,547.36
	 On-Line Banking Bill Payment to Morris PJ Ref: Moorlands UK Ltd	459.63		-8,006.99























Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-8,006.99
20 Sep	 On-Line Banking Bill Payment to Morris M Ref: Moorlands UK Ltd	465.58		-8,472.57
	 On-Line Banking Bill Payment to Landon S Ref: Moorlands UK Ltd	476.59		-8,949.16
	 On-Line Banking Bill Payment to Morris D Ref: Moorlands UK Ltd	483.37		-9,432.53
	 On-Line Banking Bill Payment to Robertson P Ref: Moorlands UK Ltd	496.91		-9,929.44
	 On-Line Banking Bill Payment to Barnett M Ref: Moorlands UK Ltd	498.05		-10,427.49
	 On-Line Banking Bill Payment to Coates J Ref: Moorlands UK Ltd	504.72		-10,932.21
	 On-Line Banking Bill Payment to Barker J Ref: Moorlands UK Ltd	508.84		-11,441.05
	 On-Line Banking Bill Payment to Hackney A Ref: Moorlands UK Ltd	523.02		-11,964.07
	 On-Line Banking Bill Payment to Dutton J Ref: Moorlands UK Ltd	523.42		-12,487.49
	 On-Line Banking Bill Payment to Hancock M Ref: Moorlands UK Ltd	534.83		-13,022.32
	 On-Line Banking Bill Payment to Howes T Ref: Moorlands UK Ltd	568.33		-13,590.65
	 On-Line Banking Bill Payment to Ostler A Ref: Moorlands UK Ltd	582.68		-14,173.33
	 On-Line Banking Bill Payment to Wilton C Ref: Moorlands UK Ltd	592.36		-14,765.69
	 On-Line Banking Bill Payment to Kahya E Ref: Moorlands UK Ltd	592.40		-15,358.09
	 On-Line Banking Bill Payment to Grimwood B Ref: Moorlands UK Ltd	613.54		-15,971.63
	 On-Line Banking Bill Payment to Adams M Ref: Moorlands UK Ltd	613.79		-16,585.42
	 On-Line Banking Bill Payment to Tingle K Ref: Moorlands UK Ltd	628.32		-17,213.74
	 On-Line Banking Bill Payment to Koyum F Ref: Moorlands UK Ltd	628.32		-17,842.06
	 On-Line Banking Bill Payment to Pass D Ref: Moorlands UK Ltd	649.83		-18,491.89




















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-18,491.89
20 Sep	 On-Line Banking Bill Payment to Griffin S Ref: Moorlands UK Ltd	689.77		-19,181.66
	 On-Line Banking Bill Payment to Morris J Ref: Moorlands UK Ltd	1,196.10		-20,377.76
	 Card Payment to Amazon.Co.UK*I22C8 On 19 Sep	37.45		-20,415.21
	 Card Payment to Esso Bridlington S On 19 Sep	82.81		-20,498.02
	 On-Line Banking Bill Payment to Hegates Ref: M00205F	2,318.38		-22,816.40
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		150.00	-22,666.40
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		2,800.00	-19,866.40
21 Sep	 DD Direct Debit to BCard Commercial Ref: 5476760273241417	38.77		-19,905.17
	 On-Line Banking Bill Payment to Federal Capital Ref: FC13579	595.00		-20,500.17
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		595.00	-19,905.17
22 Sep	 On-Line Banking Bill Payment to T P I Ref: Moorlands UK Ltd	209.70		-20,114.87
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		209.00	-19,905.87
24 Sep	 Giro Direct Credit From Moorlands (UK) Lim Ref: A112491Stub		1,928.98	-17,976.89
	 Giro Direct Credit From Moorlands (UK) Lim Ref: Muller UK Ireland		14,352.11	-3,624.78
	 Internet Banking Transfer From Account 33752658 at 20-81-00		3,625.00	0.22
27 Sep	 DD Direct Debit to E.On Ref: 013177728380A	75.80		-75.58
	 DD Direct Debit to SWALEC Ref: 728043741	13.32		-88.90
	 DD Direct Debit to Scottish Equitable Ref: 90968683/25/N 17	40.28		-129.18
	 On-Line Banking Bill Payment to Alan Ernest Audrey Ref: Moorlands UK Ltd	421.76		-550.94
	 On-Line Banking Bill Payment to Drywater Ltd Ref: Moorlands UK Ltd	2,497.70		-3,048.64

















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,048.64
28 Sep	 On-Line Banking Bill Payment to G&B MC Cready Ref: Moorlands UK Ltd	619.94		-3,668.58
	 Card Payment to Machine Mart Ltd On 27 Sep	45.57		-3,714.15
	 On-Line Banking Bill Payment to Ash Waste Ref: Moorlands UK Ltd	452.00		-4,166.15
29 Sep	 Direct Debit to Xero UK Ltd Ref: 6Bdnmu8Kmq54NS4M	59.28		-4,225.43
1 Oct	 Direct Debit to Marketfinance Ref: F39Bnex	720.00		-4,945.43
	 Direct Debit to Investec Asset Fin Ref: 21841685617188357	210.07		-5,155.50
	 Direct Debit to Investec Asset Fin Ref: 21943260017188355	1,073.84		-6,229.34
	 Cheque Issued Ref: 101035	84.24		-6,313.58
	 Cheque Issued Ref: 101036	198.00		-6,511.58
	 Card Payment to Companieshouse Web On 30 Sep	13.00		-6,524.58
	 Direct Credit From Moorlands (UK) Lim Ref: Muller UK Ireland		4,804.51	-1,720.07
	 Internet Banking Transfer From Account 33752658 at 20-81-00		1,500.00	-220.07
4 Oct	 Direct Debit to Hitachi Capital Ref: Ajre288230	439.30		-659.37
	 Direct Debit to Royal Lon-Scotlife Ref: Emrk26333945011021	350.00		-1,009.37
	 Direct Debit to Fuel Card Services Ref: Ffb442768	646.43		-1,655.80
	 Direct Debit to Dvla-HV08Kys Ref: 000000000023162574	14.52		-1,670.32
	 Direct Debit to Aegon Sipp Settlem Ref: 41735 P Morris	100.00		-1,770.32
	 Standing Order to D Morris Ref:- Moorlands UK Ltd	415.85		-2,186.17
	 On-Line Banking Bill Payment to Cowan J Ref: Moorlands UK Ltd	78.72		-2,264.89
	 On-Line Banking Bill Payment to Nicklin C Ref: Moorlands UK Ltd	192.70		-2,457.59
	 On-Line Banking Bill Payment to Tracey C Ref: Moorlands UK Ltd	213.84		-2,671.43
	 On-Line Banking Bill Payment to Walley D Ref: Moorlands UK Ltd	213.84		-2,885.27

Continued





















Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,885.27
4 Oct	 On-Line Banking Bill Payment to Wood A Ref: Moorlands UK Ltd	213.84		-3,099.11
	 On-Line Banking Bill Payment to Brown L Ref: Moorlands UK Ltd	213.84		-3,312.95
	 On-Line Banking Bill Payment to Edwards W Ref: Moorlands UK Ltd	224.47		-3,537.42
	 On-Line Banking Bill Payment to Tinsley L Ref: Moorlands UK Ltd	313.60		-3,851.02
	 On-Line Banking Bill Payment to Morris M Ref: Moorlands UK Ltd	339.94		-4,190.96
	 On-Line Banking Bill Payment to Pass M Ref: Moorlands UK Ltd	351.95		-4,542.91
	 On-Line Banking Bill Payment to Sheard K Ref: Moorlands UK Ltd	375.12		-4,918.03
	 On-Line Banking Bill Payment to Barker J Ref: Moorlands UK Ltd	381.33		-5,299.36
	 On-Line Banking Bill Payment to Boon K Ref: Moorlands UK Ltd	381.33		-5,680.69
	 On-Line Banking Bill Payment to Jaroszek Sarah Ref: Moorlands UK Ltd	389.04		-6,069.73
	 On-Line Banking Bill Payment to Cliffe L Ref: Moorlands UK Ltd	395.00		-6,464.73
	 On-Line Banking Bill Payment to Bourne J Ref: Moorlands UK Ltd	396.99		-6,861.72
	 On-Line Banking Bill Payment to Condliffe M Ref: Moorlands UK Ltd	396.99		-7,258.71
	 On-Line Banking Bill Payment to Armstrong R Ref: Moorlands UK Ltd	406.69		-7,665.40
	 On-Line Banking Bill Payment to Coates J Ref: Moorlands UK Ltd	459.44		-8,124.84
	 On-Line Banking Bill Payment to Morris PJ Ref: Moorlands UK Ltd	459.63		-8,584.47
	 On-Line Banking Bill Payment to Robertson P Ref: Moorlands UK Ltd	467.58		-9,052.05
	 On-Line Banking Bill Payment to Harrison L Ref: Moorlands UK Ltd	479.27		-9,531.32
	 On-Line Banking Bill Payment to Morris D Ref: Moorlands UK Ltd	483.37		-10,014.69

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-10,014.69
4 Oct	 On-Line Banking Bill Payment to Hackney A Ref: Moorlands UK Ltd	486.39		-10,501.08
	 On-Line Banking Bill Payment to Landon S Ref: Moorlands UK Ltd	494.76		-10,995.84
	 On-Line Banking Bill Payment to Barnett M Ref: Moorlands UK Ltd	497.85		-11,493.69
	 On-Line Banking Bill Payment to Dutton J Ref: Moorlands UK Ltd	523.42		-12,017.11
	 On-Line Banking Bill Payment to Howes T Ref: Moorlands UK Ltd	568.53		-12,585.64
	 On-Line Banking Bill Payment to Wilton C Ref: Moorlands UK Ltd	586.25		-13,171.89
	 On-Line Banking Bill Payment to Ostler A Ref: Moorlands UK Ltd	588.84		-13,760.73
	 On-Line Banking Bill Payment to Jaroszek Shona Ref: Moorlands UK Ltd	597.00		-14,357.73
	 On-Line Banking Bill Payment to Grimwood B Ref: Moorlands UK Ltd	613.54		-14,971.27
	 On-Line Banking Bill Payment to Kahya E Ref: Moorlands UK Ltd	628.58		-15,599.85
	 On-Line Banking Bill Payment to Hancock M Ref: Moorlands UK Ltd	649.72		-16,249.57
	 On-Line Banking Bill Payment to Pass D Ref: Moorlands UK Ltd	665.19		-16,914.76
	 On-Line Banking Bill Payment to Adams M Ref: Moorlands UK Ltd	666.40		-17,581.16
	 On-Line Banking Bill Payment to Tingle K Ref: Moorlands UK Ltd	689.32		-18,270.48
	 On-Line Banking Bill Payment to Koyum F Ref: Moorlands UK Ltd	689.32		-18,959.80
	 On-Line Banking Bill Payment to Griffin S Ref: Moorlands UK Ltd	689.77		-19,649.57
	 On-Line Banking Bill Payment to Morris J Ref: Moorlands UK Ltd	1,196.10		-20,845.67
	 Card Payment to Amazon Music*7F6CH On 03 Oct	7.99		-20,853.66
	 Card Payment to Msft *<E0200Fwoq9> On 01 Oct	45.20		-20,898.86

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-20,898.86
4 Oct	 Card Payment to Wwww.Commercialdome On 01 Oct	500.00		-21,398.86
	 Interest Charged For The Period 13 Aug - 12 Sep	144.82		-21,543.68
	 Commission Charges For The Period 13 Aug /12 Sep	43.33		-21,587.01
	 Business Banking Loyalty Reward For Period 13 Aug - 12 Sep		0.38	-21,586.63
5 Oct	 Cheque Issued Ref: 101034	390.00		-21,976.63
	 Direct Credit From Moorlands (UK) Lim Ref: A116786Advance		4,245.44	-17,731.19
6 Oct	 Direct Debit to Scottish Equitable Ref: 91968683/06/N 17	53.75		-17,784.94
	 On-Line Banking Bill Payment to Direct Bottled Gas Ref: Moorlands UK Ltd	3.50		-17,788.44
	 On-Line Banking Bill Payment to Direct Bottled Gas Ref: Moorlands UK Ltd	175.00		-17,963.44
	 On-Line Banking Bill Payment to Federal Capital Ref: FC13579	595.00		-18,558.44
7 Oct	 Direct Debit to Capital On Tap Ref: T76Aase-C122J99	2,355.90		-20,914.34
	 Direct Debit to Barclays Ref: 1118A6538028038	193.19		-21,107.53
	 Unpaid Direct Debit Capital On Tap T76Aase-C122J99		2,355.90	-18,751.63
8 Oct	 Card Payment to Hpi Instant Ink UK On 07 Oct	44.99		-18,796.62
	 Direct Credit From Moorlands (UK) Lim Ref: A116786Stub		407.16	-18,389.46
	 Direct Credit From Moorlands (UK) Lim Ref: A113943Stub		706.52	-17,682.94
11 Oct	 Direct Debit to Fuel Card Services Ref: Ffb442768	548.49		-18,231.43
	 Card Payment to J2 Efax Plus Servi Ireland On 08 Oct	35.00		-18,266.43
	 On-Line Banking Bill Payment to Bako Ref: 45855	14,834.19		-33,100.62
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		13,340.00	-19,760.62
11 Oct	Balance carried forward			-19,760.62
Total Payments/Receipts		71,258.96	71,295.43	

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

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**Current rates** Correct at the time of printing  
Effective from 12 Mar 2021

Balance	Rate %
► £1 to £20,000 10.120% above Bank Of England Base Rate	10.220%
► over £20,000 0.000% above Unarranged Borrowing Rate	29.500%

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### **The Bank Of England Base Rate is 0.100%**

The Unarranged Borrowing Rate is 29.500%

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### **Bank of England Base Rate Information**

Rate effective from 19 Mar 2020 was	0.100%
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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**

### On the phone

**0345-605-2345**

**Talk to an advisor 7am - 11pm or use our 24-hour automated service**

### Write to us

**Barclays,  
Leicester  
LE87 2BB**

### Your branch

**LEICESTER,  
LE87 2BB**

### Lost and stolen cards

**01604 230 230**

**– 24 hours**

**Tell us straight away if:**

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

### Follow us



[www.facebook.com/barclaysbusinessuk](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)

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