

THE DIRECTORS  
G & V IRVINE LTD  
LEYS FARM  
THE LEYS  
MIDDLE BARTON  
CHIPPING NORTON OXFORDSH  
OX7 7DP

## 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 18 February 2022

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### Business Current Accounts

Business Current Account Statement	-£1,605.53
.....	
Sort Code 20-03-84 • Account No 93638197	

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### Business Savings Accounts

Business Premium Account	£0.01
.....	
Sort Code 20-03-84 • Account No 83655938	

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

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# Your Business Current Account

## At a glance























### 20 Jan - 18 Feb 2022

Date	Description	Money out £	Money in £	Balance £
20 Jan	<b>Start Balance</b>			<b>-4,294.47</b>
	<b>DD</b> Direct Debit to BG Business Ref: 603011134030221000	1,064.94		-5,359.41
	<b>Giro</b> Direct Credit From Eviivo Cpa P Ref: Evl012364		892.38	-4,467.03
	<b>Giro</b> Direct Credit From First Data Ref: Fdms 510762859		1,214.30	-3,252.73
21 Jan	<b>DD</b> Direct Debit to Paymentsense Ltd Ref: M4Jbek8-PM06067419	71.94		-3,324.67
	<b>STO</b> Standing Order to West Oxfordshire D Ref:- 90162710	1,000.00		-4,324.67
	<b>Card</b> Card Payment to Amznmktplace On 20 Jan	35.92		-4,360.59
	<b>Giro</b> Direct Credit From First Data Ref: Fdms 510762859		600.82	-3,759.77
24 Jan	<b>DD</b> Direct Debit to HMRC Ndds Ref: 107268823983589959 This Is A New Direct Debit Payment	1,000.00		-4,759.77
	<b>On-Line Banking</b> Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235	21.00		-4,780.77
	<b>On-Line Banking</b> Bill Payment to Archie Irvine Ref: Crown Wages	50.00		-4,830.77
	<b>On-Line Banking</b> Bill Payment to Bakers Butcher Ref: Crown Inn	132.69		-4,963.46
	<b>Giro</b> Direct Credit From First Data Ref: Fdms 510762859		1,067.19	-3,896.27
	<b>Giro</b> Direct Credit From First Data Ref: Fdms 510762859		1,283.34	-2,612.93









Continued

Start balance	-£4,294.47
Money out	£39,439.14
▶ Commission charges	£54.27
▶ Interest paid	£100.82
Money in	£42,128.08
▶ Loyalty Reward	£3.81
End balance	-£1,605.53






















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				-2,612.93
24 Jan	 Direct Credit From First Data Ref: Fdms 510762859		1,320.36	-1,292.57
25 Jan	 Card Payment to Connect Distributi On 24 Jan	55.44		-1,348.01
	 Card Payment to Dulux Decorator CE On 24 Jan	188.86		-1,536.87
	 Direct Credit From First Data Ref: Fdms 510762859		65.20	-1,471.67
	 Direct Credit From American Express P Ref: AX8312784168		89.94	-1,381.73
26 Jan	 Direct Debit to Inn Express Ltd Ref: Crow02	681.06		-2,062.79
	 Direct Debit to Unicom Ref: 932536	73.20		-2,135.99
	 On-Line Banking Bill Payment to Wilkinson Chimney Ref: Crown Inn	64.00		-2,199.99
	 Direct Credit From First Data Ref: Fdms 510762859		37.10	-2,162.89
	 Deposit at Barclays Chipping Norton 42		1,320.00	-842.89
27 Jan	 Direct Debit to O2 Ref: Ged56152476	41.12		-884.01
	 Direct Debit to O2 Ref: Ged58906670	20.20		-904.21
	 Card Payment to Amznmktplace On 26 Jan	15.95		-920.16
	 Direct Credit From First Data Ref: Fdms 510762859		504.44	-415.72
28 Jan	 On-Line Banking Bill Payment to Miranda Le Coq Ref: Crown	60.00		-475.72
	 On-Line Banking Bill Payment to Finlay Beggin Ref: Crown Wages	91.28		-567.00
	 On-Line Banking Bill Payment to Eleanor Fithen Ref: Wages	153.03		-720.03
	 On-Line Banking Bill Payment to Gethin Collins Ref: Crown Wages	308.68		-1,028.71
	 On-Line Banking Bill Payment to Maya Williams Ref: Crown Wages	336.91		-1,365.62
	 On-Line Banking Bill Payment to Wendy Sinclair Ref: Crown Wages	430.10		-1,795.72
	 On-Line Banking Bill Payment to Madeline Sinclair Ref: Crown Wages	440.33		-2,236.05
	 On-Line Banking Bill Payment to Thomas Thorne Ref: Crown Wages	887.10		-3,123.15












Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,123.15
28 Jan	 On-Line Banking Bill Payment to Magdalena Frackowi Ref: Wages	1,085.17		-4,208.32
	 On-Line Banking Bill Payment to Jade Clark Ref: Crown Wages	1,196.30		-5,404.62
	 On-Line Banking Bill Payment to Katrina Osborne Ref: Crown Wages	1,440.65		-6,845.27
	 On-Line Banking Bill Payment to Daniela Tufa Ref: Crown Wages	1,579.43		-8,424.70
	 On-Line Banking Bill Payment to Elyssa Carcagni Ref: Crown Wages	2,140.36		-10,565.06
	 On-Line Banking Bill Payment to Thomas Clavier Ref: Crown Wages	2,664.09		-13,229.15
	 Direct Credit From First Data Ref: Fdms 510762859		281.86	-12,947.29
	 Deposit at Barclays Chipping Norton 42		430.00	-12,517.29
	 Internet Banking Transfer From Account 13876950 at 20-03-84 Mobile-Channel		250.00	-12,267.29
	 Internet Banking Transfer From Account 43305236 at 20-03-84 Mobile-Channel		2,566.00	-9,701.29
31 Jan	 Direct Debit to NFU Mutual Ins-BC Ref: 002176037	413.13		-10,114.42
	 Card Payment to Cohenry Limited On 29 Jan	10.50		-10,124.92
	 Card Payment to QD-Chipping Norton On 28 Jan	6.99		-10,131.91
	 Card Payment to Ztl*Pizza Box On 28 Jan	26.00		-10,157.91
	 On-Line Banking Bill Payment to Miranda Le Coq Ref: Crown	12.00		-10,169.91
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	30.00		-10,199.91
	 On-Line Banking Bill Payment to Lydia Dawson Ref: Crown Wages	205.19		-10,405.10
	 On-Line Banking Bill Payment to SH Jones Ref: Wcro10 Crown Inn	267.83		-10,672.93
	 On-Line Banking Bill Payment to The DIY Man Oxford Ref: Crown Inn	496.80		-11,169.73
	 On-Line Banking Bill Payment to Shangri-LA Domesti Ref: Crown Inn	1,321.45		-12,491.18



















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-12,491.18
31 Jan	 Direct Credit From First Data Ref: Fdms 510762859		637.00	-11,854.18
	 Direct Credit From First Data Ref: Fdms 510762859		1,282.46	-10,571.72
	 Direct Credit From First Data Ref: Fdms 510762859		1,677.39	-8,894.33
	 Unpaid Direct Debit NFU Mutual Ins-BC 002176037		413.13	-8,481.20
1 Feb	 Direct Debit to Gocardless Ref: Eposnowltd-Pmx2Ctp	99.60		-8,580.80
	 Direct Debit to Nest Ref: It000004859052	600.95		-9,181.75
	 Direct Debit to BG Business Ref: 603011134030221000	140.00		-9,321.75
	 Direct Credit From American Express P Ref: AX8312784168		64.68	-9,257.07
	 Direct Credit From First Data Ref: Fdms 510762859		79.20	-9,177.87
	 Direct Credit From Booking.Com BV Ref: No.2533117108/ID 0		100.00	-9,077.87
2 Feb	 Direct Debit to Inn Express Ltd Ref: Crow02	291.34		-9,369.21
	 Card Payment to Indeed Tel+3531254 Ireland On 01 Feb	1.77		-9,370.98
	 Card Payment to Amazon.Co.UK*OS4Z7 On 01 Feb	7.99		-9,378.97
	 On-Line Banking Bill Payment to Arthur Irvine Ref: Crown Inn	20.00		-9,398.97
	 On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235	60.70		-9,459.67
	 On-Line Banking Bill Payment to Bakers Butcher Ref: Crown Inn	111.83		-9,571.50
	 On-Line Banking Bill Payment to Adams of Enstone Ref: Crown Inn	115.10		-9,686.60
	 Direct Credit From First Data Ref: Fdms 510762859		307.60	-9,379.00
3 Feb	 Card Payment to Hook Norton Butche On 02 Feb	13.06		-9,392.06
	 Internet Banking Transfer to Account 13876950 at 20-03-84 Mobile-Channel	1,500.00		-10,892.06
	 On-Line Banking Bill Payment to The Little Coffee Ref: Crown Inn	92.00		-10,984.06
	 On-Line Banking Bill Payment to Spratt Endicott Ref: Crown Inn	99.00		-11,083.06























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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-11,083.06
3 Feb	 On-Line Banking Bill Payment to KG Smith Ref: Cro0084B	99.90		-11,182.96
	 On-Line Banking Bill Payment to Bourton Drain Serv Ref: Crown Inn	132.00		-11,314.96
	 On-Line Banking Bill Payment to Blue Smarty Ref: G + V Irvine Ltd	144.00		-11,458.96
	 On-Line Banking Bill Payment to Control Induction Ref: Crowchio	207.00		-11,665.96
	 On-Line Banking Bill Payment to Bramley Products Ref: BB14628	235.74		-11,901.70
	 On-Line Banking Bill Payment to Paddock Farm Butch Ref: Crown Inn 195	242.48		-12,144.18
	 On-Line Banking Bill Payment to Kingfisher Ref: Crow186	289.46		-12,433.64
	 On-Line Banking Bill Payment to Seldram Supplies Ref: C071 Crown Enstone	320.01		-12,753.65
	 On-Line Banking Bill Payment to Savona Ref: G V Irvine Ltd	482.55		-13,236.20
	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-13,736.20
	 On-Line Banking Bill Payment to Ackerman and Niece Ref: 1005505	567.42		-14,303.62
	 On-Line Banking Bill Payment to The Paperwork Team Ref: Victoria Irvine	592.50		-14,896.12
	 On-Line Banking Bill Payment to Fernanda Pratt Ref: Crown Inn	1,017.00		-15,913.12
	 On-Line Banking Bill Payment to Arthur David Ref: The Crown Inn18595	1,081.82		-16,994.94
	 Direct Credit From First Data Ref: Fdms 510762859		678.85	-16,316.09
	 Direct Credit From Booking.Com BV Ref: No.2Jqdfmx06Xhmocq		8,513.85	-7,802.24
4 Feb	 Direct Debit to Gocardless Ref: Resdiary-Rdzn7Qcf9	106.80		-7,909.04
	 Direct Debit to NFU Mutual Ins-BC Ref: 002176037	413.13		-8,322.17
	 Card Payment to Sainsbury's S/Mkt On 03 Feb	72.75		-8,394.92
	 Interest Charged For The Period 13 Dec 2021 - 12 Jan 2022	100.82		-8,495.74

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-8,495.74
4 Feb	 Commission Charges For The Period 13 Dec 2021/12 Jan 2022	54.27		-8,550.01
	 Internet Banking Transfer to Account 43305236 at 20-03-84 Mobile-Channel	9.78		-8,559.79
	 Internet Banking Transfer to Account 83655938 at 20-03-84 Mobile-Channel	53.65		-8,613.44
	 On-Line Banking Bill Payment to Miranda Le Coq Ref: Crown	12.00		-8,625.44
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	20.00		-8,645.44
	 On-Line Banking Bill Payment to Miranda Le Coq Ref: Crown	60.00		-8,705.44
	 On-Line Banking Bill Payment to Heidi Doswell Ref: Arthur Irvine	350.00		-9,055.44
	 Direct Credit From Jones E & M Ref: Postage - T Shirt		5.00	-9,050.44
	 Direct Credit From First Data Ref: Fdms 510762859		1,145.30	-7,905.14
	 Business Banking Loyalty Reward For Period 13 Dec - 12 Jan		3.81	-7,901.33
7 Feb	 Direct Debit to Gigaclear PLC Ref: C088848	170.94		-8,072.27
	 Direct Debit to Wod Ndr DD Ref: 03 90162710	535.00		-8,607.27
	 Direct Debit to Barclays Ref: 0520A6538054192	102.62		-8,709.89
	 Standing Order to West Oxfordshire D Ref:- 90162710	1,000.00		-9,709.89
	 Card Payment to Hopcrofts Holt Ser On 04 Feb	106.12		-9,816.01
	 Card Payment to Co-Operative Food On 04 Feb	3.90		-9,819.91
	 Card Payment to Post Office Counte On 04 Feb	5.57		-9,825.48
	 Card Payment to Marks&Spencer PLC On 04 Feb	8.90		-9,834.38
	 Card Payment to Dr S Ruddock & Par On 04 Feb	9.35		-9,843.73
	 Card Payment to Co-Operative Food On 04 Feb	17.70		-9,861.43
	 On-Line Banking Bill Payment to Arthur Irvine Ref: Crown Inn	25.00		-9,886.43
	 Direct Credit From First Data Ref: Fdms 510762859		1,332.70	-8,553.73

Continued











Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-8,553.73
7 Feb	 Direct Credit From First Data Ref: Fdms 510762859		1,342.42	-7,211.31
	 Direct Credit From First Data Ref: Fdms 510762859		1,392.30	-5,819.01
8 Feb	 Card Payment to Middle Barton Stor On 07 Feb	17.17		-5,836.18
	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-6,336.18
	 On-Line Banking Bill Payment to Stalbridge Ref: BlnG 0010030476	1,816.38		-8,152.56
	 Direct Credit From American Express P Ref: AX8312784168		108.69	-8,043.87
	 Direct Credit From First Data Ref: Fdms 510762859		170.60	-7,873.27
9 Feb	 Card Payment to Amazon Prime*HX8A3 On 08 Feb	7.99		-7,881.26
	 Direct Credit From American Express P Ref: AX8312784168		4.30	-7,876.96
	 Direct Credit From First Data Ref: Fdms 510762859		557.20	-7,319.76
10 Feb	 Direct Debit to Xero UK Ltd Ref: L47Ryo9Cij0BF1Alyj	70.62		-7,390.38
	 Card Payment to Amznmktplace On 09 Feb	9.99		-7,400.37
	 Direct Credit From First Data Ref: Fdms 510762859		482.31	-6,918.06
11 Feb	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-7,418.06
	 Direct Credit From American Express P Ref: AX8312784168		101.31	-7,316.75
	 Direct Credit From First Data Ref: Fdms 510762859		505.39	-6,811.36
14 Feb	 Direct Debit to American Express P Ref: PA12784168	14.96		-6,826.32
	 Direct Debit to Barclays Prtnr Fin Ref: 300 0120 483751517	18.70		-6,845.02
	 Direct Debit to Fdms Ref: 510762859 Svcchg	199.41		-7,044.43
	 Card Payment to Quizalize On 13 Feb	2.99		-7,047.42
	 Card Payment to Amznmktplace On 13 Feb	9.95		-7,057.37
	 Card Payment to Www.Nisbets.Com On 13 Feb	80.38		-7,137.75
	 Card Payment to Whirlpool UK On 10 Feb	134.99		-7,272.74

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-7,272.74
14 Feb	 Card Payment to Hopcrofts Holt Ser On 13 Feb	62.51		-7,335.25
	 Card Payment to Sainsburys S/Mkts On 13 Feb	65.87		-7,401.12
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	30.00		-7,431.12
	 On-Line Banking Bill Payment to Miranda Le Coq Ref: Crown	36.00		-7,467.12
	 On-Line Banking Bill Payment to Arthur Irvine Ref: Crown Inn	50.00		-7,517.12
	 On-Line Banking Bill Payment to Wattle Hill Farm Ref: Crown Inn	165.00		-7,682.12
	 Direct Credit From First Data Ref: Fdms 510762859		1,194.29	-6,487.83
	 Direct Credit From First Data Ref: Fdms 510762859		1,235.63	-5,252.20
	 Direct Credit From First Data Ref: Fdms 510762859		1,931.76	-3,320.44
15 Feb	 Card Payment to Co-Operative Food On 14 Feb	5.10		-3,325.54
	 On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235	42.00		-3,367.54
	 On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235	50.10		-3,417.64
	 On-Line Banking Bill Payment to Officeworx Ltd Ref: The Crown Inn	79.44		-3,497.08
	 On-Line Banking Bill Payment to Grondon Ref: Wmc015865	177.68		-3,674.76
	 On-Line Banking Bill Payment to Sabre Electrical S Ref: in845	290.00		-3,964.76
	 On-Line Banking Bill Payment to Piccolo Mondo Ref: 12285/12278	373.04		-4,337.80
	 Direct Credit From American Express P Ref: AX8312784168		165.85	-4,171.95
	 Direct Credit From First Data Ref: Fdms 510762859		774.20	-3,397.75
16 Feb	 Direct Debit to Inn Express Ltd Ref: Crow02	439.25		-3,837.00
	 Direct Debit to Gocardless Ref: Eposnowltd-Pmx2Gtp	30.00		-3,867.00
	 Card Payment to C N Glass Ltd On 15 Feb	25.51		-3,892.51

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,892.51
16 Feb	 Internet Banking Transfer to Account 43305236 at 20-03-84 Mobile-Channel	31.12		-3,923.63
	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-4,423.63
	 Direct Credit From American Express P Ref: AX8312784168		20.00	-4,403.63
	 Direct Credit From First Data Ref: Fdms 510762859		377.80	-4,025.83
17 Feb	 On-Line Banking Bill Payment to Arthur Irvine Ref: Crown Inn	40.00		-4,065.83
	 Direct Credit From First Data Ref: Fdms 510762859		728.90	-3,336.93
18 Feb	 Direct Debit to BG Business Ref: 603011134030221000	1,139.83		-4,476.76
	 Direct Credit From American Express P Ref: AX8312784168		65.63	-4,411.13
	 Direct Credit From First Data Ref: Fdms 510762859		1,145.60	-3,265.53
	 Deposit at Barclays Chipping Norton 44		1,660.00	-1,605.53
18 Feb	Balance carried forward			-1,605.53
Total Payments/Receipts		39,439.14	42,128.08	

**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 03 Feb 2022

Balance	Rate %
▶ £1 to £10,000 14.830% above Bank Of England Base Rate	15.330%
▶ over £10,000 0.000% above Unarranged Borrowing Rate	29.500%

### The Bank Of England Base Rate is 0.500%

The Unarranged Borrowing Rate is 29.500%

### Previous Debit Interest Rates

Rates effective from 16 Dec 2021 to 02 Feb 2022

were  
BANK OF ENGLAND BASE RATE 0.250%

Balance	Rate %
▶ -£1 to -£10,000 14.830% Above Bank of England Base Rate	15.080%
▶ Over -£10,000 0.000% Above Unarranged Borrowing Rate	29.500%

### Bank of England Base Rate Information

Rate effective from 03 Feb 2022 was	0.500%
Rate effective from 16 Dec 2021 was	0.250%

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).

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### Online

**[barclays.co.uk](http://barclays.co.uk)**

### On the phone

**0345-605-2345**

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

### Write to us

**Barclays,  
Leicester  
LE87 2BB**

### Your branch

**LEICESTER,  
LE87 2BB**

### Lost and stolen cards

**01604 230 230**

**– 24 hours**

**Tell us straight away if:**

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

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

### Follow us



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



[www.linkedin.com/  
Barclays Business  
Banking](http://www.linkedin.com/BarclaysBusinessBanking)

### Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

### International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: [business.barclays.co.uk/bb/ibanInformation](https://business.barclays.co.uk/bb/ibanInformation).

### Getting information from Barclays

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

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

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