

THE DIRECTORS  
CATHALAN UK LTD  
UNIT 2 COOPERS COURT  
COOPERS LANE  
LIVERPOOL  
L33 7UB

## 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 09 October 2024

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#### Business Current Accounts

Business Current Account Statement	£1,319.93
.....	
Sort Code 20-18-93 • Account No 73708160	

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#### Business Savings Accounts

Business Premium Account	£0.00
.....	
Sort Code 20-18-93 • Account No 53443515	












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

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UNIT 2 COOPERS COURT  
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# Your Business Current Account

## At a glance

### 10 Sep - 09 Oct 2024

Date	Description	Money out £	Money in £	Balance £
10 Sep	Start Balance			2,199.25
	 Card Purchase Aldi 19 778 On 09 Sep	2.28		2,196.97
	 Card Payment to WH Lung Liverpool On 09 Sep	156.52		2,040.45
	 Card Payment to Wismettac On 09 Sep	969.00		1,071.45
	 On-Line Banking Bill Payment to Katie Gallagher Ref: Konbimart	55.00		1,016.45
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Delivery	400.00		616.45
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Loan Replay	500.00		116.45
	 Direct Credit From Paymentsense Limit Ref: Dojo10Seploc000001		80.05	196.50
	 Direct Credit From Paymentsense Limit Ref: Dojo10Seploc000002		269.56	466.06
11 Sep	 Card Purchase WH Lung Liverpool On 10 Sep	140.85		325.21
	 Card Payment to Shopify* 272248111 Ireland USD 14.00 On 10 Sep at VISA Exchange Rate 1.31 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.29	11.01		314.20
	 Card Payment to Aldi 19 778 On 10 Sep	7.03		307.17

Continued

Start balance	£2,199.25
Money out	£60,709.58
▶ Commission charges	£38.50
▶ Interest paid	£0.00
Money in	£59,830.26
▶ Loyalty Reward	£7.50
End balance	£1,319.93

















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				307.17
11 Sep	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Loan Replay	100.00		207.17
	 Direct Credit From Paymentsense Limit Ref: Dojo11Seploc000001		27.75	234.92
	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		43.09	278.01
	 Direct Credit From Paymentsense Limit Ref: Dojo11Seploc000002		327.83	605.84
	 Direct Credit From Uber Payments UK L Ref: CS7Ref0Pmn85		428.98	1,034.82
	 Direct Credit From Uber Payments UK L Ref: 3Q7Rpwn8Ppse		1,265.59	2,300.41
12 Sep	 Card Purchase Liverpool CC Parki On 11 Sep	6.00		2,294.41
	 Card Purchase Liverpool County C On 11 Sep	6.10		2,288.31
	 Card Payment to Lucky Fish On 11 Sep	185.00		2,103.31
	 Card Payment to McDonalds On 11 Sep	8.62		2,094.69
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Exrepay	600.00		1,494.69
	 Direct Credit From Paymentsense Limit Ref: Dojo12Seploc000002		256.41	1,751.10
	 Direct Credit From Roofoods Limited		1,490.81	3,241.91
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0030		1,454.45	4,696.36
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0043		2,181.05	6,877.41
13 Sep	 Card Purchase Wembley Park On 12 Sep	3.50		6,873.91
	 Card Payment to Sainsburys Smkts On 12 Sep	75.53		6,798.38
	 Card Payment to McDonalds On 12 Sep	8.62		6,789.76
	 Card Payment to Sainsburys Petrol On 12 Sep	20.00		6,769.76
	 Direct Credit From Paymentsense Limit Ref: Dojo13Seploc000001		78.48	6,848.24























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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				6,848.24
13 Sep	 Direct Credit From Paymentsense Limit Ref: Dojo13Seploc000002		266.20	7,114.44
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea16148642-574004		390.25	7,504.69
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea16197446-574009		481.13	7,985.82
16 Sep	 Direct Debit to E.On Next Ltd Ref: A-8D4520E2-001	1,830.46		6,155.36
	 Direct Debit to Daisy Comms Ltd Ref: Cas07834	53.06		6,102.30
	 Direct Debit to Barclays Ref: 0620A6538261032	1,529.66		4,572.64
	 Card Purchase MCC Parking - Payb On 15 Sep	0.80		4,571.84
	 Card Purchase Sheffield County C On 14 Sep	1.65		4,570.19
	 Card Purchase Leonardo Htl Watfo On 13 Sep	2.00		4,568.19
	 Card Purchase Sainsburys S/Mkts On 14 Sep	2.50		4,565.69
	 Card Purchase MCC Parking - Payb On 15 Sep	2.70		4,562.99
	 Card Purchase Sheffield County C On 14 Sep	3.25		4,559.74
	 Card Purchase Citipark On 13 Sep	4.00		4,555.74
	 Card Purchase U Plus Mart On 14 Sep	5.00		4,550.74
	 Card Purchase Tfl Travel CH On 13 Sep	5.40		4,545.34
	 Card Purchase M6 Toll On 13 Sep	9.70		4,535.64
	 Card Purchase One Home Minimart On 14 Sep	12.78		4,522.86
	 Card Purchase Q Park Chinatown On 13 Sep	50.00		4,472.86
	 Card Purchase ASDA Petrol 4596 On 13 Sep	87.01		4,385.85
	 Card Payment to Tfl Business Bops On 12 Sep	30.00		4,355.85
	 Card Payment to Taipan On 15 Sep	131.50		4,224.35
	 Card Payment to WH Lung Liverpool On 14 Sep	208.20		4,016.15
	 Card Payment to WH Lung Liverpool On 13 Sep	299.28		3,716.87
	 Card Payment to Costco Wholesale # On 13 Sep	554.27		3,162.60

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				3,162.60
16 Sep	 Card Payment to Auntie Anne's On 15 Sep	7.00		3,155.60
	 Card Payment to McDonalds On 13 Sep	8.62		3,146.98
	 Card Payment to McDonalds On 14 Sep	10.38		3,136.60
	 Card Payment to Costco Wholesale # On 13 Sep	28.56		3,108.04
	 On-Line Banking Bill Payment to Katie Gallagher Ref: Ukiyo 15Sep	95.00		3,013.04
	 On-Line Banking Bill Payment to Jack Cavanagh Ref: WK9/09	123.50		2,889.54
	 On-Line Banking Bill Payment to Elorginia de LA PA Ref: Service Fee WK2Sep	257.00		2,632.54
	 On-Line Banking Bill Payment to Katie Gallagher Ref: WK09Sep24Ukiyo	275.00		2,357.54
	 On-Line Banking Bill Payment to Miguel Portillo Ref: WK26Auginv	650.00		1,707.54
	 On-Line Banking Bill Payment to Pennine One Ltd Ref: PN2030	627.30		1,080.24
	 Direct Credit From Paymentsense Limit Ref: Dojo16Seploc000001		116.50	1,196.74
	 Direct Credit From Paymentsense Limit Ref: Dojo15Seploc000001		155.45	1,352.19
	 Direct Credit From Paymentsense Limit Ref: Dojo14Seploc000001		160.05	1,512.24
	 Direct Credit From Paymentsense Limit Ref: Dojo16Seploc000002		264.17	1,776.41
	 Direct Credit From Paymentsense Limit Ref: Dojo14Seploc000002		324.70	2,101.11
	 Direct Credit From Paymentsense Limit Ref: Dojo15Seploc000002		489.11	2,590.22
17 Sep	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		24.12	2,614.34
	 Direct Credit From Paymentsense Limit Ref: Dojo17Seploc000001		213.24	2,827.58
	 Direct Credit From Paymentsense Limit Ref: Dojo17Seploc000002		341.19	3,168.77
18 Sep	 Direct Debit to Propel Finance PLC Ref: PC-98503-36393E7E0	514.95		2,653.82

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				2,653.82
18 Sep	 Card Purchase Nya*Euro Garages L On 17 Sep	1.00		2,652.82
	 Card Purchase WH Lung Liverpool On 17 Sep	389.16		2,263.66
	 Card Payment to Parcelforce Worldw On 17 Sep	204.14		2,059.52
	 Card Payment to McDonalds On 17 Sep	8.62		2,050.90
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: T HO Repay	100.00		1,950.90
	 On-Line Banking Bill Payment to Jfc UK Limited Ref: OE1340962	1,129.04		821.86
	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		178.59	1,000.45
	 Direct Credit From Paymentsense Limit Ref: Dojo18Seploc000001		206.85	1,207.30
	 Direct Credit From Paymentsense Limit Ref: Dojo18Seploc000002		368.81	1,576.11
	 Direct Credit From Uber Payments UK L Ref: Wxaqiot6H5WS		1,332.23	2,908.34
	 Direct Credit From Uber Payments UK L Ref: 8lt9Q1XB274F		245.79	3,154.13
19 Sep	 Direct Debit to Edf Energy Ref: A-0A927AA5-001	587.16		2,566.97
	 Direct Debit to British Gas Busine Ref: 603893290080823000	2,085.40		481.57
	 Direct Debit to H3G Ref: 984045235401100048	69.60		411.97
	 Card Payment to Liverpool County C On 18 Sep	6.10		405.87
	 Card Payment to Sainsburys S/Mkts On 18 Sep	84.11		321.76
	 Card Payment to Bagnall and Morris On 18 Sep	158.93		162.83
	 Card Payment to WH Lung Liverpool On 18 Sep	170.51		-7.68
	 Card Payment to Booker Ltd - 38592 On 18 Sep	214.77		-222.45
	 Card Payment to Gaskells North Wes On 18 Sep	277.02		-499.47
	 Card Payment to Mersey Tunnels On 18 Sep	2.10		-501.57
	 Card Payment to Co-Op Group 190985 On 18 Sep	4.00		-505.57

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-505.57
19 Sep	 Card Payment to Lyan Icertech On 18 Sep	119.76		-625.33
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Exp D D Duck	153.20		-778.53
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Delivery	750.00		-1,528.53
	 On-Line Banking Bill Payment to Siti Chaniago Ref: Chester	990.00		-2,518.53
	 Direct Credit From Paymentsense Limit Ref: Dojo19Seploc000002		470.01	-2,048.52
	 Direct Credit From Roofoods Limited		1,786.45	-262.07
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0031		1,298.30	1,036.23
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0044		1,874.05	2,910.28
20 Sep	 Direct Debit to Water Plus Ref: 7002055522 This Is A New Direct Debit Payment	56.11		2,854.17
	 Direct Debit to Dojouk Ref: Psaakb-GB01539651	239.30		2,614.87
	 Direct Debit to Dojouk Ref: PS0496-GB01539741	88.46		2,526.41
	 Card Payment to Liverpool County C On 19 Sep	6.10		2,520.31
	 Card Payment to Illustrator Ireland On 20 Sep	32.98		2,487.33
	 Card Payment to Amznmktplace*T681I On 19 Sep	34.32		2,453.01
	 Card Payment to Amznmktplace*T601W On 19 Sep	39.88		2,413.13
	 Cash Machine Withdrawal On 20 Sep at 14.35 at Link 632 Prescott Road O	460.00		1,953.13
	 Card Payment to Aldi 19 778 On 19 Sep	3.38		1,949.75
	 Card Payment to WH Lung Liverpool On 19 Sep	95.75		1,854.00
	 Direct Credit From Paymentsense Limit Ref: Dojo20Seploc000001		93.17	1,947.17
	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		103.39	2,050.56
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea16205005-574044		169.31	2,219.87

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
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Balance brought forward from previous page				2,219.87
20 Sep	 Direct Credit From Paymentsense Limit Ref: Dojo20Seploc000002		367.55	2,587.42
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea16254782-574049		605.94	3,193.36
23 Sep	 Direct Debit to Water Plus Ref: 6003084595 This Is A New Direct Debit Payment	195.05		2,998.31
	 Direct Debit to Flanton and Co Ref: YF5Szgk-Accounting	264.00		2,734.31
	 Card Payment to MCC Parking - Payb On 21 Sep	3.10		2,731.21
	 Card Payment to Amznmktplace*T69F8 On 20 Sep	31.62		2,699.59
	 Card Payment to Soho Print On 20 Sep	46.00		2,653.59
	 Card Payment to WH Lung Liverpool On 20 Sep	197.80		2,455.79
	 Card Payment to Kirkby Skips Ltd On 20 Sep	240.00		2,215.79
	 Card Payment to WH Lung Liverpool On 22 Sep	305.37		1,910.42
	 Card Payment to Siteground Hosting On 22 Sep	388.80		1,521.62
	 Card Payment to Costco Wholesale # On 20 Sep	486.48		1,035.14
	 Card Payment to Wismettac On 20 Sep	888.16		146.98
	 Card Payment to Aldi 19 778 On 21 Sep	5.47		141.51
	 Card Payment to Aldi 19 778 On 20 Sep	7.90		133.61
	 Card Payment to McDonalds 1888 On 21 Sep	8.92		124.69
	 Card Payment to New Ying Seafood L On 21 Sep	65.00		59.69
	 On-Line Banking Bill Payment to Katie Gallagher Ref: Ukiyo WK 16Sep2024	222.50		-162.81
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Service Fee	780.00		-942.81
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Expenditure	100.00		-1,042.81
	 On-Line Banking Bill Payment to Mei Fook Choi Ref: Expenditure	100.00		-1,142.81
	 On-Line Banking Bill Payment to Mr Muhammad Chania Ref: Commission	1,000.00		-2,142.81

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,142.81
23 Sep	 Direct Credit From KI NG Ref: Cathalan UK Ltd		24.00	-2,118.81
	 Direct Credit From KI NG Ref: Loan		50.00	-2,068.81
	 Direct Credit From Cathalan UK Limite Ref: Sent From Sumup		94.27	-1,974.54
	 Direct Credit From KI NG Ref: Loan		100.00	-1,874.54
	 Direct Credit From Paymentsense Limit Ref: Dojo23Seploc000001		162.85	-1,711.69
	 Direct Credit From Paymentsense Limit Ref: Dojo22Seploc000001		179.10	-1,532.59
	 Direct Credit From Paymentsense Limit Ref: Dojo21Seploc000001		230.69	-1,301.90
	 Direct Credit From Paymentsense Limit Ref: Dojo23Seploc000002		286.50	-1,015.40
	 Direct Credit From Paymentsense Limit Ref: Dojo22Seploc000002		448.15	-567.25
	 Direct Credit From Paymentsense Limit Ref: Dojo21Seploc000002		461.60	-105.65
	 Direct Credit From Hsu A Ref: Loan Sep22		500.00	394.35
24 Sep	 Direct Debit to E.On Next Ltd Ref: A-F6898DA0-001	43.39		350.96
	 Card Payment to Dpd WL On 23 Sep	68.37		282.59
	 Direct Credit From Paymentsense Limit Ref: Dojo24Seploc000001		52.65	335.24
	 Direct Credit From Paymentsense Limit Ref: Dojo24Seploc000002		256.47	591.71
	 Direct Credit From Hsu A Ref: Loan-Sep23		2,000.00	2,591.71
25 Sep	 Card Payment to Sqsp* Inv150997748 USA On 24 Sep	33.12		2,558.59
	 Card Payment to Dpd WL On 24 Sep	68.37		2,490.22
	 Card Payment to Sainsburys S/Mkts On 24 Sep	19.70		2,470.52
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Expenditure	70.00		2,400.52
	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		102.96	2,503.48


Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				2,503.48
25 Sep	 Direct Credit From Paymentsense Limit Ref: Dojo25Seploc000001		107.90	2,611.38
	 Direct Credit From Paymentsense Limit Ref: Dojo25Seploc000002		370.60	2,981.98
	 Direct Credit From Uber Payments UK L Ref: Pepu9Dsg5XF2		1,474.89	4,456.87
	 Direct Credit From Uber Payments UK L Ref: 1E5O21Mng8K6		543.95	5,000.82
26 Sep	 Card Payment to Dpd WL On 25 Sep	57.57		4,943.25
	 Card Payment to Sainsburys S/Mkts On 25 Sep	10.75		4,932.50
	 Card Payment to Dales of Liverpool On 25 Sep	79.00		4,853.50
	 On-Line Banking Bill Payment to Lyan Packaging Sup Ref: Proforma Inv74456	84.60		4,768.90
	 On-Line Banking Bill Payment to Jack Cavanagh Ref: WK 16 September	193.00		4,575.90
	 Direct Credit From Paymentsense Limit Ref: Dojo26Seploc000001		1.59	4,577.49
	 Direct Credit From Paymentsense Limit Ref: Dojo26Seploc000002		215.85	4,793.34
	 Direct Credit From Roofoods Limited		1,831.79	6,625.13
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0032		1,464.95	8,090.08
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0045		2,022.05	10,112.13
27 Sep	 Card Payment to Liverpool County C On 26 Sep	6.10		10,106.03
	 Card Payment to Amznbusiness*TH2YF Luxembourg On 25 Sep	8.20		10,097.83
	 Card Payment to Amazon* TH86Z09S4 On 25 Sep	39.61		10,058.22
	 Card Payment to Amznbusiness*TH5LD Luxembourg On 26 Sep	47.21		10,011.01
	 Card Payment to Amznbusiness*TH1RL Luxembourg On 26 Sep	47.21		9,963.80
	 Card Payment to Dpd WL On 26 Sep	57.57		9,906.23




















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				9,906.23
27 Sep	 Card Payment to WH Lung Liverpool On 26 Sep	302.28		9,603.95
	 Card Payment to Costco Wholesale # On 26 Sep	453.11		9,150.84
	 Card Payment to Tesco Stores 4839 On 26 Sep	7.20		9,143.64
	 Card Payment to McDonalds On 26 Sep	9.32		9,134.32
	 Card Payment to Aldi 19 778 On 26 Sep	13.12		9,121.20
	 Direct Credit From Paymentsense Limit Ref: Dojo27Seploc000001		91.66	9,212.86
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea16262477-574073		249.87	9,462.73
	 Direct Credit From Paymentsense Limit Ref: Dojo27Seploc000002		296.30	9,759.03
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea16314616-574078		349.45	10,108.48
	 Direct Credit From One Home Minimart Ref: One Home Minimart		1,443.05	11,551.53
30 Sep	 Direct Debit to Veolia ES UK Ltd Ref: 04504501	340.00		11,211.53
	 Card Payment to MCC Parking - Payb On 28 Sep	0.80		11,210.73
	 Card Payment to MCC Parking - Payb On 28 Sep	2.05		11,208.68
	 Card Payment to MCC Parking - Payb On 28 Sep	3.10		11,205.58
	 Card Payment to Uber *Trip On 29 Sep	12.95		11,192.63
	 Card Payment to Dpd WL On 27 Sep	57.57		11,135.06
	 Card Payment to Sainsburys S/Mkts On 28 Sep	75.14		11,059.92
	 Card Payment to Dpd WL On 29 Sep	76.76		10,983.16
	 Card Payment to Wwww.lwoca.Co.UK On 27 Sep	6,839.06		4,144.10
	 Cash Machine Withdrawal On 28 Sep at 18.44 at Link 632 Prescot Road O	750.00		3,394.10
	 Card Payment to Aldi 19 778 On 29 Sep	1.49		3,392.61
	 Card Payment to Aldi 19 778 On 27 Sep	4.17		3,388.44






















Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				3,388.44
30 Sep	 Card Payment to Sip Car Parks Limi On 28 Sep	5.00		3,383.44
	 Card Payment to Sainsburys S/Mkts On 27 Sep	7.80		3,375.64
	 Card Payment to Aldi 19 778 On 29 Sep	10.25		3,365.39
	 Card Payment to Aldi 19 778 On 28 Sep	13.16		3,352.23
	 Card Payment to Aldi 19 778 On 29 Sep	14.21		3,338.02
	 Card Payment to Home Bargains Axis On 27 Sep	14.34		3,323.68
	 Card Payment to Morr Liverpool Spe On 26 Sep	15.01		3,308.67
	 Card Payment to WH Lung Manchester On 28 Sep	45.75		3,262.92
	 Card Payment to Sainsburys Petrol On 27 Sep	90.84		3,172.08
	 Card Payment to WH Lung Liverpool On 27 Sep	300.96		2,871.12
	 Card Payment to Ikea Ltd 140 Warri On 27 Sep	453.00		2,418.12
	 On-Line Banking Bill Payment to Faiz Chaniago Ref: Chester	750.00		1,668.12
	 On-Line Banking Bill Payment to Qihong WU Ref: Loan Repayment	1,000.00		668.12
	 On-Line Banking Bill Payment to Katie Gallagher Ref: WK 23 Sept	85.00		583.12
	 Direct Credit From Paymentsense Limit Ref: Dojo30Seploc000001		86.75	669.87
	 Direct Credit From Paymentsense Limit Ref: Dojo29Seploc000001		249.09	918.96
	 Direct Credit From Paymentsense Limit Ref: Dojo28Seploc000001		257.03	1,175.99
	 Direct Credit From Paymentsense Limit Ref: Dojo30Seploc000002		326.45	1,502.44
	 Direct Credit From Paymentsense Limit Ref: Dojo28Seploc000002		385.51	1,887.95
	 Direct Credit From Paymentsense Limit Ref: Dojo29Seploc000002		607.15	2,495.10
1 Oct	 Direct Debit to Propel Finance PLC Ref: PC-71150-Aad5FB857	943.04		1,552.06





















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Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				1,552.06
1 Oct	 Direct Debit to EE Limited Ref: Q29386838556913619	28.39		1,523.67
	 Card Payment to Uber *Trip On 30 Sep	11.90		1,511.77
	 Card Payment to Adobe Ireland On 01 Oct	67.18		1,444.59
	 Card Payment to WH Lung Liverpool On 30 Sep	194.79		1,249.80
	 Card Payment to Wismettac On 30 Sep	476.00		773.80
	 Cash Machine Withdrawal On 30 Sep at 20.47 at Cardtronics UK Ltd Liverpool OS 915	750.00		23.80
	 Card Payment to Aldi 19 778 On 30 Sep	5.78		18.02
	 Card Payment to Kfc On 30 Sep	17.26		0.76
	 On-Line Banking Bill Payment to Jack Cavanagh Ref: WK23Sep	186.00		-185.24
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Service Fee	780.00		-965.24
	 On-Line Banking Bill Payment to Fibre Safe Limited Ref: Liv2724/9692	450.00		-1,415.24
	 On-Line Banking Bill Payment to KI Wai NG Monzo Ref: Repayment	1,900.00		-3,315.24
	 Direct Credit From Paymentsense Limit Ref: Dojo01Octloc000001		47.26	-3,267.98
	 Direct Credit From Viva Wallet.Com LT Ref: 8DC53F6B645D44639B		283.39	-2,984.59
	 Direct Credit From Paymentsense Limit Ref: Dojo01Octloc000002		356.91	-2,627.68
	 Direct Credit From KI NG Ref: Loan		780.00	-1,847.68
	 Direct Credit From Zumi Market Ref: Misu Misu000016		2,048.15	200.47
2 Oct	 Card Payment to Gsuite_Cathalan.Co Ireland On 01 Oct	86.82		113.65
	 Card Payment to McDonalds On 01 Oct	9.32		104.33
	 Card Payment to McDonalds On 01 Oct	10.38		93.95
	 Card Payment to WH Lung Liverpool On 01 Oct	80.28		13.67

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				13.67
2 Oct	 On-Line Banking Bill Payment to Reparo Finance Ltd Ref: Inv 0156	1,500.00		-1,486.33
	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		70.08	-1,416.25
	 Direct Credit From Paymentsense Limit Ref: Dojo02Octloc000001		118.20	-1,298.05
	 Direct Credit From Paymentsense Limit Ref: Dojo02Octloc000002		384.01	-914.04
	 Direct Credit From Uber Payments UK L Ref: UB8P7238U68G		488.63	-425.41
	 Direct Credit From Uber Payments UK L Ref: 9VN55Xcdj307		1,688.72	1,263.31
3 Oct	 Card Payment to Liverpool County C On 02 Oct	2.50		1,260.81
	 Card Payment to Liverpool County C On 02 Oct	2.50		1,258.31
	 Card Payment to Giffgaff On 03 Oct	10.00		1,248.31
	 Card Payment to Equifax Ltd On 02 Oct	14.95		1,233.36
	 Card Payment to Amznbusiness*TA9of On 02 Oct	118.26		1,115.10
	 Card Payment to Kirkby Skips Ltd On 02 Oct	240.00		875.10
	 Card Payment to Parcelforce Worldw On 02 Oct	169.85		705.25
	 On-Line Banking Bill Payment to Mr Muhammad Chania Ref: Chester	1,500.00		-794.75
	 Direct Credit From Paymentsense Limit Ref: Dojo03Octloc000002		429.55	-365.20
	 Direct Credit From Roofoods Limited		1,938.02	1,572.82
	 Direct Credit From CG Ancoat Ltd SW F Ref: Gsan0033		1,267.50	2,840.32
	 Direct Credit From CG Deansg Ltd SW F Ref: Gsdg0046		1,943.70	4,784.02
4 Oct	 Direct Debit to British Gas Ref: BGL0165843-0156700	405.95		4,378.07
	 Direct Debit to Close-Businesscomp Ref: 82271371	696.51		3,681.56
	 Card Payment to Liverpool County C On 03 Oct	2.50		3,679.06

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				3,679.06
4 Oct	 Card Payment to Liverpool County C On 03 Oct	2.50		3,676.56
	 Card Payment to Amazon* to5LO3OB4 On 03 Oct	97.98		3,578.58
	 Card Payment to WH Lung Liverpool On 03 Oct	314.85		3,263.73
	 Card Payment to Costco Wholesale # On 03 Oct	450.26		2,813.47
	 Card Payment to Tesco Stores 4839 On 03 Oct	2.60		2,810.87
	 Card Payment to Tesco Stores 4839 On 03 Oct	3.60		2,807.27
	 Card Payment to McDonalds On 03 Oct	7.12		2,800.15
	 Card Payment to Aldi 19 778 On 03 Oct	20.28		2,779.87
	 On-Line Banking Bill Payment to Helmand Shah Ref: Delwk30Sep4DS	240.00		2,539.87
	 On-Line Banking Bill Payment to Maylin Sung Ref: Training	240.00		2,299.87
	 On-Line Banking Bill Payment to Diqi Liu Ref: Wages	593.00		1,706.87
	 On-Line Banking Bill Payment to Lydia LY Ref: WK19/08 4 Wks	662.00		1,044.87
	 On-Line Banking Bill Payment to A S Hsu Ref: Repayment	876.48		168.39
	 On-Line Banking Bill Payment to Morecrofts Llp Ref: Cathalan UK Ltd	1,287.00		-1,118.61
	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		37.44	-1,081.17
	 Direct Credit From Paymentsense Limit Ref: Dojo04Octloc000001		127.71	-953.46
	 Direct Credit From Paymentsense Limit Ref: Dojo04Octloc000002		435.36	-518.10
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea16372570-574116		439.96	-78.14
	 Direct Credit From Just Eat.Co.UK Lim Ref: Jea16321024-574111		447.44	369.30
	 Direct Credit From Chun PO Hong Ref: Whl 000015		1,585.55	1,954.85
7 Oct	 Card Payment to Liverpool County C On 04 Oct	1.30		1,953.55

Continued








Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				1,953.55
7 Oct	 Card Payment to Liverpool County C On 04 Oct	2.50		1,951.05
	 Card Payment to Mnk*Mersey Gateway On 05 Oct	4.00		1,947.05
	 Card Payment to Google *Youtube On 04 Oct	10.99		1,936.06
	 Card Payment to Amznmktplace*to8PM On 04 Oct	10.99		1,925.07
	 Card Payment to Costco Wholesale # On 06 Oct	318.44		1,606.63
	 Card Payment to WH Lung Liverpool On 04 Oct	336.76		1,269.87
	 Card Payment to WH Lung Liverpool On 06 Oct	405.56		864.31
	 Card Payment to McDonalds 1888 On 06 Oct	7.43		856.88
	 Card Payment to McDonalds On 04 Oct	8.82		848.06
	 Card Payment to Esso Larkhill On 06 Oct	45.02		803.04
	 Card Payment to Lucky Fish On 04 Oct	76.00		727.04
	 Card Payment to Sainsburys Petrol On 05 Oct	87.12		639.92
	 Commission Charges For The Period 13 Aug /12 Sep	38.50		601.42
	 On-Line Banking Bill Payment to Jack Cavanagh Ref: WK 30/09	133.00		468.42
	 On-Line Banking Bill Payment to Helmand Shah Ref: Delwk30Sep3DS	180.00		288.42
	 On-Line Banking Bill Payment to Miguel Portillo Ref: Service Fee	780.00		-491.58
	 Direct Credit From Paymentsense Limit Ref: Dojo07Octloc000001		136.90	-354.68
	 Direct Credit From Paymentsense Limit Ref: Dojo05Octloc000001		154.12	-200.56
	 Direct Credit From KI NG Ref: Cathalan UK Ltd		200.00	-0.56
	 Direct Credit From Paymentsense Limit Ref: Dojo06Octloc000001		209.44	208.88
	 Direct Credit From Paymentsense Limit Ref: Dojo07Octloc000002		336.45	545.33
	 Direct Credit From Paymentsense Limit Ref: Dojo05Octloc000002		366.60	911.93

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				911.93
7 Oct	 Direct Credit From Paymentsense Limit Ref: Dojo06Octloc000002		488.61	1,400.54
	 Business Banking Loyalty Reward For Period 13 Aug - 12 Sep		7.50	1,408.04
	 Direct Credit From Ejoy Asian F Ref: Ejoy0011		1,311.15	2,719.19
8 Oct	 Direct Debit to British Gas Ref: BGL0266503-0254832	6.56		2,712.63
	 Card Payment to WH Lung Liverpool On 07 Oct	175.80		2,536.83
	 Card Payment to Costco Wholesale # On 07 Oct	282.19		2,254.64
	 Card Payment to Wismettac On 07 Oct	476.00		1,778.64
	 Card Payment to McDonalds On 07 Oct	9.32		1,769.32
	 On-Line Banking Bill Payment to Katie Gallagher Ref: WK 30 Sept	320.00		1,449.32
	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		16.32	1,465.64
	 Direct Credit From Paymentsense Limit Ref: Dojo08Octloc000001		95.97	1,561.61
	 Direct Credit From Paymentsense Limit Ref: Dojo08Octloc000002		433.07	1,994.68
	 Direct Credit From One Home Minimart Ref: One Home Minimart		1,038.80	3,033.48
	 Refund From Dpd WL On 07 Oct		19.19	3,052.67
9 Oct	 Direct Debit to BT Group PLC Ref: GP01026268-000026	51.78		3,000.89
	 Card Payment to Www.Enviropack.Org On 08 Oct	239.80		2,761.09
	 Card Payment to Kirkby Skips Ltd On 08 Oct	240.00		2,521.09
	 Card Payment to American Express On 08 Oct	2,000.00		521.09
	 On-Line Banking Bill Payment to Helmand Shah Ref: WK7Oct 2Days+	160.00		361.09
	 On-Line Banking Bill Payment to Dost M Momand Ref: Training	220.00		141.09
	 On-Line Banking Bill Payment to Helmand Shah Ref: Del 09102024	80.00		61.09
	 On-Line Banking Bill Payment to Emris Services Ref: Inv-2714	144.00		-82.91

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-82.91
9 Oct	 On-Line Banking Bill Payment to Unit 3 Design Stud Ref: Jacky	540.00		-622.91
	 On-Line Banking Bill Payment to HO Cheung Lam Ref: Loan Replay	600.00		-1,222.91
	 Direct Credit From The Good Till Co L Ref: Goodeats /Payer AC		82.41	-1,140.50
	 Direct Credit From Paymentsense Limit Ref: Dojo09Octloc000001		171.31	-969.19
	 Direct Credit From Paymentsense Limit Ref: Dojo09Octloc000002		338.56	-630.63
	 Direct Credit From Uber Payments UK L Ref: H1H71F7Txlqu		479.27	-151.36
	 Direct Credit From Uber Payments UK L Ref: 8S3I2IJ6Oszo		1,471.29	1,319.93
9 Oct	Balance carried forward			1,319.93
Total Payments/Receipts		60,709.58	59,830.26	

**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 01 Aug 2024 was	5.000%
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### Dispute resolution

**If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.**

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

### Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

#### What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

#### What can you do to help avoid or limit an unarranged overdraft?

**Get In Touch.** If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

**Register for Text Alerts.** Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/business-banking/ways-to-bank/mobile-banking](http://barclays.co.uk/business-banking/ways-to-bank/mobile-banking) for more information. Terms and conditions apply.

**Go online for more support.** For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit [barclays.co.uk/business-banking/borrow](http://barclays.co.uk/business-banking/borrow). For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

### Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at [barclays.co.uk/business-banking](http://barclays.co.uk/business-banking).

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

### Online

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

### On the phone

**0345-605-2345**

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

### Write to us

**Barclays,  
Leicester  
LE87 2BB**

### Your branch

**LEICESTER,  
LE87 2BBB**

### 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/BarclaysBusinessBanking](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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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.

# Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank <sup>2</sup>  The following trading names are part of Barclays:  Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank's failure:	10 working days. <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU  Tel: 0800 678 1100 or 020 7741 4100 email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

## Additional information

### <sup>1</sup>Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup>General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### <sup>3</sup>Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

#### **<sup>4</sup>Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

#### **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund<sup>1</sup>
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company<sup>5</sup> refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3

**You can get this in Braille, large print or audio by calling 0800 400 100\* (via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](http://barclays.co.uk/accessibleservices)**

#### **Call monitoring and charges information**

To keep a high quality of service, your call may be monitored or recorded for training and security.

\*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. 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 have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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