

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 10 September 2021

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#### Business Current Accounts

Business Current Account Statement	-£19,797.09
.....	
Sort Code 20-81-00 • Account No 13958507	

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#### Business Savings Accounts

Business Premium Account	£6,157.62
.....	
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





















### 12 Aug - 10 Sep 2021

Date	Description	Money out £	Money in £	Balance £
12 Aug	<b>Start Balance</b>			<b>-19,999.18</b>
	<b>DD</b> Direct Debit to Hitachi Capital Ref: Ajre288230 This Is A New Direct Debit Payment	649.30		-20,648.48
13 Aug	<b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: A110835Stub		583.07	-20,065.41
	<b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: A113019Stub		647.18	-19,418.23
	<b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: A113021Stub		647.18	-18,771.05
	<b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: Muller UK Irelan		4,474.44	-14,296.61
	<b>Giro</b> Direct Credit From H B Ingredients Ref: HB Ingredients		2,184.00	-12,112.61
16 Aug	<b>DD</b> Direct Debit to Fuel Card Services Ref: Ffb442768	422.64		-12,535.25
	<b>DD</b> Direct Debit to Ormsby Street Limi Ref: NF22Vege	18.00		-12,553.25
	<b>DD</b> Direct Debit to Sage Software Ltd Ref: 67R8F9E	90.60		-12,643.85
	 Payment to Cardway Cartons Ref: Moorlands UK	2,299.54		-14,943.39
	 On-Line Banking Bill Payment to RS Plumbing Ref: Moorlands UK	40.00		-14,983.39
17 Aug	 On-Line Banking Bill Payment to T P I Ref: Moorlands UK Ltd	518.90		-15,502.29










Continued

Start balance	-£19,999.18
Money out	£72,482.85
▶ Commission charges	£41.33
▶ Interest paid	£130.11
Money in	£72,684.94
▶ Loyalty Reward	£0.38
End balance	<b>-£19,797.09</b>

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				-15,502.29
17 Aug	 On-Line Banking Bill Payment to Drywater Ltd Ref: Moorlands UK Ltd	2,497.70		-17,999.99
	 On-Line Banking Bill Payment to Hegates Ref: M00205F	1,923.24		-19,923.23
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		250.00	-19,673.23
18 Aug	 Direct Debit to MacQuarie Corporat Ref: 5006034-1-25756503	236.41		-19,909.64
	 Direct Debit to H3G Ref: 968180926601160821	57.12		-19,966.76
	 Standing Order to A W Bowker Ref:- Moorlands UK Ltd	1,376.60		-21,343.36
	 Card Payment to Amznmktpace On 17 Aug	17.97		-21,361.33
	 Card Payment to Potteries Power TR On 17 Aug	122.40		-21,483.73
	 On-Line Banking Bill Payment to Federal Capital Ref: FC13579	595.00		-22,078.73
	 Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel		775.00	-21,303.73
19 Aug	 On-Line Banking Bill Payment to P F Jones Ref: Moorlands UK Ltd	58.51		-21,362.24
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		1,363.78	-19,998.46
20 Aug	 Direct Credit From Moorlands (UK) Lim Ref: A113868Stub		335.23	-19,663.23
	 Direct Credit From Moorlands (UK) Lim Ref: A113866Stub		750.76	-18,912.47
	 Direct Credit From Moorlands (UK) Lim Ref: Marketfinance LI		4,145.83	-14,766.64
	 Direct Credit From Moorlands (UK) Lim Ref: A113870Advance		4,245.44	-10,521.20
	 Direct Credit From Moorlands (UK) Lim Ref: A113943Advance		4,245.44	-6,275.76
	 Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel		4,000.00	-2,275.76
	 Internet Banking Transfer From Account 33752658 at 20-81-00 2300		2,300.00	24.24
23 Aug	 Direct Debit to Fuel Card Services Ref: Ffb442768	361.49		-337.25























Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-337.25
23 Aug	<b>DD</b> Direct Debit to BCard Commercial Ref: 5476760273241417	28.94		-366.19
	<b>DD</b> Direct Debit to Virgin Media Pymts Ref: 734151501001	78.60		-444.79
	 On-Line Banking Bill Payment to Cowan J Ref: Moorlands UK Ltd	157.44		-602.23
	 On-Line Banking Bill Payment to Tracey C Ref: Moorlands UK Ltd	213.84		-816.07
	 On-Line Banking Bill Payment to Walley D Ref: Moorlands UK Ltd	213.84		-1,029.91
	 On-Line Banking Bill Payment to Wood A Ref: Moorlands UK Ltd	213.84		-1,243.75
	 On-Line Banking Bill Payment to Brown L Ref: Moorlands UK Ltd	213.84		-1,457.59
	 On-Line Banking Bill Payment to Edwards W Ref: Moorlands UK Ltd	213.90		-1,671.49
	 On-Line Banking Bill Payment to Tinsley L Ref: Moorlands UK Ltd	309.84		-1,981.33
	 On-Line Banking Bill Payment to Nicklin C Ref: Moorlands UK Ltd	360.86		-2,342.19
	 On-Line Banking Bill Payment to Sheard K Ref: Moorlands UK Ltd	371.42		-2,713.61
	 On-Line Banking Bill Payment to Pass M Ref: Moorlands UK Ltd	377.36		-3,090.97
	 On-Line Banking Bill Payment to Boon K Ref: Moorlands UK Ltd	381.33		-3,472.30
	 On-Line Banking Bill Payment to Jaroszek Sarah Ref: Moorlands UK Ltd	381.33		-3,853.63
	 On-Line Banking Bill Payment to Condliffe M Ref: Moorlands UK Ltd	393.02		-4,246.65
	 On-Line Banking Bill Payment to Robertson P Ref: Moorlands UK Ltd	396.99		-4,643.64
	 On-Line Banking Bill Payment to Armstrong R Ref: Moorlands UK Ltd	408.68		-5,052.32
	 On-Line Banking Bill Payment to Cliffe L Ref: Moorlands UK Ltd	410.76		-5,463.08
	 On-Line Banking Bill Payment to Bourne J Ref: Moorlands UK Ltd	411.11		-5,874.19









Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-5,874.19
23 Aug	 On-Line Banking Bill Payment to Barker J Ref: Moorlands UK Ltd	428.32		-6,302.51
	 On-Line Banking Bill Payment to Harrison L Ref: Moorlands UK Ltd	456.31		-6,758.82
	 On-Line Banking Bill Payment to Morris PJ Ref: Moorlands UK Ltd	459.63		-7,218.45
	 On-Line Banking Bill Payment to Landon S Ref: Moorlands UK Ltd	482.10		-7,700.55
	 On-Line Banking Bill Payment to Morris D Ref: Moorlands UK Ltd	483.37		-8,183.92
	 On-Line Banking Bill Payment to Morris J Ref: Moorlands UK Ltd	492.68		-8,676.60
	 On-Line Banking Bill Payment to Turner L Ref: Moorlands UK Ltd	522.82		-9,199.42
	 On-Line Banking Bill Payment to Coates J Ref: Moorlands UK Ltd	523.02		-9,722.44
	 On-Line Banking Bill Payment to Hackney A Ref: Moorlands UK Ltd	543.65		-10,266.09
	 On-Line Banking Bill Payment to Howes T Ref: Moorlands UK Ltd	550.23		-10,816.32
	 On-Line Banking Bill Payment to Wilton C Ref: Moorlands UK Ltd	551.45		-11,367.77
	 On-Line Banking Bill Payment to Dutton J Ref: Moorlands UK Ltd	560.82		-11,928.59
	 On-Line Banking Bill Payment to Barnett M Ref: Moorlands UK Ltd	561.54		-12,490.13
	 On-Line Banking Bill Payment to Kahya E Ref: Moorlands UK Ltd	577.16		-13,067.29
	 On-Line Banking Bill Payment to Ostler A Ref: Moorlands UK Ltd	579.68		-13,646.97
	 On-Line Banking Bill Payment to Tingle K Ref: Moorlands UK Ltd	604.00		-14,250.97
	 On-Line Banking Bill Payment to Koyum F Ref: Moorlands UK Ltd	605.26		-14,856.23
	 On-Line Banking Bill Payment to Adams M Ref: Moorlands UK Ltd	611.95		-15,468.18
	 On-Line Banking Bill Payment to Jaroszek Shona Ref: Moorlands UK Ltd	638.02		-16,106.20












Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-16,106.20
23 Aug	 On-Line Banking Bill Payment to Grimwood B Ref: Moorlands UK Ltd	650.94		-16,757.14
	 On-Line Banking Bill Payment to Hancock M Ref: Moorlands UK Ltd	689.08		-17,446.22
	 On-Line Banking Bill Payment to Griffin S Ref: Moorlands UK Ltd	722.98		-18,169.20
	 On-Line Banking Bill Payment to Pass D Ref: Moorlands UK Ltd	851.53		-19,020.73
	 On-Line Banking Bill Payment to Morris M Ref: Moorlands UK Ltd	989.12		-20,009.85
	 Card Payment to Amznmktplace On 22 Aug	62.88		-20,072.73
25 Aug	 Direct Debit to Scottish Equitable Ref: 90968683/25/N 17	40.28		-20,113.01
	 Cheque Issued Ref: 101033	439.20		-20,552.21
	 On-Line Banking Bill Payment to Hegates Ref: M00205F	1,928.84		-22,481.05
	 Internet Banking Transfer From Account 23408787 at 20-36-43 Mobile-Channel		500.00	-21,981.05
	 Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel		2,100.00	-19,881.05
26 Aug	 Direct Debit to Marketfinance Ref: F39Bnex This Is A New Direct Debit Payment	720.00		-20,601.05
27 Aug	 Direct Debit to E.On Ref: 013177728380A	66.20		-20,667.25
	 Direct Debit to Xero UK Ltd Ref: 6Bdnmu8Kmq54N54M	54.72		-20,721.97
	 Direct Debit to SWALEC Ref: 728043741	12.58		-20,734.55
	 Direct Credit From Moorlands (UK) Lim Ref: A113870Stub		536.66	-20,197.89
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		1,000.00	-19,197.89
31 Aug	 Direct Debit to Fuel Card Services Ref: Ffb442768	203.56		-19,401.45
	 Card Payment to Msft * E0200Fkbre Ireland On 28 Aug	45.20		-19,446.65
	 Card Payment to Makro Self Service On 29 Aug	186.07		-19,632.72
1 Sep	 Direct Debit to Marketfinance Ref: F39Bnex	720.00		-20,352.72
	 Direct Debit to Dvla-HV08Kys Ref: 000000000023162574	14.43		-20,367.15

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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-20,367.15
1 Sep	<b>DD</b> Direct Debit to Investec Asset Fin Ref: 21841685617104816	210.07		-20,577.22
	<b>DD</b> Direct Debit to Investec Asset Fin Ref: 21943260017104814	1,073.84		-21,651.06
	<b>STO</b> Standing Order to A J Environmental Ref:- Moorlands UK Ltd	165.00		-21,816.06
2 Sep	<b>DD</b> Direct Debit to Hitachi Capital Ref: Ajre288230	439.30		-22,255.36
	<b>DD</b> Direct Debit to Royal Lon-Scotlife Ref: Emrk26333945010921	350.00		-22,605.36
	<b>DD</b> Direct Debit to Aegon Sipp Settlem Ref: 41735 P Morris	100.00		-22,705.36
3 Sep	<b>STO</b> Standing Order to D Morris Ref:- Moorlands UK Ltd	415.85		-23,121.21
	<b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: A114811Advance		4,245.44	-18,875.77
	<b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: A114812Advance		4,245.44	-14,630.33
	<b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: Muller UK Ireland		4,804.51	-9,825.82
	<b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: A114814Advance		8,510.16	-1,315.66
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		2,000.00	684.34
6 Sep	<b>DD</b> Direct Debit to Fuel Card Services Ref: Ffb442768	506.51		177.83
	<b>DD</b> Direct Debit to Scottish Equitable Ref: 91968683/06/N 17	53.75		124.08
	 On-Line Banking Bill Payment to Cowan J Ref: Moorlands UK Ltd	157.44		-33.36
	 On-Line Banking Bill Payment to Walley D Ref: Moorlands UK Ltd	178.20		-211.56
	 On-Line Banking Bill Payment to Tracey C Ref: Moorlands UK Ltd	213.84		-425.40
	 On-Line Banking Bill Payment to Wood A Ref: Moorlands UK Ltd	213.84		-639.24
	 On-Line Banking Bill Payment to Brown L Ref: Moorlands UK Ltd	213.84		-853.08
	 On-Line Banking Bill Payment to Edwards W Ref: Moorlands UK Ltd	224.47		-1,077.55
	 On-Line Banking Bill Payment to Cliffe L Ref: Moorlands UK Ltd	300.16		-1,377.71

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-1,377.71
6 Sep	 On-Line Banking Bill Payment to Turner L Ref: Moorlands UK Ltd	303.59		-1,681.30
	 On-Line Banking Bill Payment to Tinsley L Ref: Moorlands UK Ltd	318.08		-1,999.38
	 On-Line Banking Bill Payment to Nicklin C Ref: Moorlands UK Ltd	322.99		-2,322.37
	 On-Line Banking Bill Payment to Barker J Ref: Moorlands UK Ltd	365.32		-2,687.69
	 On-Line Banking Bill Payment to Sheard K Ref: Moorlands UK Ltd	373.27		-3,060.96
	 On-Line Banking Bill Payment to Pass M Ref: Moorlands UK Ltd	374.71		-3,435.67
	 On-Line Banking Bill Payment to Boon K Ref: Moorlands UK Ltd	379.34		-3,815.01
	 On-Line Banking Bill Payment to Condliffe M Ref: Moorlands UK Ltd	381.33		-4,196.34
	 On-Line Banking Bill Payment to Jaroszek Sarah Ref: Moorlands UK Ltd	393.02		-4,589.36
	 On-Line Banking Bill Payment to Bourne J Ref: Moorlands UK Ltd	395.00		-4,984.36
	 On-Line Banking Bill Payment to Armstrong R Ref: Moorlands UK Ltd	422.59		-5,406.95
	 On-Line Banking Bill Payment to Morris J Ref: Moorlands UK Ltd	425.04		-5,831.99
	 On-Line Banking Bill Payment to Gerrard M Ref: Moorlands UK Ltd	441.74		-6,273.73
	 On-Line Banking Bill Payment to Morris PJ Ref: Moorlands UK Ltd	459.63		-6,733.36
	 On-Line Banking Bill Payment to Landon S Ref: Moorlands UK Ltd	460.81		-7,194.17
	 On-Line Banking Bill Payment to Robertson P Ref: Moorlands UK Ltd	471.56		-7,665.73
	 On-Line Banking Bill Payment to Harrison L Ref: Moorlands UK Ltd	483.24		-8,148.97
	 On-Line Banking Bill Payment to Morris D Ref: Moorlands UK Ltd	483.37		-8,632.34
	 On-Line Banking Bill Payment to Dutton J Ref: Moorlands UK Ltd	505.12		-9,137.46

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-9,137.46
6 Sep	 On-Line Banking Bill Payment to Coates J Ref: Moorlands UK Ltd	509.50		-9,646.96
	 On-Line Banking Bill Payment to Hackney A Ref: Moorlands UK Ltd	529.17		-10,176.13
	 On-Line Banking Bill Payment to Wilton C Ref: Moorlands UK Ltd	551.46		-10,727.59
	 On-Line Banking Bill Payment to Hancock M Ref: Moorlands UK Ltd	572.60		-11,300.19
	 On-Line Banking Bill Payment to Howes T Ref: Moorlands UK Ltd	582.18		-11,882.37
	 On-Line Banking Bill Payment to Barnett M Ref: Moorlands UK Ltd	596.36		-12,478.73
	 On-Line Banking Bill Payment to Kahya E Ref: Moorlands UK Ltd	607.39		-13,086.12
	 On-Line Banking Bill Payment to Ostler A Ref: Moorlands UK Ltd	610.40		-13,696.52
	 On-Line Banking Bill Payment to Grimwood B Ref: Moorlands UK Ltd	613.54		-14,310.06
	 On-Line Banking Bill Payment to Adams M Ref: Moorlands UK Ltd	613.58		-14,923.64
	 On-Line Banking Bill Payment to Jaroszek Shona Ref: Moorlands UK Ltd	656.80		-15,580.44
	 On-Line Banking Bill Payment to Williams K Ref: Moorlands UK Ltd	671.19		-16,251.63
	 On-Line Banking Bill Payment to Tingle K Ref: Moorlands UK Ltd	673.96		-16,925.59
	 On-Line Banking Bill Payment to Pass D Ref: Moorlands UK Ltd	691.43		-17,617.02
	 On-Line Banking Bill Payment to Koyum F Ref: Moorlands UK Ltd	692.32		-18,309.34
	 On-Line Banking Bill Payment to Griffin S Ref: Moorlands UK Ltd	703.42		-19,012.76
	 On-Line Banking Bill Payment to Morris M Ref: Moorlands UK Ltd	1,246.77		-20,259.53
	 Card Payment to Hpi Instant Ink UK On 05 Sep	44.99		-20,304.52
7 Sep	 Direct Debit to Capital On Tap Ref: T76Aase-C12J99	2,538.71		-22,843.23

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-22,843.23
7 Sep	Direct Debit to Barclays Ref: 1118A6538028038	193.19		-23,036.42
	Interest Charged For The Period 13 Jul - 12 Aug	130.11		-23,166.53
	Commission Charges For The Period 13 Jul /12 Aug	41.33		-23,207.86
	Business Banking Loyalty Reward For Period 13 Jul - 12 Aug		0.38	-23,207.48
9 Sep	Direct Debit to Close - Prizm Ref: 78965797	1,014.75		-24,222.23
10 Sep	On-Line Banking Bill Payment to Andante Ref: Moorlands UK Ltd	245.00		-24,467.23
	On-Line Banking Bill Payment to Federal Capital Ref: FC13579	595.00		-25,062.23
	On-Line Banking Bill Payment to Bako Ref: 45855	8,529.86		-33,592.09
	Direct Credit From H B Ingredients Ref: HB Ingredients		1,050.00	-32,542.09
	Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		350.00	-32,192.09
	Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		595.00	-31,597.09
	Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		11,800.00	-19,797.09
10 Sep	Balance carried forward			-19,797.09
Total Payments/Receipts		72,482.85	72,684.94	

**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 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%

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

The Unarranged Borrowing Rate is 29.500%

### 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](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



[www.facebook.com/  
barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)



[www.twitter.com/  
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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.