

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 January 2022

Business Current Accounts

Business Current Account Statement	-£16,650.86
.....	
Sort Code 20-81-00 • Account No 13958507	

Business Savings Accounts

Business Premium Account	£9,347.18
.....	
Sort Code 20-81-00 • Account No 93842738	

Business Premium Account	£14.97
.....	
Sort Code 20-81-00 • Account No 33752658	

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

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

Your Business Current Account

At a glance




11 Dec 2021 - 11 Jan 2022

Date	Description	Money out £	Money in £	Balance £
11 Dec	Start Balance			-2,666.56
13 Dec	DD Direct Debit to Fuel Card Services Ref: Ffb442768	264.22		-2,930.78
	On-Line Banking Bill Payment to Morris D Ref: Moorlands UK Ltd	1.00		-2,931.78
	On-Line Banking Bill Payment to Morris PJ Ref: Moorlands UK Ltd	91.20		-3,022.98
	On-Line Banking Bill Payment to Grimwood B Ref: Moorlands UK Ltd	96.80		-3,119.78
	On-Line Banking Bill Payment to Edwards W Ref: Moorlands UK Ltd	213.90		-3,333.68
	On-Line Banking Bill Payment to Pass M Ref: Moorlands UK Ltd	274.31		-3,607.99
	On-Line Banking Bill Payment to Tinsley L Ref: Moorlands UK Ltd	313.60		-3,921.59
	On-Line Banking Bill Payment to Morris M Ref: Moorlands UK Ltd	339.74		-4,261.33
	On-Line Banking Bill Payment to Robertson P Ref: Moorlands UK Ltd	347.49		-4,608.82
	On-Line Banking Bill Payment to Barker J Ref: Moorlands UK Ltd	347.49		-4,956.31
	On-Line Banking Bill Payment to Boon K Ref: Moorlands UK Ltd	354.17		-5,310.48



















Continued

Start balance	-£2,666.56
Money out	£84,682.03
▶ Commission charges	£41.83
▶ Interest paid	£131.56
Money in	£70,697.73
End balance	-£16,650.86





















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				-5,310.48
13 Dec	 On-Line Banking Bill Payment to Condliffe M Ref: Moorlands UK Ltd	377.36		-5,687.84
	 On-Line Banking Bill Payment to Nicklin C Ref: Moorlands UK Ltd	381.33		-6,069.17
	 On-Line Banking Bill Payment to Jaroszek Sarah Ref: Moorlands UK Ltd	381.33		-6,450.50
	 On-Line Banking Bill Payment to Bourne J Ref: Moorlands UK Ltd	393.02		-6,843.52
	 On-Line Banking Bill Payment to Armstrong R Ref: Moorlands UK Ltd	404.94		-7,248.46
	 On-Line Banking Bill Payment to Griffin S Ref: Moorlands UK Ltd	411.72		-7,660.18
	 On-Line Banking Bill Payment to Sheard K Ref: Moorlands UK Ltd	470.84		-8,131.02
	 On-Line Banking Bill Payment to Rockley L Ref: Moorlands UK Ltd	473.56		-8,604.58
	 On-Line Banking Bill Payment to Howes T Ref: Moorlands UK Ltd	533.17		-9,137.75
	 On-Line Banking Bill Payment to Pass D Ref: Moorlands UK Ltd	547.58		-9,685.33
	 On-Line Banking Bill Payment to Evans Y Ref: Moorlands UK Ltd	549.86		-10,235.19
	 On-Line Banking Bill Payment to Coates J Ref: Moorlands UK Ltd	549.90		-10,785.09
	 On-Line Banking Bill Payment to Dutton J Ref: Moorlands UK Ltd	550.50		-11,335.59
	 On-Line Banking Bill Payment to Barnett M Ref: Moorlands UK Ltd	588.82		-11,924.41
	 On-Line Banking Bill Payment to Hackney A Ref: Moorlands UK Ltd	589.22		-12,513.63
	 On-Line Banking Bill Payment to Jaroszek Shona Ref: Moorlands UK Ltd	591.28		-13,104.91
	 On-Line Banking Bill Payment to Landon S Ref: Moorlands UK Ltd	609.89		-13,714.80
	 On-Line Banking Bill Payment to Wilton C Ref: Moorlands UK Ltd	639.25		-14,354.05
	 On-Line Banking Bill Payment to Adams M Ref: Moorlands UK Ltd	666.40		-15,020.45



















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-15,020.45
13 Dec	 On-Line Banking Bill Payment to Ostler A Ref: Moorlands UK Ltd	698.72		-15,719.17
	 On-Line Banking Bill Payment to Hancock M Ref: Moorlands UK Ltd	710.46		-16,429.63
	 On-Line Banking Bill Payment to Kahya E Ref: Moorlands UK Ltd	752.99		-17,182.62
	 On-Line Banking Bill Payment to Koyum F Ref: Moorlands UK Ltd	808.16		-17,990.78
	 On-Line Banking Bill Payment to Tingle K Ref: Moorlands UK Ltd	820.32		-18,811.10
	 On-Line Banking Bill Payment to Morris J Ref: Moorlands UK Ltd	1,196.10		-20,007.20
	 Card Payment to Paypal *Big Dude On 12 Dec	156.91		-20,164.11
	 On-Line Banking Bill Payment to Direct Bottled Gas Ref: Moorlands UK Ltd	135.00		-20,299.11
	 Direct Credit From Grandad's Choice L Ref: FG		150.00	-20,149.11
	 Direct Credit From Grandad's Choice L Ref: GG		300.00	-19,849.11
14 Dec	 Card Payment to Amznmktplace On 13 Dec	25.47		-19,874.58
	 On-Line Banking Bill Payment to D + G Chocolates Ref: Moorlands UK	1.00		-19,875.58
	 On-Line Banking Bill Payment to D + G Chocolates Ref: Moorlands UK	1,425.00		-21,300.58
	 On-Line Banking Bill Payment to Ash Waste Ref: Moorlands UK Ltd	551.04		-21,851.62
	 On-Line Banking Bill Payment to Bako Ref: 45855	3,800.00		-25,651.62
	 Direct Credit From Grandad's Choice L Ref: Ggh		551.04	-25,100.58
	 Internet Banking Transfer From Account 83192458 at 20-81-00		1,425.00	-23,675.58
	 Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel		3,800.00	-19,875.58
15 Dec	 Direct Debit to Ormsby Street Limi Ref: NF22Vege	18.00		-19,893.58


Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-19,893.58
15 Dec	 Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel		500.00	-19,393.58
16 Dec	 Direct Debit to Aldermore Bank PLC Ref: C0014479004719202	1,371.49		-20,765.07
	 Direct Debit to Sage Software Ltd Ref: 67R8F9E	90.60		-20,855.67
	 Card Payment to Amznmktplace On 15 Dec	32.99		-20,888.66
	 Card Payment to Wwww.Commercialdome On 15 Dec	500.00		-21,388.66
	 Internet Banking Transfer From Account 83192458 at 20-81-00 Load		1,700.00	-19,688.66
17 Dec	 Card Payment to Tpi For Packaging On 16 Dec	209.70		-19,898.36
	 Direct Credit From Moorlands (UK) Lim Ref: Muller UK Irelan		538.10	-19,360.26
20 Dec	 Direct Debit to Fuel Card Services Ref: Ffb442768	268.31		-19,628.57
	 Direct Debit to MacQuarie Corporat Ref: 5006034-1-25795799	231.54		-19,860.11
	 Direct Debit to H3G Ref: 968180926601161221	101.84		-19,961.95
	 Internet Banking Transfer to Account 33752658 at 20-81-00 Mobile-Channel	10,500.00		-30,461.95
	 On-Line Banking Bill Payment to Elite Solutions Ref: Moorklands UK Ltd	156.00		-30,617.95
	 On-Line Banking Bill Payment to Bako Ref: 45855	600.00		-31,217.95
	 Direct Credit From Moorlands (UK) Lim Ref: A121654Advance		4,245.44	-26,972.51
	 Direct Credit From Moorlands (UK) Lim Ref: A121655Advance		6,337.56	-20,634.95
	 Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel		160.00	-20,474.95
	 Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel		630.00	-19,844.95
21 Dec	 Card Payment to Makro Self Service On 20 Dec	60.96		-19,905.91
22 Dec	 Direct Debit to BCard Commercial Ref: 5476760273241417	84.60		-19,990.51

























Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-19,990.51
22 Dec	 On-Line Banking Bill Payment to Federal Capital Ref: FC13579	595.00		-20,585.51
	 Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel		700.00	-19,885.51
23 Dec	 Direct Credit From Moorlands (UK) Lim Ref: A121818Advance		3,565.44	-16,320.07
	 Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel		13,800.00	-2,520.07
24 Dec	 On-Line Banking Bill Payment to Grimwood B Ref: Moorlands UK Ltd	96.80		-2,616.87
	 On-Line Banking Bill Payment to Edwards W Ref: Moorlands UK Ltd	213.70		-2,830.57
	 On-Line Banking Bill Payment to Pass M Ref: Moorlands UK Ltd	276.21		-3,106.78
	 On-Line Banking Bill Payment to Barnett M Ref: Moorlands UK Ltd	310.10		-3,416.88
	 On-Line Banking Bill Payment to Tinsley L Ref: Moorlands UK Ltd	313.60		-3,730.48
	 On-Line Banking Bill Payment to Morris M Ref: Moorlands UK Ltd	339.94		-4,070.42
	 On-Line Banking Bill Payment to Barker J Ref: Moorlands UK Ltd	351.95		-4,422.37
	 On-Line Banking Bill Payment to Sheard K Ref: Moorlands UK Ltd	371.42		-4,793.79
	 On-Line Banking Bill Payment to Bourne J Ref: Moorlands UK Ltd	381.33		-5,175.12
	 On-Line Banking Bill Payment to Robertson P Ref: Moorlands UK Ltd	389.04		-5,564.16
	 On-Line Banking Bill Payment to Jaroszek Sarah Ref: Moorlands UK Ltd	389.04		-5,953.20
	 On-Line Banking Bill Payment to Boon K Ref: Moorlands UK Ltd	396.99		-6,350.19
	 On-Line Banking Bill Payment to Nicklin C Ref: Moorlands UK Ltd	404.94		-6,755.13
	 On-Line Banking Bill Payment to Condliffe M Ref: Moorlands UK Ltd	432.29		-7,187.42
	 On-Line Banking Bill Payment to Armstrong R Ref: Moorlands UK Ltd	443.97		-7,631.39




















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-7,631.39
24 Dec	 On-Line Banking Bill Payment to Hackney A Ref: Moorlands UK Ltd	489.47		-8,120.86
	 On-Line Banking Bill Payment to Coates J Ref: Moorlands UK Ltd	523.02		-8,643.88
	 On-Line Banking Bill Payment to Dutton J Ref: Moorlands UK Ltd	523.42		-9,167.30
	 On-Line Banking Bill Payment to Rockley L Ref: Moorlands UK Ltd	608.14		-9,775.44
	 On-Line Banking Bill Payment to Landon S Ref: Moorlands UK Ltd	622.15		-10,397.59
	 On-Line Banking Bill Payment to Griffin S Ref: Moorlands UK Ltd	637.12		-11,034.71
	 On-Line Banking Bill Payment to Howes T Ref: Moorlands UK Ltd	637.12		-11,671.83
	 On-Line Banking Bill Payment to Ostler A Ref: Moorlands UK Ltd	649.64		-12,321.47
	 On-Line Banking Bill Payment to Wilton C Ref: Moorlands UK Ltd	674.04		-12,995.51
	 On-Line Banking Bill Payment to Pass D Ref: Moorlands UK Ltd	688.67		-13,684.18
	 On-Line Banking Bill Payment to Jaroszek Shona Ref: Moorlands UK Ltd	693.42		-14,377.60
	 On-Line Banking Bill Payment to Adams M Ref: Moorlands UK Ltd	701.28		-15,078.88
	 On-Line Banking Bill Payment to Hancock M Ref: Moorlands UK Ltd	718.90		-15,797.78
	 On-Line Banking Bill Payment to Kahya E Ref: Moorlands UK Ltd	719.55		-16,517.33
	 On-Line Banking Bill Payment to Tingle K Ref: Moorlands UK Ltd	799.00		-17,316.33
	 On-Line Banking Bill Payment to Koyum F Ref: Moorlands UK Ltd	799.00		-18,115.33
	 On-Line Banking Bill Payment to Morris J Ref: Moorlands UK Ltd	1,196.10		-19,311.43
	 On-Line Banking Bill Payment to Federal Capital Ref: FC13579	595.00		-19,906.43
	 Direct Credit From Stoke City Council Ref: Ctr109025		300.00	-19,606.43



















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-19,606.43
29 Dec	 Direct Debit to Fuel Card Services Ref: Ffb442768	298.75		-19,905.18
	 Direct Debit to SWALEC Ref: 728043741	13.73		-19,918.91
	 Direct Debit to Scottish Equitable Ref: 90968683/25/N 17	40.28		-19,959.19
	 Card Payment to Wickes Tunstall On 28 Dec	9.40		-19,968.59
30 Dec	 Card Payment to Amazon.Co.UK*SI7ZW On 29 Dec	18.13		-19,986.72
31 Dec	 Direct Debit to Xero UK Ltd Ref: 6Bdnmu8Kmq54NS4M	59.28		-20,046.00
4 Jan	 Direct Debit to Hcuk PLC Ref: Ajre288230	439.31		-20,485.31
	 Direct Debit to Fuel Card Services Ref: Ffb442768	307.34		-20,792.65
	 Direct Debit to Marketfinance Ref: F39Bnex	720.00		-21,512.65
	 Direct Debit to Dvla-HV08Kys Ref: 000000000023162574	14.43		-21,527.08
	 Direct Debit to Investec Asset Fin Ref: 21841685617438063	210.07		-21,737.15
	 Direct Debit to Aegon Sipp Settlem Ref: 41735 P Morris	100.00		-21,837.15
	 Standing Order to D Morris Ref:- Moorlands UK Ltd	415.85		-22,253.00
	 Unpaid Direct Debit Aegon Sipp Settlem 41735 P Morris		100.00	-22,153.00
	 Unpaid Direct Debit Hcuk PLC Ajre288230		439.31	-21,713.69
	 Unpaid Direct Debit Marketfinance F39Bnex		720.00	-20,993.69
5 Jan	 Direct Debit to Royal Lon-Scotlife Ref: Emrk26333945010122	350.00		-21,343.69
6 Jan	 Direct Debit to Scottish Equitable Ref: 91968683/06/N 17	53.75		-21,397.44
	 Interest Charged For The Period 15 Nov - 12 Dec	131.56		-21,529.00
	 Commission Charges For The Period 15 Nov /12 Dec	41.83		-21,570.83
7 Jan	 Direct Debit to Barclays Ref: 1118A6538028038	193.19		-21,764.02
	 Direct Debit to Close - Prizm Ref: 78965797	1,087.65		-22,851.67
	 On-Line Banking Bill Payment to Bako Ref: 45855	5,200.00		-28,051.67
	 Unpaid Direct Debit Barclays 1118A6538028038		193.19	-27,858.48
	 Unpaid Direct Debit Close - Prizm 78965797		1,087.65	-26,770.83



Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-26,770.83
7 Jan	 Internet Banking Transfer From Account 93842738 at 20-81-00		25,000.00	-1,770.83
10 Jan	 Direct Debit to Hcuk PLC Ref: Ajre288230	439.31		-2,210.14
	 Direct Debit to Fuel Card Services Ref: Ffb442768	169.08		-2,379.22
	 On-Line Banking Bill Payment to Grimwood B Ref: Moorlands UK Ltd	96.80		-2,476.02
	 On-Line Banking Bill Payment to Edwards W Ref: Moorlands UK Ltd	217.56		-2,693.58
	 On-Line Banking Bill Payment to Tinsley L Ref: Moorlands UK Ltd	313.60		-3,007.18
	 On-Line Banking Bill Payment to Rockley L Ref: Moorlands UK Ltd	317.19		-3,324.37
	 On-Line Banking Bill Payment to Barnett M Ref: Moorlands UK Ltd	324.32		-3,648.69
	 On-Line Banking Bill Payment to Morris M Ref: Moorlands UK Ltd	339.94		-3,988.63
	 On-Line Banking Bill Payment to Pass M Ref: Moorlands UK Ltd	383.73		-4,372.36
	 On-Line Banking Bill Payment to Armstrong R Ref: Moorlands UK Ltd	428.31		-4,800.67
	 On-Line Banking Bill Payment to Nicklin C Ref: Moorlands UK Ltd	428.31		-5,228.98
	 On-Line Banking Bill Payment to Robertson P Ref: Moorlands UK Ltd	436.26		-5,665.24
	 On-Line Banking Bill Payment to Barker J Ref: Moorlands UK Ltd	436.26		-6,101.50
	 On-Line Banking Bill Payment to Jaroszek Sarah Ref: Moorlands UK Ltd	436.26		-6,537.76
	 On-Line Banking Bill Payment to Hackney A Ref: Moorlands UK Ltd	449.03		-6,986.79
	 On-Line Banking Bill Payment to Sheard K Ref: Moorlands UK Ltd	478.24		-7,465.03
	 On-Line Banking Bill Payment to Boon K Ref: Moorlands UK Ltd	506.85		-7,971.88
	 On-Line Banking Bill Payment to Bourne J Ref: Moorlands UK Ltd	506.85		-8,478.73

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-8,478.73
10 Jan	 On-Line Banking Bill Payment to Condliffe M Ref: Moorlands UK Ltd	506.85		-8,985.58
	 On-Line Banking Bill Payment to Dutton J Ref: Moorlands UK Ltd	529.77		-9,515.35
	 On-Line Banking Bill Payment to Griffin S Ref: Moorlands UK Ltd	556.66		-10,072.01
	 On-Line Banking Bill Payment to Coates J Ref: Moorlands UK Ltd	586.93		-10,658.94
	 On-Line Banking Bill Payment to Howes T Ref: Moorlands UK Ltd	586.93		-11,245.87
	 On-Line Banking Bill Payment to Landon S Ref: Moorlands UK Ltd	640.12		-11,885.99
	 On-Line Banking Bill Payment to Wilton C Ref: Moorlands UK Ltd	649.72		-12,535.71
	 On-Line Banking Bill Payment to Hancock M Ref: Moorlands UK Ltd	655.87		-13,191.58
	 On-Line Banking Bill Payment to Kahya E Ref: Moorlands UK Ltd	659.05		-13,850.63
	 On-Line Banking Bill Payment to Tingle K Ref: Moorlands UK Ltd	676.96		-14,527.59
	 On-Line Banking Bill Payment to Koyum F Ref: Moorlands UK Ltd	676.96		-15,204.55
	 On-Line Banking Bill Payment to Jaroszek Shona Ref: Moorlands UK Ltd	684.01		-15,888.56
	 On-Line Banking Bill Payment to Ostler A Ref: Moorlands UK Ltd	713.64		-16,602.20
	 On-Line Banking Bill Payment to Adams M Ref: Moorlands UK Ltd	725.80		-17,328.00
	 On-Line Banking Bill Payment to Pass D Ref: Moorlands UK Ltd	733.92		-18,061.92
	 On-Line Banking Bill Payment to Morris J Ref: Moorlands UK Ltd	1,196.10		-19,258.02
	 On-Line Banking Bill Payment to Federal Capital Ref: FC13579	595.00		-19,853.02
	 Card Payment to Amznmktplace On 09 Jan	7.64		-19,860.66
	 Direct Credit From H B Ingredients Ref: HB Ingredients		4,455.00	-15,405.66

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-15,405.66
11 Jan	 Card Payment to Msft * E0200GY71R On 11 Jan	45.20		-15,450.86
	 On-Line Banking Bill Payment to Bako Ref: 45855	1,200.00		-16,650.86
11 Jan	Balance carried forward			-16,650.86
Total Payments/Receipts		84,682.03	70,697.73	

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 16 Dec 2021

Balance	Rate %
▶ £1 to £20,000 10.120% above Bank Of England Base Rate	10.370%
▶ over £20,000 0.000% above Unarranged Borrowing Rate	29.500%

The Bank Of England Base Rate is 0.250%

The Unarranged Borrowing Rate is 29.500%

Previous Debit Interest Rates

Rates effective from 12 Mar 2021 to 15 Dec 2021

were
BANK OF ENGLAND BASE RATE 0.100%

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%

Bank of England Base Rate Information

Rate effective from 16 Dec 2021 was	0.250%
Rate effective from 19 Mar 2020 was	0.100%

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.

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 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. 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.

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/
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.

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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

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

*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.