

MR TAHIR ANWAR HAMEED
FOUNTAIN HEAD HOUSE SCHOOL LIMITED
BUTTONS ACCOUNTING LTD
PROSPECT HOUSE
11 WESTERN ROAD
LAUNCESTON
PL15 7AS

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 08 December 2022

Business Current Accounts

Business Current Account Statement	£13,700.36
.....	
Sort Code 20-44-22 • Account No 60591599	

Business Savings Accounts

Business Premium Account	£250,000.00
.....	
Sort Code 20-44-22 • Account No 40196576	

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

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Your Business Current Account

At a glance




















09 Nov - 08 Dec 2022

Date	Description	Money out £	Money in £	Balance £
9 Nov	Start Balance			58,102.71
10 Nov	On-Line Banking Bill Payment to Sarah Redford Ref: Fhhs Exps	1.98		58,100.73
	On-Line Banking Bill Payment to Luke Rapley Ref: Fhhs Exps 10.11.22	32.47		58,068.26
	On-Line Banking Bill Payment to Stacey Beston Ref: Fhhs Exsp	32.84		58,035.42
	On-Line Banking Bill Payment to Paul Jackson Ref: Fhhs Exp	64.57		57,970.85
	On-Line Banking Bill Payment to Margaret Butfield Ref: Expenses 10Nov-22	350.11		57,620.74
	On-Line Banking Bill Payment to Nortonlifelock Ire Ref: 1434456/4010075694	840.00		56,780.74
	On-Line Banking Bill Payment to Michael Lavelle Ref: Fhhs-Inv Fhhs02	2,914.14		53,866.60
11 Nov	DD Direct Debit to Nest Ref: It000006140914	4,449.30		49,417.30
14 Nov	DD Direct Debit to BCard Commercial Ref: 5476761026391079 This Is A New Direct Debit Payment	1,553.59		47,863.71
	On-Line Banking Bill Payment to Natalie Wilson Ref: Fhhs-Inv 65	140.00		47,723.71
15 Nov	On-Line Banking Bill Payment to Findel Education R Ref: 4760206949Inv31738	9.11		47,714.60




















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Start balance	£58,102.71
Money out	£502,770.69
▶ Commission charges	£8.50
▶ Interest paid	£0.00
Money in	£458,368.34
End balance	£13,700.36


















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				47,714.60
15 Nov	 On-Line Banking Bill Payment to Duchy Alarms Ltd Ref: SI6811-Fhhs	54.78		47,659.82
	 On-Line Banking Bill Payment to Findel Education R Ref: 3280051272Inv30240	239.98		47,419.84
	 On-Line Banking Bill Payment to MM & MW Holmes Ref: Fountain Sept	380.40		47,039.44
	 On-Line Banking Bill Payment to Jigsaw Pshe Ltd Ref: PL124AE-135947	384.00		46,655.44
	 On-Line Banking Bill Payment to Kenwyn Electricals Ref: Fhhs- Inv 6740	675.36		45,980.08
	 On-Line Banking Bill Payment to Take 2 Cornwall LT Ref: Fhhs Inv72/263	738.51		45,241.57
	 On-Line Banking Bill Payment to Nass Ref: Fountain-2250	878.75		44,362.82
	 On-Line Banking Bill Payment to The Pioneers Proje Ref: Fountain May-Sep	3,220.00		41,142.82
16 Nov	 Direct Debit to Edfenergy Cust PLC Ref: 4776194201	1,649.46		39,493.36
17 Nov	 Direct Debit to BT Group PLC Ref: GP00805451-000021	89.70		39,403.66
	 On-Line Banking Bill Payment to Oxford and Cambrid Ref: Loan From Fhhs	2,800.00		36,603.66
	 On-Line Banking Bill Payment to Tahir Hameed Ref: AMEX Card	7,674.62		28,929.04
	 On-Line Banking Bill Payment to SW Ltd - Swplc S/O Ref: Plan 5990471 Silva	8,899.60		20,029.44
	 Direct Credit From Plymouth City Coun		112,239.47	132,268.91
18 Nov	 On-Line Banking Bill Payment to Daniel Jackson Ref: Inv 015	150.50		132,118.41
	 On-Line Banking Bill Payment to Margaret Butfield Ref: Expenses Nov-22	172.42		131,945.99
21 Nov	 Direct Debit to Waste Managed Ltd Ref: CW0026174	274.80		131,671.19
	 On-Line Banking Bill Payment to HMRC Ref: 120PH024857912307	31,668.32		100,002.87
	 On-Line Banking Bill Payment to Thomas Fowler Ref: Fhhs-Inv26155	1,349.50		98,653.37




















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				98,653.37
21 Nov	 On-Line Banking Bill Payment to Oxford University Ref: 4102759 Fhhs	2,003.13		96,650.24
	 Direct Credit From Cornwall Council Ref: 207326		4,076.93	100,727.17
22 Nov	 Direct Debit to Pennon Water Svcs Ref: 5039521601	167.00		100,560.17
	 Direct Debit to Pennon Water Svcs Ref: 5039522501	151.59		100,408.58
	 On-Line Banking Bill Payment to Florence Freeguard Ref: Fhhs Exps	69.49		100,339.09
23 Nov	 On-Line Banking Bill Payment to Gregory Priestley Ref: HJ/C293	13.00		100,326.09
	 On-Line Banking Bill Payment to St Petrocs School Ref: Loan-to St Petrocs	4,000.00		96,326.09
	 Internet Banking Transfer From Account 40196576 at 20-44-22 Salary Payments		25,000.00	121,326.09
24 Nov	 On-Line Banking Bill Payment to Abbi Manning Ref: Fhhs Pay M8	554.39		120,771.70
	 On-Line Banking Bill Payment to Sarah Redford Ref: Fhhs Pay M8	996.19		119,775.51
	 On-Line Banking Bill Payment to Andrew Blackaller Ref: Fhhs Pay M8	1,315.87		118,459.64
	 On-Line Banking Bill Payment to Leanne Llewellyn-J Ref: Fhhs M8 Pay	1,326.78		117,132.86
	 On-Line Banking Bill Payment to Caitlin Sleep Ref: Fhhs M 8 Pay	1,405.34		115,727.52
	 On-Line Banking Bill Payment to Tamsyn Chang Ref: Fhhs M8 Pay	1,582.24		114,145.28
	 On-Line Banking Bill Payment to Paul Simpson Ref: Fhhs M8 Pay	2,115.07		112,030.21
	 On-Line Banking Bill Payment to Amy Louise Rowse Ref: Fhhs M8 Pay	2,271.22		109,758.99
	 On-Line Banking Bill Payment to Margaret Butfield Ref: Fhhs M8 Pay	2,344.89		107,414.10
	 On-Line Banking Bill Payment to Andrew Spry Ref: Fhhs M8 Pay	2,364.56		105,049.54
	 On-Line Banking Bill Payment to Matthew Read Ref: Fhhs M8 Pay	3,342.32		101,707.22




















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				101,707.22
24 Nov	 On-Line Banking Bill Payment to Maria-Thereza Silv Ref: Fhhs Pay M8	3,476.41		98,230.81
25 Nov	 On-Line Banking Bill Payment to Trixie Hallett Ref: Fhhs Pay M8	607.77		97,623.04
	 On-Line Banking Bill Payment to Sarah Davies Ref: Fhhs Pay M8	715.09		96,907.95
	 On-Line Banking Bill Payment to Louise Lovegrove Ref: Fhhs Pay M8	761.51		96,146.44
	 On-Line Banking Bill Payment to Sarah-Jane May Ref: Fhhs Pay M8	780.58		95,365.86
	 On-Line Banking Bill Payment to Claire Keith Ref: Fhhs Pay M8	836.89		94,528.97
	 On-Line Banking Bill Payment to Danielle Carter Ref: Fhhs Pay M8	944.94		93,584.03
	 On-Line Banking Bill Payment to Julie Mitchell Ref: Fhhs Pay M8	964.72		92,619.31
	 On-Line Banking Bill Payment to Stacey Beston Ref: Fhhs Pay M8	970.37		91,648.94
	 On-Line Banking Bill Payment to Amanda Russell Ref: Fhhs Pay M8	995.39		90,653.55
	 On-Line Banking Bill Payment to Catalina Locke Ref: Fhhs Pay M8	1,044.07		89,609.48
	 On-Line Banking Bill Payment to Hayley Kempe Ref: Fhhs Pay M8	1,083.69		88,525.79
	 On-Line Banking Bill Payment to Jordan Rundle Ref: Fhhs Pay M8	1,109.23		87,416.56
	 On-Line Banking Bill Payment to Connor Barwick Ref: Fhhs Pay M8	1,118.48		86,298.08
	 On-Line Banking Bill Payment to Sophie Bushell-CRA Ref: Fhhs Pay M8	1,121.88		85,176.20
	 On-Line Banking Bill Payment to Kelly Best Ref: Fhhs Pay M8	1,122.67		84,053.53
	 On-Line Banking Bill Payment to Victoria Louise TR Ref: Fhhs Pay M8	1,130.28		82,923.25
	 On-Line Banking Bill Payment to Lydia Spry Ref: Fhhs Pay M8	1,135.26		81,787.99
	 On-Line Banking Bill Payment to Jemma Murray Ref: Fhhs Pay M8	1,140.80		80,647.19

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				80,647.19
25 Nov	 On-Line Banking Bill Payment to Katie Smyth Ref: Fhhs Pay M8	1,158.08		79,489.11
	 On-Line Banking Bill Payment to Nikita Deakin Ref: Fhhs Pay M8	1,158.28		78,330.83
	 On-Line Banking Bill Payment to Shannon Sleep Ref: Fhhs Pay M8	1,158.48		77,172.35
	 On-Line Banking Bill Payment to Tatiana Lanca Ref: Fhhs Pay M8	1,163.69		76,008.66
	 On-Line Banking Bill Payment to Hanna Sweeney Ref: Fhhs Pay M8	1,184.37		74,824.29
	 On-Line Banking Bill Payment to Marc Williams Ref: Fhhs Pay M8	1,274.64		73,549.65
	 On-Line Banking Bill Payment to Christina Rowe Ref: Fhhs Pay M8	1,322.44		72,227.21
	 On-Line Banking Bill Payment to Lucy Riley Ref: Fhhs Pay M8	1,350.24		70,876.97
	 On-Line Banking Bill Payment to Jessica Nolan Ref: Fhhs Pay M8	1,350.24		69,526.73
	 On-Line Banking Bill Payment to Natacha Parsons Ref: Fhhs Pay M8	1,414.16		68,112.57
	 On-Line Banking Bill Payment to Kelly Matthews Ref: Fhhs Pay M8	1,542.00		66,570.57
	 On-Line Banking Bill Payment to Florence Freeguard Ref: Fhhs Pay M8	1,561.21		65,009.36
	 On-Line Banking Bill Payment to Jordan Mason Ref: Fhhs Pay M8	1,622.74		63,386.62
	 On-Line Banking Bill Payment to Kieran Wash Ref: Fhhs Pay M8	1,720.81		61,665.81
	 On-Line Banking Bill Payment to Omari Aidoo Ref: Fhhs Pay M8	1,825.60		59,840.21
	 On-Line Banking Bill Payment to Melissa Brocklesby Ref: Fhhs Pay M8	1,892.24		57,947.97
	 On-Line Banking Bill Payment to Emma Rudd Ref: Fhhs Pay M8	1,998.66		55,949.31
	 On-Line Banking Bill Payment to Luke Rapley Ref: Fhhs Pay M8	2,026.76		53,922.55
	 On-Line Banking Bill Payment to Charlotte Omeila Ref: Fhhs Pay M8	2,075.36		51,847.19













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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				51,847.19
25 Nov	 On-Line Banking Bill Payment to Sophie Muir- Harri Ref: Fhhs Pay M8	2,164.46		49,682.73
	 On-Line Banking Bill Payment to Constanza Barahona Ref: Fhhs Pay M8	2,288.10		47,394.63
	 On-Line Banking Bill Payment to Louise Denford Ref: Fhhs Pay M8	2,408.76		44,985.87
	 On-Line Banking Bill Payment to Susan Clarke Ref: Fhhs Pay M8	3,005.76		41,980.11
	 On-Line Banking Bill Payment to Andrew Blackaller Ref: Fhhs Pay	246.86		41,733.25
	 On-Line Banking Bill Payment to Amanda Stephens Ref: Fhhs M8 Pay	311.75		41,421.50
	 On-Line Banking Bill Payment to Daniel Jackson Ref: Inv 016	419.25		41,002.25
	 On-Line Banking Bill Payment to Camille Elliott Ref: Fhhs Salary M8	985.62		40,016.63
	 On-Line Banking Bill Payment to Chloe Botterill Ref: Fhhs Pay M8	985.62		39,031.01
	 On-Line Banking Bill Payment to Joanne Kavanagh Ref: Fhhs Pay M8	986.14		38,044.87
	 On-Line Banking Bill Payment to Tracey Budd Ref: Fhhs Pay	1,064.90		36,979.97
	 On-Line Banking Bill Payment to Farrah Obrien Ref: Fhhs Salary M8	1,092.92		35,887.05
	 On-Line Banking Bill Payment to Samantha Burnham Ref: Fhhs Pay M8	1,163.70		34,723.35
	 On-Line Banking Bill Payment to Ileana Cairense Ref: Fhhs Pay M8	1,176.79		33,546.56
	 On-Line Banking Bill Payment to Tracy Penhaligan Ref: Fhhs Pay	1,194.70		32,351.86
	 On-Line Banking Bill Payment to Victoria Woodall Ref: Fhhs Pay	1,237.90		31,113.96
	 On-Line Banking Bill Payment to Katie Thompson Ref: Fhhs Pay M8	1,391.77		29,722.19
	 On-Line Banking Bill Payment to Caroline Snelling Ref: Fhhs Pay M8	1,595.97		28,126.22
	 On-Line Banking Bill Payment to Victoria J Freeman Ref: Fhhs Pay	2,131.76		25,994.46

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				25,994.46
25 Nov	 On-Line Banking Bill Payment to John Williams Ref: Fhhs Salary M8	2,137.08		23,857.38
	 On-Line Banking Bill Payment to Ryan Barnes Ref: Fhhs Pay M8	2,271.26		21,586.12
	 On-Line Banking Bill Payment to Kate Buck Ref: Fhhs Pay M8	2,514.76		19,071.36
	 On-Line Banking Bill Payment to Rebecca Tetley Ref: Fhhs Pay M8	2,677.43		16,393.93
	 Payment to J Rhodes Ref: Fhhs Pay M8	2,228.47		14,165.46
28 Nov	 Direct Debit to O2 Ref: 05988681/001	159.96		14,005.50
	 On-Line Banking Bill Payment to Natalie Wilson Ref: Fhhs	160.00		13,845.50
	 On-Line Banking Bill Payment to Training at Work G Ref: Fountain Hhs	216.00		13,629.50
29 Nov	 On-Line Banking Bill Payment to Ryan Barnes Ref: Fhhs Exps	19.00		13,610.50
	 On-Line Banking Bill Payment to Lucy Riley Ref: Fhhs Pay	25.68		13,584.82
	 On-Line Banking Bill Payment to Katie Thompson Ref: Fhhs Exp	28.89		13,555.93
	 On-Line Banking Bill Payment to Farrah Obrien Ref: Fhhs Salary M8	47.31		13,508.62
	 On-Line Banking Bill Payment to Kieran Wash Ref: Fhhs Exps	50.00		13,458.62
	 On-Line Banking Bill Payment to Louise Lovegrove Ref: Fhhs Pay	97.13		13,361.49
	 On-Line Banking Bill Payment to Margaret Butfield Ref: Expenses	840.30		12,521.19
	 Internet Banking Transfer From Account 40196576 at 20-44-22 Transfer Funds		8,000.00	20,521.19
30 Nov	 Direct Debit to Aviva Ref: 100744091Cci03G003	1,050.73		19,470.46
	 On-Line Banking Bill Payment to Buttons Accounting Ref: Fountain Head	888.00		18,582.46
1 Dec	 Direct Debit to Close-FE Protect Ref: 80044518	730.22		17,852.24
	 Standing Order to Hugh Niven Ref:- Fhhs	641.66		17,210.58

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				17,210.58
1 Dec	 Standing Order to Julie Smith Ref:- Director Fee	2,500.00		14,710.58
	 Standing Order to Peter Birkett Ref:- Directors Fee	4,500.00		10,210.58
	 Standing Order to Tahir Hameed Ref:- Director Fee	5,000.00		5,210.58
	 On-Line Banking Bill Payment to Margaret Butfield Ref: Expenses	324.26		4,886.32
	 On-Line Banking Bill Payment to Topan Fencing Limi Ref: 6290	9,929.80		-5,043.48
	 Direct Credit From Plymouth City Coun		22,780.00	17,736.52
2 Dec	 On-Line Banking Bill Payment to Margaret Butfield Ref: Expenses	299.60		17,436.92
5 Dec	 Commission Charges For The Period 13 Oct /13 Nov	8.50		17,428.42
8 Dec	 Internet Banking Transfer to Account 30693413 at 20-89-56 Loan	40,000.00		-22,571.58
	 Internet Banking Transfer to Account 40196576 at 20-44-22 Mobile-Channel	250,000.00		-272,571.58
	 Direct Credit From Cornwall Council Ref: 207326		286,129.63	13,558.05
	 Internet Banking Transfer From Account 40196576 at 20-44-22 Mobile-Channel		142.31	13,700.36
8 Dec	Balance carried forward			13,700.36
Total Payments/Receipts		502,770.69	458,368.34	

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

Bank of England Base Rate Information

Rate effective from 03 Nov 2022 was 3.000%

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

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0345-605-2345

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Write to us

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– 24 hours

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- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

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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.