

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 17 December 2021

Business Current Accounts

| | |
|--|------------|
| Business Current Account Statement | -£6,912.45 |
| | |
| Sort Code 20-03-84 • Account No 93638197 | |

Business Savings Accounts

| | |
|--|-------|
| Business Premium Account | £0.00 |
| | |
| Sort Code 20-03-84 • Account No 83655938 | |














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

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Your Business Current Account

At a glance



















20 Nov - 17 Dec 2021

| Date | Description | Money out £ | Money in £ | Balance £ |
|--------|---|-------------|------------|-----------|
| 20 Nov | Start Balance | | | -318.25 |
| 22 Nov |  Card Payment to Sainsbury's S/Mkt On 19 Nov | 106.84 | | -425.09 |
| |  Card Payment to Lloyds at Sainsbur On 21 Nov | 0.89 | | -425.98 |
| |  Card Payment to Sainsbury's S/Mkt On 21 Nov | 41.15 | | -467.13 |
| |  Card Payment to Texaco Worths Moto On 21 Nov | 53.08 | | -520.21 |
| |  On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages | 20.00 | | -540.21 |
| |  On-Line Banking Bill Payment to Arthur Irvine Ref: Crown Inn | 190.00 | | -730.21 |
| |  On-Line Banking Bill Payment to Bakers Butcher Ref: Crown Inn | 693.46 | | -1,423.67 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 930.51 | -493.16 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,083.14 | 589.98 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,520.72 | 2,110.70 |
| 23 Nov |  Direct Debit to Unicom Ref: 932536 | 64.10 | | 2,046.60 |
| |  On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages | 50.00 | | 1,996.60 |
| |  On-Line Banking Bill Payment to Briarland Ref: Crown Inn | 52.50 | | 1,944.10 |




















Continued

| | |
|----------------------|------------|
| Start balance | -£318.25 |
| Money out | £50,395.42 |
| ▶ Commission charges | £131.76 |
| ▶ Interest paid | £73.94 |
| Money in | £43,801.22 |
| ▶ Loyalty Reward | £15.43 |
| End balance | -£6,912.45 |
























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 | | | | 1,944.10 |
| 23 Nov |  On-Line Banking Bill Payment to Marcus Gibson Ref: Crown Inn | 200.00 | | 1,744.10 |
| |  On-Line Banking Bill Payment to B Bradshaw Ref: Crown Wages | 369.75 | | 1,374.35 |
| |  Direct Credit From Matthew Salisbury | | 5.00 | 1,379.35 |
| |  Direct Credit From American Express P Ref: AX8312784168 | | 78.15 | 1,457.50 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 654.71 | 2,112.21 |
| 24 Nov |  Direct Debit to Inn Express Ltd Ref: Crow02 | 220.28 | | 1,891.93 |
| |  On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages | 100.00 | | 1,791.93 |
| |  On-Line Banking Bill Payment to Oxford Commercial Ref: Crown Inn Enstone | 160.80 | | 1,631.13 |
| |  On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment | 500.00 | | 1,131.13 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 366.20 | 1,497.33 |
| 25 Nov |  Direct Debit to Gocardless Ref: Resdiary-Rdzn7Qcf9 | 38.63 | | 1,458.70 |
| |  Card Payment to Texaco Worths Moto On 24 Nov | 55.67 | | 1,403.03 |
| |  On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment | 500.00 | | 903.03 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 885.40 | 1,788.43 |
| 26 Nov |  On-Line Banking Bill Payment to Finlay Beggin Ref: Crown Wages | 233.75 | | 1,554.68 |
| |  On-Line Banking Bill Payment to Maya Williams Ref: Crown Wages | 318.90 | | 1,235.78 |
| |  On-Line Banking Bill Payment to Aimee Bronock Ref: Crown Wages | 386.66 | | 849.12 |
| |  On-Line Banking Bill Payment to Wendy Sinclair Ref: Crown Wages | 418.20 | | 430.92 |
| |  On-Line Banking Bill Payment to Gethin Collins Ref: Crown Wages | 432.69 | | -1.77 |
| |  On-Line Banking Bill Payment to Magdalena Frackowi Ref: Wages | 893.77 | | -895.54 |











Continued

| Date | Description | Money out £ | Money in £ | Balance £ |
|--|---|-------------|------------|------------|
| Balance brought forward from previous page | | | | -895.54 |
| 26 Nov |  On-Line Banking Bill Payment to Thomas Thorne Ref: Crown Wages | 1,079.15 | | -1,974.69 |
| |  On-Line Banking Bill Payment to Jade Clark Ref: Crown Wages | 1,145.68 | | -3,120.37 |
| |  On-Line Banking Bill Payment to Nicole Chappell Ref: Crown Wages | 1,245.81 | | -4,366.18 |
| |  On-Line Banking Bill Payment to Elyssa Carcagni Ref: Crown Wages | 1,348.16 | | -5,714.34 |
| |  On-Line Banking Bill Payment to Daniela Tufa Ref: Crown Wages | 1,579.43 | | -7,293.77 |
| |  On-Line Banking Bill Payment to Katrina Osborne Ref: Crown Wages | 1,690.36 | | -8,984.13 |
| |  On-Line Banking Bill Payment to Thomas Clavier Ref: Crown Wages | 2,544.78 | | -11,528.91 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 361.03 | -11,167.88 |
| |  Refund From Cookinglife B.V. Netherlands EUR 7.99 On 04 Nov at VISA Exchange Rate 1.19 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.18 | | 6.53 | -11,161.35 |
| |  Internet Banking Transfer From Account 13876950 at 20-03-84 to Be Paid Back | | 1,530.00 | -9,631.35 |
| 29 Nov |  Direct Debit to O2 Ref: Ged56152476 | 40.47 | | -9,671.82 |
| |  Direct Debit to O2 Ref: Ged58906670 | 20.20 | | -9,692.02 |
| |  Card Payment to Co-Operative Food On 27 Nov | 21.27 | | -9,713.29 |
| |  On-Line Banking Bill Payment to Pot of What Ref: Crown Enstone | 55.50 | | -9,768.79 |
| |  On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235 | 87.40 | | -9,856.19 |
| |  On-Line Banking Bill Payment to Wattle Hill Farm Ref: Crown Inn | 90.00 | | -9,946.19 |
| |  On-Line Banking Bill Payment to Gill + Co Ironmong Ref: Crown Inn | 95.00 | | -10,041.19 |
| |  On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages | 100.00 | | -10,141.19 |
| |  On-Line Banking Bill Payment to Sabre Electrical S Ref: in845 | 140.00 | | -10,281.19 |

Continued

| Date | Description | Money out £ | Money in £ | Balance £ |
|--|---|-------------|------------|------------|
| Balance brought forward from previous page | | | | -10,281.19 |
| 29 Nov |  On-Line Banking Bill Payment to The DIY Man Oxford Ref: Crown Inn | 162.00 | | -10,443.19 |
| |  On-Line Banking Bill Payment to Epic Beers Ltd Ref: Crown Inn OX7 | 192.00 | | -10,635.19 |
| |  On-Line Banking Bill Payment to Oriel Ref: Jvfn176292021 | 203.88 | | -10,839.07 |
| |  On-Line Banking Bill Payment to Bramley Products Ref: BB14628 | 557.76 | | -11,396.83 |
| |  On-Line Banking Bill Payment to MN Stocktaking Ref: Crown Enstone | 780.00 | | -12,176.83 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 671.55 | -11,505.28 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,019.01 | -10,486.27 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,415.71 | -9,070.56 |
| 30 Nov |  Direct Debit to NFU Mutual Ins-BC Ref: 002176037 | 413.13 | | -9,483.69 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 144.00 | -9,339.69 |
| 1 Dec |  Direct Debit to Inn Express Ltd Ref: Crow02 | 174.82 | | -9,514.51 |
| |  Direct Debit to Gocardless Ref: Eposnowltd-Pmx2Gtp | 99.60 | | -9,614.11 |
| |  Direct Debit to Nest Ref: It000004859052 | 571.85 | | -10,185.96 |
| |  Direct Debit to BG Business Ref: 603011134030221000 | 140.00 | | -10,325.96 |
| |  Card Payment to Amznmktplace Amazo On 29 Nov | 3.79 | | -10,329.75 |
| |  Card Payment to Gill & Co On 30 Nov | 130.95 | | -10,460.70 |
| |  Card Payment to QD Chipping Norton On 30 Nov | 34.96 | | -10,495.66 |
| |  Card Payment to Johnson Cleaners U On 30 Nov | 65.00 | | -10,560.66 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 579.25 | -9,981.41 |
| |  Unpaid Direct Debit Nest It000004859052 | | 571.85 | -9,409.56 |
| |  Deposit at Barclays Chipping Norton 43 | | 1,190.00 | -8,219.56 |
| |  Internet Banking Transfer From Account 13876950 at 20-03-84 Mobile-Channel | | 3.00 | -8,216.56 |
| 2 Dec |  Card Payment to Amznmktplace On 01 Dec | 13.98 | | -8,230.54 |






















Continued

| Date | Description | Money out £ | Money in £ | Balance £ |
|--|---|-------------|------------|------------|
| Balance brought forward from previous page | | | | -8,230.54 |
| 2 Dec |  Card Payment to Indeed Tel+3531254 Ireland On 01 Dec | 37.38 | | -8,267.92 |
| |  Card Payment to QD Chipping Norton On 01 Dec | 89.79 | | -8,357.71 |
| |  On-Line Banking Bill Payment to R Wilson Ref: Victoria | 100.00 | | -8,457.71 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,280.56 | -7,177.15 |
| 3 Dec |  Direct Debit to HMRC Ndds Ref: 890041337763543851 | 2,216.74 | | -9,393.89 |
| |  On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235 | 42.55 | | -9,436.44 |
| |  On-Line Banking Bill Payment to Blue Smarty Ref: G + V Irvine Ltd | 48.00 | | -9,484.44 |
| |  On-Line Banking Bill Payment to Eviivo Ltd Ref: Thecrown10 | 112.80 | | -9,597.24 |
| |  On-Line Banking Bill Payment to KG Smith Ref: Cro0084B | 337.50 | | -9,934.74 |
| |  On-Line Banking Bill Payment to Seldram Supplies Ref: C071 Crown Enstone | 346.66 | | -10,281.40 |
| |  On-Line Banking Bill Payment to Kingfisher Ref: Crow186 | 365.61 | | -10,647.01 |
| |  On-Line Banking Bill Payment to Officeworx Ref: Crow01 | 369.36 | | -11,016.37 |
| |  On-Line Banking Bill Payment to Savona Ref: G V Irvine Ltd | 431.85 | | -11,448.22 |
| |  On-Line Banking Bill Payment to Chadlington Brewer Ref: Crown Inn Enstone | 548.16 | | -11,996.38 |
| |  On-Line Banking Bill Payment to Ellis of Richmond Ref: Crown Inn | 1,161.20 | | -13,157.58 |
| |  On-Line Banking Bill Payment to Arthur David Ref: The Crown Inn18595 | 1,188.32 | | -14,345.90 |
| |  On-Line Banking Bill Payment to Wenn Townsend Ref: 04027 42793 | 2,701.00 | | -17,046.90 |
| |  On-Line Banking Bill Payment to Hooknorton Brewery Ref: Cich04 | 4,045.11 | | -21,092.01 |
| |  Direct Credit From American Express P Ref: AX8312784168 | | 6.10 | -21,085.91 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 863.70 | -20,222.21 |























Continued

| Date | Description | Money out £ | Money in £ | Balance £ |
|--|--|-------------|------------|------------|
| Balance brought forward from previous page | | | | -20,222.21 |
| 3 Dec |  Direct Credit From Booking.Com BV Ref: No.L7V5Bjq9P44Rwrj | | 11,507.82 | -8,714.39 |
| |  Rejection: Officeworx Ref: Crow01 Payee Bank Response: Account Closed | | 369.36 | -8,345.03 |
| 6 Dec |  Direct Debit to Gocardless Ref: Resdiary-Rdzn7Qcf9 | 106.80 | | -8,451.83 |
| |  Direct Debit to Barclays Ref: 0520A6538054192 | 936.07 | | -9,387.90 |
| |  Card Payment to Amazon.Co.UK*RW0YK On 05 Dec | 5.79 | | -9,393.69 |
| |  Card Payment to Amznmktplace On 05 Dec | 6.99 | | -9,400.68 |
| |  Card Payment to Amznmktplace Amazo On 04 Dec | 34.99 | | -9,435.67 |
| |  Card Payment to The Kings Head Inn On 05 Dec | 400.00 | | -9,835.67 |
| |  Interest Charged For The Period 13 Oct - 14 Nov | 73.94 | | -9,909.61 |
| |  Commission Charges For The Period 13 Oct /14 Nov | 131.76 | | -10,041.37 |
| |  Internet Banking Transfer to Account 83655938 at 20-03-84 Mobile-Channel | 7.31 | | -10,048.68 |
| |  On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment | 400.00 | | -10,448.68 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,332.02 | -9,116.66 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,580.60 | -7,536.06 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 2,348.72 | -5,187.34 |
| |  AFTS Receipt From Chartwell Manage 149989 Lionel Cou | | 444.00 | -4,743.34 |
| |  Business Banking Loyalty Reward For Period 13 Oct - 14 Nov | | 15.43 | -4,727.91 |
| 7 Dec |  Direct Debit to Wod Ndr DD Ref: 03 90162710 This Is A New Direct Debit Payment | 535.00 | | -5,262.91 |
| |  Direct Debit to Gigaclear PLC Ref: C088848 | 170.94 | | -5,433.85 |
| |  Card Payment to Amznmktplace On 06 Dec | 6.99 | | -5,440.84 |
| |  On-Line Banking Bill Payment to Rapture and Wright Ref: Irvine | 117.00 | | -5,557.84 |
| |  On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment | 500.00 | | -6,057.84 |




Continued

| Date | Description | Money out £ | Money in £ | Balance £ |
|--|---|-------------|------------|-----------|
| Balance brought forward from previous page | | | | -6,057.84 |
| 7 Dec |  Direct Credit From American Express P Ref: AX8312784168 | | 26.18 | -6,031.66 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 540.80 | -5,490.86 |
| 8 Dec |  Direct Debit to Inn Express Ltd Ref: Crow02 | 385.88 | | -5,876.74 |
| |  On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages | 61.05 | | -5,937.79 |
| |  On-Line Banking Bill Payment to Grundon Ref: Wmc015865 | 416.25 | | -6,354.04 |
| |  On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment | 500.00 | | -6,854.04 |
| |  On-Line Banking Bill Payment to The Paperwork Team Ref: Victoria Irvine | 885.00 | | -7,739.04 |
| |  On-Line Banking Bill Payment to Ackerman and Niece Ref: 1005505 | 1,614.01 | | -9,353.05 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 171.70 | -9,181.35 |
| 9 Dec |  Direct Debit to Nest Ref: It000004859052 | 571.85 | | -9,753.20 |
| |  On-Line Banking Bill Payment to R Wilson Ref: Victoria | 85.00 | | -9,838.20 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,217.21 | -8,620.99 |
| 10 Dec |  Direct Debit to Xero UK Ltd Ref: L47Ryo9Gij0BF1Alyj | 70.62 | | -8,691.61 |
| |  Card Payment to Amznmktplace Amazo On 08 Dec | 5.98 | | -8,697.59 |
| |  On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages | 40.00 | | -8,737.59 |
| |  On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment | 500.00 | | -9,237.59 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 872.72 | -8,364.87 |
| 13 Dec |  Card Payment to Sainsbury's S/Mkt On 12 Dec | 108.13 | | -8,473.00 |
| |  Card Payment to Middle Barton Stor On 11 Dec | 6.95 | | -8,479.95 |
| |  On-Line Banking Bill Payment to Archie Irvine Ref: Crown Wages | 100.00 | | -8,579.95 |
| |  On-Line Banking Bill Payment to Masterselection LT Ref: Crown Inn | 380.00 | | -8,959.95 |

Continued

| Date | Description | Money out £ | Money in £ | Balance £ |
|--|--|-------------|------------|------------|
| Balance brought forward from previous page | | | | -8,959.95 |
| 13 Dec |  On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment | 500.00 | | -9,459.95 |
| |  On-Line Banking Bill Payment to Churches Fire Ref: CU028449 | 1,354.67 | | -10,814.62 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 735.30 | -10,079.32 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,566.28 | -8,513.04 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,675.25 | -6,837.79 |
| 14 Dec |  Direct Debit to American Express P Ref: PA12784168 | 3.72 | | -6,841.51 |
| |  Direct Debit to Barclays Prtnr Fin Ref: 300 0120 483751 517 | 18.70 | | -6,860.21 |
| |  Direct Debit to Fdms Ref: 510762859 Svcchg | 199.34 | | -7,059.55 |
| |  On-Line Banking Bill Payment to Sabre Electrical S Ref: Crown Inn | 207.00 | | -7,266.55 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 93.90 | -7,172.65 |
| |  Direct Credit From American Express P Ref: AX8312784168 | | 283.75 | -6,888.90 |
| 15 Dec |  Direct Debit to Inn Express Ltd Ref: Crow02 | 372.45 | | -7,261.35 |
| |  On-Line Banking Bill Payment to Marks Cotswold Bak Ref: Crown Inn 0235 | 39.70 | | -7,301.05 |
| |  On-Line Banking Bill Payment to Bakers Butcher Ref: Crown Inn | 211.20 | | -7,512.25 |
| |  On-Line Banking Bill Payment to Stalbridge Ref: BIng 0010030476 | 1,591.76 | | -9,104.01 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 60.90 | -9,043.11 |
| 16 Dec |  Direct Debit to Gocardless Ref: Eposnowltd-Pmx2Gtp | 30.00 | | -9,073.11 |
| |  On-Line Banking Bill Payment to Wilkinson Chimney Ref: Crown Inn | 64.00 | | -9,137.11 |
| |  On-Line Banking Bill Payment to Pest Solutions Ref: Crown Enstone | 256.00 | | -9,393.11 |
| |  On-Line Banking Bill Payment to Irvine Directors L Ref: Loan Repayment | 500.00 | | -9,893.11 |
| |  On-Line Banking Bill Payment to The Paperwork Team Ref: Victoria Irvine | 795.00 | | -10,688.11 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 1,168.64 | -9,519.47 |

Continued

| Date | Description | Money out £ | Money in £ | Balance £ |
|--|--|-------------|------------|-----------|
| Balance brought forward from previous page | | | | -9,519.47 |
| 16 Dec |  Deposit at Barclays Chipping Norton 44 | | 1,690.00 | -7,829.47 |
| 17 Dec |  Card Payment to Amazon.Co.UK*2H8RS On 16 Dec | 17.50 | | -7,846.97 |
| |  Direct Credit From First Data Ref: Fdms 510762859 | | 934.52 | -6,912.45 |
| 17 Dec | Balance carried forward | | | -6,912.45 |
| Total Payments/Receipts | | 50,395.42 | 43,801.22 | |

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

Debit interest rates – the rate you pay when your account is overdrawn

Current rates Correct at the time of printing
Effective from 16 Dec 2021

| Balance | Rate % |
|---|---------|
| ▶ £1 to £10,000 14.830% above Bank Of England Base Rate | 15.080% |
| ▶ over £10,000 0.000% above Unarranged Borrowing Rate | 29.500% |

The Bank Of England Base Rate is 0.250%

The Unarranged Borrowing Rate is 29.500%

Previous Debit Interest Rates

Rates effective from 17 May 2021 to 15 Dec 2021
were

BANK OF ENGLAND BASE
RATE

0.100%

| Balance | Rate % |
|---|---------|
| ▶ -£1 to -£10,000 14.830% Above Bank of England Base Rate | 14.930% |
| ▶ Over -£10,000 0.000% Above Unarranged Borrowing Rate | 29.500% |

Bank of England Base Rate Information

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

If we have agreed with you that your overdraft interest rate tracks Bank of England Base Rate, you should interpret any reference to "Barclays Base Rate" in this statement as if it read "Bank of England Base Rate".

Dispute resolution

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

Important information about compensation arrangements

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

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

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

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

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

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

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

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

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

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

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

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

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

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

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

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

Interest

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

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

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

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

Online

barclays.co.uk

On the phone

0345-605-2345

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

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

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

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

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

Using your debit card in the UK and abroad

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

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

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

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

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

Getting information from Barclays

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

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

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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.