

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 March 2022

Business Current Accounts

Business Current Account Statement	-£3,486.84
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Sort Code 20-03-84 • Account No 93638197

Business Savings Accounts

Business Premium Account	£0.00
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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





















19 Feb - 18 Mar 2022

Date	Description	Money out £	Money in £	Balance £
19 Feb	Start Balance			-1,605.53
21 Feb	 Card Payment to M&S Simply Food On 20 Feb	19.05		-1,624.58
	 Card Payment to Hopcrofts Holt Ser On 19 Feb	37.07		-1,661.65
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	20.00		-1,681.65
	 On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235	42.00		-1,723.65
	 On-Line Banking Bill Payment to Miranda Le Coq Ref: Crown	60.00		-1,783.65
	 On-Line Banking Bill Payment to Bakers Butcher Ref: Crown Inn	492.20		-2,275.85
	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-2,775.85
	 Direct Credit From First Data Ref: Fdms 510762859		540.01	-2,235.84
	 Direct Credit From First Data Ref: Fdms 510762859		1,055.91	-1,179.93
	 Direct Credit From First Data Ref: Fdms 510762859		2,495.16	1,315.23
	 Direct Credit From Eviivo Limited Ref: Evl012364		441.50	1,756.73
22 Feb	 Card Payment to Indeed Tel+3531254 Ireland On 21 Feb	15.69		1,741.04
	 Card Payment to Cotswold Trailers On 21 Feb	240.00		1,501.04






















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Start balance	-£1,605.53
Money out	£53,173.68
▶ Commission charges	£112.67
▶ Interest paid	£83.90
Money in	£51,292.37
▶ Loyalty Reward	£12.57
End balance	-£3,486.84




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				1,501.04
22 Feb	 Direct Credit From First Data Ref: Fdms 510762859		672.20	2,173.24
23 Feb	 Direct Debit to Inn Express Ltd Ref: Crow02	99.97		2,073.27
	 Direct Debit to Unicom Ref: 932536	68.15		2,005.12
	 Card Payment to Amazon.Co.UK*2R3Up On 22 Feb	17.50		1,987.62
	 Card Payment to Amznmktplace On 22 Feb	43.74		1,943.88
	 Direct Credit From First Data Ref: Fdms 510762859		166.90	2,110.78
	 Refund From Whirlpool UK On 22 Feb		134.99	2,245.77
	 Deposit at Barclays Chipping Norton 42		1,315.00	3,560.77
24 Feb	 Direct Debit to HMRC Ndds Ref: 107268823823499972	1,000.00		2,560.77
	 Card Payment to Amznmktplace On 23 Feb	6.12		2,554.65
	 Card Payment to Amazon.Co.UK*2R3FI On 23 Feb	8.40		2,546.25
	 Direct Credit From First Data Ref: Fdms 510762859		952.00	3,498.25
25 Feb	 Direct Debit to Paymentsense Ltd Ref: M4Jbek8-PM06124638	71.94		3,426.31
	 On-Line Banking Bill Payment to Daisy Corbett Ref: Crown Wages	23.00		3,403.31
	 On-Line Banking Bill Payment to Finlay Beggin Ref: Crown Wages	120.11		3,283.20
	 On-Line Banking Bill Payment to Maya Williams Ref: Crown Wages	215.26		3,067.94
	 On-Line Banking Bill Payment to Gethin Collins Ref: Crown Wages	221.56		2,846.38
	 On-Line Banking Bill Payment to Aimee Bronock Ref: Crown Wages	271.63		2,574.75
	 On-Line Banking Bill Payment to Wendy Sinclair Ref: Crown Wages	400.00		2,174.75
	 On-Line Banking Bill Payment to Shangri-LA Laundry Ref: Crown Inn	482.35		1,692.40
	 On-Line Banking Bill Payment to Magdalena Frackowi Ref: Wages	1,036.57		655.83
	 On-Line Banking Bill Payment to Jade Clark Ref: Crown Wages	1,145.32		-489.49

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-489.49
25 Feb	 On-Line Banking Bill Payment to Thomas Thorne Ref: Crown Wages	1,470.88		-1,960.37
	 On-Line Banking Bill Payment to Shangri-LA Laundry Ref: Crown Inn	1,500.00		-3,460.37
	 On-Line Banking Bill Payment to Daniela Tufa Ref: Crown Wages	1,579.43		-5,039.80
	 On-Line Banking Bill Payment to Elyssa Carcagni Ref: Crown Wages	1,624.35		-6,664.15
	 On-Line Banking Bill Payment to Katrina Osborne Ref: Crown Wages	2,068.92		-8,733.07
	 On-Line Banking Bill Payment to Thomas Clavier Ref: Crown Wages	2,537.12		-11,270.19
	 Direct Credit From First Data Ref: Fdms 510762859		530.58	-10,739.61
	 Internet Banking Transfer From Account 13876950 at 20-03-84 to Pay Back		750.00	-9,989.61
28 Feb	 Direct Debit to O2 Ref: Ged56152476	41.78		-10,031.39
	 Direct Debit to O2 Ref: Ged58906670	20.20		-10,051.59
	 Direct Debit to HN Brewery Ltd Ref: Hook Norton Brewer	3,680.58		-13,732.17
	 Direct Debit to NFU Mutual Ins-BC Ref: 002176037	413.13		-14,145.30
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	2.00		-14,147.30
	 On-Line Banking Bill Payment to R Wilson Ref: Victoria	50.00		-14,197.30
	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	300.00		-14,497.30
	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-14,997.30
	 Direct Credit From American Express P Ref: AX8312784168		89.10	-14,908.20
	 Direct Credit From First Data Ref: Fdms 510762859		1,049.44	-13,858.76
	 Direct Credit From First Data Ref: Fdms 510762859		1,635.73	-12,223.03
	 Direct Credit From First Data Ref: Fdms 510762859		2,112.57	-10,110.46
	 Unpaid Direct Debit HN Brewery Ltd Hook Norton Brewer		3,680.58	-6,429.88
















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-6,429.88
28 Feb	 Deposit at Barclays Chipping Norton 44		620.00	-5,809.88
	 Internet Banking Transfer From Account 13876950 at 20-03-84 Mobile-Channel		2.00	-5,807.88
	 Internet Banking Transfer From Account 13876950 at 20-03-84 Mobile-Channel		40.00	-5,767.88
	 Internet Banking Transfer From Account 13876950 at 20-03-84 Mobile-Channel		260.00	-5,507.88
1 Mar	 Direct Debit to Gocardless Ref: Eposnowltd-Pmx2Gtp	99.60		-5,607.48
	 Card Payment to Co-Operative Food On 28 Feb	4.40		-5,611.88
	 Card Payment to Co-Operative Food On 28 Feb	12.50		-5,624.38
	 Internet Banking Transfer to Account 13876950 at 20-03-84 Mobile-Channel	750.00		-6,374.38
	 Direct Credit From American Express P Ref: AX8312784168		48.20	-6,326.18
	 Direct Credit From First Data Ref: Fdms 510762859		652.91	-5,673.27
2 Mar	 Direct Debit to Inn Express Ltd Ref: Crow02	172.83		-5,846.10
	 Card Payment to Indeed Tel+3531254 Ireland On 01 Mar	24.78		-5,870.88
	 On-Line Banking Bill Payment to Bakers Butcher Ref: Crown Inn	139.92		-6,010.80
	 On-Line Banking Bill Payment to Ellis of Richmond Ref: Crown Inn	3,397.28		-9,408.08
	 Direct Credit From First Data Ref: Fdms 510762859		176.00	-9,232.08
3 Mar	 Direct Debit to Nest Ref: It000004859052	600.95		-9,833.03
	 Direct Credit From First Data Ref: Fdms 510762859		510.46	-9,322.57
4 Mar	 Direct Debit to Gocardless Ref: Resdiary-Rdzn7Qcf9	106.80		-9,429.37
	 Internet Banking Transfer to Account 83655938 at 20-03-84 Mobile-Channel	53.66		-9,483.03
	 On-Line Banking Bill Payment to HMRC PAYE/Nic Cumb Ref: 120PR01714130	3,086.57		-12,569.60
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	20.00		-12,589.60

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-12,589.60
4 Mar	 On-Line Banking Bill Payment to Arthur Irvine Ref: Crown Inn	25.00		-12,614.60
	 On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235	47.40		-12,662.00
	 On-Line Banking Bill Payment to Blue Smarty Ref: G + V Irvine Ltd	48.00		-12,710.00
	 On-Line Banking Bill Payment to Wattle Hill Farm Ref: Crown Inn	60.00		-12,770.00
	 On-Line Banking Bill Payment to Miranda Le Coq Ref: Crown	60.00		-12,830.00
	 On-Line Banking Bill Payment to Pest Solutions Ref: Crown Enstone	80.00		-12,910.00
	 On-Line Banking Bill Payment to Richard Stewart Ref: Crown Inn	90.00		-13,000.00
	 On-Line Banking Bill Payment to KG Smith Ref: Cro0084B	173.10		-13,173.10
	 On-Line Banking Bill Payment to MN Stocktaking Ref: Crown Enstone	192.00		-13,365.10
	 On-Line Banking Bill Payment to Seldram Supplies Ref: C071 Crown Enstone	256.26		-13,621.36
	 On-Line Banking Bill Payment to Paddock Farm Butch Ref: Crown Inn 195	394.71		-14,016.07
	 On-Line Banking Bill Payment to Jolly Foods Ref: Crown Inn	436.54		-14,452.61
	 On-Line Banking Bill Payment to Kingfisher Ref: Crow186	511.96		-14,964.57
	 On-Line Banking Bill Payment to Savona Ref: G V Irvine Ltd	559.84		-15,524.41
	 On-Line Banking Bill Payment to Ackerman and Niece Ref: 1005505	591.57		-16,115.98
	 On-Line Banking Bill Payment to The Paperwork Team Ref: Victoria Irvine	682.50		-16,798.48
	 On-Line Banking Bill Payment to SH Jones Ref: Wcro10 Crown Inn	891.46		-17,689.94
	 On-Line Banking Bill Payment to Arthur David Ref: The Crown Inn18595	1,238.66		-18,928.60
	 On-Line Banking Bill Payment to Hooknorton Brewery Ref: Cich04	2,400.33		-21,328.93
















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-21,328.93
4 Mar	 Direct Credit From American Express P Ref: AX8312784168		96.69	-21,232.24
	 Direct Credit From First Data Ref: Fdms 510762859		298.44	-20,933.80
	 Direct Credit From West OX Payments		4,000.00	-16,933.80
	 Direct Credit From Booking.Com BV Ref: No.F913L8Qyvq3Shyv		7,156.46	-9,777.34
7 Mar	 Direct Debit to HMRC Ndds Ref: 107319878711795886 This Is A New Direct Debit Payment	1,746.17		-11,523.51
	 Direct Debit to Wod Ndr DD Ref: 03 90162710	535.00		-12,058.51
	 Direct Debit to Barclays Ref: 0520A6538054192	92.70		-12,151.21
	 Standing Order to West Oxfordshire D Ref:- 90162710	1,000.00		-13,151.21
	 Interest Charged For The Period 13 Jan - 13 Feb	83.90		-13,235.11
	 Commission Charges For The Period 13 Jan /13 Feb	112.67		-13,347.78
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	20.00		-13,367.78
	 Direct Credit From American Express P Ref: AX8312784168		1.50	-13,366.28
	 Direct Credit From First Data Ref: Fdms 510762859		1,210.53	-12,155.75
	 Direct Credit From First Data Ref: Fdms 510762859		1,217.91	-10,937.84
	 Direct Credit From First Data Ref: Fdms 510762859		1,629.30	-9,308.54
	 Unpaid Direct Debit HMRC Ndds 107319878711795886		1,746.17	-7,562.37
	 Business Banking Loyalty Reward For Period 13 Jan - 13 Feb		12.57	-7,549.80
	 Internet Banking Transfer From Account 13876950 at 20-03-84 Mobile-Channel		925.00	-6,624.80
	 Rejection: West Oxfordshi Ref: 90162710 Insufficient Funds to Make This/Other Payments		1,000.00	-5,624.80
8 Mar	 On-Line Banking Bill Payment to Grundon Ref: Wmc015865	177.68		-5,802.48
	 On-Line Banking Bill Payment to Bramley Products Ref: BB14628	421.56		-6,224.04












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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-6,224.04
8 Mar	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-6,724.04
	 Direct Credit From American Express P Ref: AX8312784168		87.50	-6,636.54
	 Direct Credit From First Data Ref: Fdms 510762859		127.90	-6,508.64
9 Mar	 Direct Debit to Inn Express Ltd Ref: Crow02	402.96		-6,911.60
	 Direct Debit to Gigaclear PLC Ref: C088848	170.94		-7,082.54
	 Card Payment to Amazon Prime*2X23P On 08 Mar	7.99		-7,090.53
	 Card Payment to Amznmktplace On 08 Mar	9.45		-7,099.98
	 Card Payment to British Eventing L On 08 Mar	135.00		-7,234.98
	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-7,734.98
	 Direct Credit From First Data Ref: Fdms 510762859		505.54	-7,229.44
	 Deposit at Barclays Chipping Norton 42		1,085.00	-6,144.44
10 Mar	 Direct Debit to Xero UK Ltd Ref: L47Ryo9Gij0BF1Alj	70.62		-6,215.06
	 Card Payment to Sainsburys S/Mkts On 09 Mar	11.15		-6,226.21
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	50.00		-6,276.21
	 Direct Credit From First Data Ref: Fdms 510762859		1,490.11	-4,786.10
11 Mar	 Internet Banking Transfer to Account 13876950 at 20-03-84 Mobile-Channel	950.00		-5,736.10
	 Direct Credit From First Data Ref: Fdms 510762859		2,663.10	-3,073.00
14 Mar	 Direct Debit to American Express P Ref: PA12784168	10.08		-3,083.08
	 Direct Debit to Barclays Prtnr Fin Ref: 300 0120 483751517	18.70		-3,101.78
	 Direct Debit to Fdms Ref: 510762859 Svcchg	197.66		-3,299.44
	 Card Payment to British Eventing L On 12 Mar	67.00		-3,366.44
	 Card Payment to Hopcrofts Holt Ser On 11 Mar	4.77		-3,371.21
	 Card Payment to Hopcrofts Holt Ser On 13 Mar	24.97		-3,396.18

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-3,396.18
14 Mar	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	20.00		-3,416.18
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	30.00		-3,446.18
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	100.00		-3,546.18
	 On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment	500.00		-4,046.18
	 Direct Credit From R Singer Clark Ref: Rsc Lost Property		15.00	-4,031.18
	 Direct Credit From American Express P Ref: AX8312784168		45.40	-3,985.78
	 Direct Credit From First Data Ref: Fdms 510762859		564.09	-3,421.69
	 Direct Credit From First Data Ref: Fdms 510762859		1,033.85	-2,387.84
	 Direct Credit From First Data Ref: Fdms 510762859		1,410.77	-977.07
15 Mar	 Card Payment to British Eventing L On 14 Mar	83.66		-1,060.73
	 Card Payment to The Chequers Inn On 14 Mar	162.56		-1,223.29
	 On-Line Banking Bill Payment to Arthur Irvine Ref: Crown Inn	20.00		-1,243.29
	 On-Line Banking Bill Payment to Pot of What Ref: Crown Enstone	38.00		-1,281.29
	 On-Line Banking Bill Payment to Wattle Hill Farm Ref: Crown Inn	60.00		-1,341.29
	 On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235	105.75		-1,447.04
	 On-Line Banking Bill Payment to Bakers Butcher Ref: Crown Inn	463.51		-1,910.55
	 On-Line Banking Bill Payment to Froth Blowers Brew Ref: Crown Inn Enstone	681.60		-2,592.15
	 On-Line Banking Bill Payment to Stalbridge Ref: BIng 0010030476	1,787.98		-4,380.13
	 Direct Credit From American Express P Ref: AX8312784168		74.91	-4,305.22
16 Mar	 Direct Debit to Inn Express Ltd Ref: Crow02	477.28		-4,782.50
	 Direct Debit to Gocardless Ref: Eposnowltd-Pmx2Gtp	30.00		-4,812.50

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-4,812.50
16 Mar	 Direct Credit From First Data Ref: Fdms 510762859		191.90	-4,620.60
	 Direct Credit From First Data Ref: Fdms 510762859		382.80	-4,237.80
	 Deposit at Barclays Chipping Norton 44		1,158.00	-3,079.80
17 Mar	 Card Payment to Amazon.Co.UK*215Q6 On 16 Mar	21.00		-3,100.80
	 Card Payment to QD-Chipping Norton On 16 Mar	22.93		-3,123.73
	 Card Payment to Co-Operative Food On 16 Mar	61.10		-3,184.83
	 On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages	110.00		-3,294.83
	 Direct Credit From First Data Ref: Fdms 510762859		648.31	-2,646.52
18 Mar	 Direct Debit to BG Business Ref: 603011134030221000	1,137.70		-3,784.22
	 On-Line Banking Bill Payment to Wattle Hill Farm Ref: Crown Inn	285.00		-4,069.22
	 Direct Credit From First Data Ref: Fdms 510762859		582.38	-3,486.84
18 Mar	Balance carried forward			-3,486.84
Total Payments/Receipts		53,173.68	51,292.37	

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 17 Mar 2022

Balance	Rate %
▶ £1 to £10,000 14.830% above Bank Of England Base Rate	15.580%
▶ over £10,000 0.000% above Unarranged Borrowing Rate	29.500%

The Bank Of England Base Rate is 0.750%

The Unarranged Borrowing Rate is 29.500%

Previous Debit Interest Rates

Rates effective from 03 Feb 2022 to 16 Mar 2022 were

BANK OF ENGLAND BASE RATE	0.500%
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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%

Bank of England Base Rate Information

Rate effective from 17 Mar 2022 was	0.750%
Rate effective from 03 Feb 2022 was	0.500%

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

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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)

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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.