

DAVID JOHN MORRIS  
MOORLANDS (UK) LIMITED  
UNIT 21  
BROWN LEES ROAD IND ESTATE  
FORGE LANE  
KNYPERSLEY STOKE ON TREN  
ST8 7DN

## 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 10 December 2021

---

#### Business Current Accounts

|  |            |
|--|------------|
| Business Current Account Statement       | -£2,666.56 |
| .....                                    |            |
| Sort Code 20-81-00 • Account No 13958507 |            |

---

#### Business Savings Accounts

|  |        |
|--|--------|
| Business Premium Account                 | £14.97 |
| .....                                    |        |
| Sort Code 20-81-00 • Account No 33752658 |        |
| <hr/>                                    |        |
| Business Premium Account                 | £5.37  |
| .....                                    |        |
| Sort Code 20-81-00 • Account No 93842738 |        |












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

DAVID JOHN MORRIS  
MOORLANDS (UK) LIMITED  
UNIT 21  
BROWN LEES ROAD IND ESTATE  
FORGE LANE  
KNYPERSLEY STOKE ON TREN  
ST8 7DN

# Your Business Current Account

## At a glance

### 12 Nov - 10 Dec 2021

| Date   | Description  | Money out £ | Money in £ | Balance £         |
|--------|--|-------------|------------|-------------------|
| 12 Nov | <b>Start Balance</b>   |             |            | <b>-12,377.68</b> |
|        |  Internet Banking Transfer to Account 33752658 at 20-81-00 Mobile-Channel     | 7,000.00    |            | -19,377.68        |
|        |  On-Line Banking Bill Payment to Bako Ref: 45855                            | 301.56      |            | -19,679.24        |
|        |  <b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: Muller UK Irelan    |             | 4,804.51   | -14,874.73        |
|        |  <b>Giro</b> Direct Credit From Moorlands (UK) Lim Ref: A119303Advance      |             | 7,723.54   | -7,151.19         |
|        |  Internet Banking Transfer From Account 93842738 at 20-81-00 Mobile-Channel |             | 7,000.00   | -151.19           |
| 15 Nov |  <b>DD</b> Direct Debit to Aldermore Bank PLC Ref: C0014479004659858        | 1,371.49    |            | -1,522.68         |
|        |  <b>DD</b> Direct Debit to Fuel Card Services Ref: Ffb442768                | 109.92      |            | -1,632.60         |
|        |  <b>DD</b> Direct Debit to Ormsby Street Limi Ref: NF22Vege                 | 18.00       |            | -1,650.60         |
|        |  On-Line Banking Bill Payment to Barker J Ref: Moorlands UK Ltd             | 182.66      |            | -1,833.26         |
|        |  On-Line Banking Bill Payment to Bourne J Ref: Moorlands UK Ltd             | 209.39      |            | -2,042.65         |
|        |  On-Line Banking Bill Payment to Edwards W Ref: Moorlands UK Ltd            | 224.47      |            | -2,267.12         |

Continued

Start balance -£12,377.68

Money out £95,734.22





► Commission charges £41.83

► Interest paid £119.36











Money in £105,445.34

End balance **-£2,666.56**





















Your deposit is eligible for protection by the Financial Services Compensation Scheme.

| Date                                       | Description   | Money out £ | Money in £ | Balance £ |
|--|---|-------------|------------|-----------|
| Balance brought forward from previous page |   |             |            | -2,267.12 |
| 15 Nov                                     |  On-Line Banking Bill Payment to Robertson P<br>Ref: Moorlands UK Ltd    | 258.39      |            | -2,525.51 |
|  |  On-Line Banking Bill Payment to Jaroszek Sarah<br>Ref: Moorlands UK Ltd | 258.39      |            | -2,783.90 |
|  |  On-Line Banking Bill Payment to Condliffe M<br>Ref: Moorlands UK Ltd    | 258.39      |            | -3,042.29 |
|  |  On-Line Banking Bill Payment to Wilton C<br>Ref: Moorlands UK Ltd       | 271.50      |            | -3,313.79 |
|  |  On-Line Banking Bill Payment to Walley D<br>Ref: Moorlands UK Ltd       | 285.12      |            | -3,598.91 |
|  |  On-Line Banking Bill Payment to Tinsley L<br>Ref: Moorlands UK Ltd      | 313.60      |            | -3,912.51 |
|  |  On-Line Banking Bill Payment to Landon S<br>Ref: Moorlands UK Ltd       | 338.95      |            | -4,251.46 |
|  |  On-Line Banking Bill Payment to Morris M<br>Ref: Moorlands UK Ltd       | 339.94      |            | -4,591.40 |
|  |  On-Line Banking Bill Payment to Nicklin C<br>Ref: Moorlands UK Ltd     | 343.04      |            | -4,934.44 |
|  |  On-Line Banking Bill Payment to Sheard K<br>Ref: Moorlands UK Ltd     | 351.12      |            | -5,285.56 |
|  |  On-Line Banking Bill Payment to Tracey C<br>Ref: Moorlands UK Ltd     | 356.40      |            | -5,641.96 |
|  |  On-Line Banking Bill Payment to Boon K<br>Ref: Moorlands UK Ltd       | 360.86      |            | -6,002.82 |
|  |  On-Line Banking Bill Payment to Coates J<br>Ref: Moorlands UK Ltd     | 395.64      |            | -6,398.46 |
|  |  On-Line Banking Bill Payment to Griffin S<br>Ref: Moorlands UK Ltd    | 395.64      |            | -6,794.10 |
|  |  On-Line Banking Bill Payment to Howes T<br>Ref: Moorlands UK Ltd      | 395.64      |            | -7,189.74 |
|  |  On-Line Banking Bill Payment to Armstrong R<br>Ref: Moorlands UK Ltd  | 436.26      |            | -7,626.00 |
|  |  On-Line Banking Bill Payment to Pass M<br>Ref: Moorlands UK Ltd       | 436.54      |            | -8,062.54 |
|  |  On-Line Banking Bill Payment to Morris D<br>Ref: Moorlands UK Ltd     | 483.81      |            | -8,546.35 |
|  |  On-Line Banking Bill Payment to Hackney A<br>Ref: Moorlands UK Ltd    | 486.39      |            | -9,032.74 |


Continued

| Date                                       | Description   | Money out £ | Money in £ | Balance £  |
|--|---|-------------|------------|------------|
| Balance brought forward from previous page |   |             |            | -9,032.74  |
| 15 Nov                                     |  On-Line Banking Bill Payment to Dutton J<br>Ref: Moorlands UK Ltd             | 486.99      |            | -9,519.73  |
|  |  On-Line Banking Bill Payment to Adams M<br>Ref: Moorlands UK Ltd              | 506.52      |            | -10,026.25 |
|  |  On-Line Banking Bill Payment to Morris PJ<br>Ref: Moorlands UK Ltd            | 573.29      |            | -10,599.54 |
|  |  On-Line Banking Bill Payment to Barnett M<br>Ref: Moorlands UK Ltd            | 576.76      |            | -11,176.30 |
|  |  On-Line Banking Bill Payment to Ostler A<br>Ref: Moorlands UK Ltd             | 592.04      |            | -11,768.34 |
|  |  On-Line Banking Bill Payment to Grimwood B<br>Ref: Moorlands UK Ltd           | 595.33      |            | -12,363.67 |
|  |  On-Line Banking Bill Payment to Hancock M<br>Ref: Moorlands UK Ltd            | 595.34      |            | -12,959.01 |
|  |  On-Line Banking Bill Payment to Kahya E<br>Ref: Moorlands UK Ltd              | 601.48      |            | -13,560.49 |
|  |  On-Line Banking Bill Payment to Pass D<br>Ref: Moorlands UK Ltd              | 609.84      |            | -14,170.33 |
|  |  On-Line Banking Bill Payment to Jaroszek Shona<br>Ref: Moorlands UK Ltd     | 628.32      |            | -14,798.65 |
|  |  On-Line Banking Bill Payment to Koyum F<br>Ref: Moorlands UK Ltd            | 661.60      |            | -15,460.25 |
|  |  On-Line Banking Bill Payment to Tingle K<br>Ref: Moorlands UK Ltd           | 677.16      |            | -16,137.41 |
|  |  On-Line Banking Bill Payment to Morris J<br>Ref: Moorlands UK Ltd           | 1,196.10    |            | -17,333.51 |
|  |  Internet Banking Transfer to Account 83192458 at 20-81-00<br>Mobile-Channel | 800.00      |            | -18,133.51 |
|  |  On-Line Banking Bill Payment to Direct Bottled Gas<br>Ref: Moorlands UK Ltd | 214.44      |            | -18,347.95 |
| 16 Nov                                     |  Direct Debit to Sage Software Ltd<br>Ref: 67R8F9E                           | 90.60       |            | -18,438.55 |
|  |  Direct Debit to Close - Prizm<br>Ref: 78965797                              | 1,087.65    |            | -19,526.20 |
|  |  Internet Banking Transfer to Account 83192458 at 20-81-00<br>Mobile-Channel | 60.00       |            | -19,586.20 |
| 17 Nov                                     |  On-Line Banking Bill Payment to Flaverco Ltd<br>Ref: Moorlands UK Ltd       | 396.60      |            | -19,982.80 |

Continued

| Date                                       | Description  | Money out £ | Money in £ | Balance £  |
|--|--|-------------|------------|------------|
| Balance brought forward from previous page |  |             |            | -19,982.80 |
| 17 Nov                                     |  Internet Banking Transfer From Account 83192458 at 20-81-00 Mobile-Channel   |             | 507.00     | -19,475.80 |
| 18 Nov                                     |  Direct Debit to MacQuarie Corporat<br>Ref: 5006034-1-25785898                | 231.54      |            | -19,707.34 |
|  |  Direct Debit to H3G<br>Ref: 968180926601161121                               | 72.70       |            | -19,780.04 |
|  |  Standing Order to A W Bowker<br>Ref:- Moorlands UK Ltd                       | 1,376.60    |            | -21,156.64 |
|  |  Card Payment to<br>Www.Commercialdome On 17 Nov                              | 500.00      |            | -21,656.64 |
|  |  Internet Banking Transfer From Account 83192458 at 20-81-00 Loan Pay Back    |             | 1,660.00   | -19,996.64 |
| 19 Nov                                     |  Direct Credit From Moorlands (UK) Lim<br>Ref: Muller UK Irelan               |             | 364.39     | -19,632.25 |
|  |  Direct Credit From Moorlands (UK) Lim<br>Ref: A119692Advance                 |             | 4,245.44   | -15,386.81 |
|  |  Direct Credit From Moorlands (UK) Lim<br>Ref: A119693Advance                 |             | 4,245.44   | -11,141.37 |
| 22 Nov                                     |  Direct Debit to Fuel Card Services<br>Ref: Ffb442768                       | 522.70      |            | -11,664.07 |
|  |  Direct Debit to BCard Commercial<br>Ref: 5476760273241417                  | 51.88       |            | -11,715.95 |
|  |  Internet Banking Transfer to Account 33752658 at 20-81-00 Mobile-Channel   | 3,000.00    |            | -14,715.95 |
|  |  Internet Banking Transfer to Account 33752658 at 20-81-00 Mobile-Channel   | 8,800.00    |            | -23,515.95 |
|  |  Direct Credit From Lancashire Biscuit<br>Ref: Loan                         |             | 3,000.00   | -20,515.95 |
|  |  Internet Banking Transfer From Account 33752658 at 20-81-00 Mobile-Channel |             | 516.00     | -19,999.95 |
| 25 Nov                                     |  Direct Debit to Scottish Equitable<br>Ref: 90968683/25/N 17                | 40.28       |            | -20,040.23 |
|  |  Internet Banking Transfer to Account 33752658 at 20-81-00 Mobile-Channel   | 8,300.00    |            | -28,340.23 |
|  |  On-Line Banking Bill Payment to Bako<br>Ref: 45855                         | 6,000.00    |            | -34,340.23 |
|  |  Direct Credit From Moorlands (UK) Lim<br>Ref: A119957Advance               |             | 8,505.88   | -25,834.35 |
|  |  Internet Banking Transfer From Account 33752658 at 20-81-00 Loan           |             | 6,000.00   | -19,834.35 |





















Continued

| Date                                       | Description  | Money out £ | Money in £ | Balance £  |
|--|--|-------------|------------|------------|
| Balance brought forward from previous page |  |             |            | -19,834.35 |
| 26 Nov                                     |  Direct Debit to SWALEC<br>Ref: 728043741                                     | 13.59       |            | -19,847.94 |
|  |  On-Line Banking Bill Payment to<br>Ash Waste<br>Ref: Moorlands UK Ltd        | 459.17      |            | -20,307.11 |
|  |  On-Line Banking Bill Payment to<br>Federal Capital<br>Ref: FC13579           | 595.00      |            | -20,902.11 |
|  |  Direct Credit From Moorlands (UK)<br>Lim<br>Ref: Muller UK Irelan            |             | 1,071.77   | -19,830.34 |
| 29 Nov                                     |  Direct Debit to Fuel Card Services<br>Ref: Ffb442768                         | 122.66      |            | -19,953.00 |
|  |  Direct Debit to Xero UK Ltd<br>Ref: 6Bdnmu8Kmq54NS4M                         | 59.28       |            | -20,012.28 |
|  |  On-Line Banking Bill Payment to<br>Walley D<br>Ref: Moorlands UK Ltd         | 106.92      |            | -20,119.20 |
|  |  On-Line Banking Bill Payment to<br>Edwards W<br>Ref: Moorlands UK Ltd        | 213.90      |            | -20,333.10 |
|  |  On-Line Banking Bill Payment to<br>Boon K<br>Ref: Moorlands UK Ltd           | 260.62      |            | -20,593.72 |
|  |  On-Line Banking Bill Payment to<br>Condliffe M<br>Ref: Moorlands UK Ltd    | 265.07      |            | -20,858.79 |
|  |  On-Line Banking Bill Payment to<br>Nicklin C<br>Ref: Moorlands UK Ltd      | 265.07      |            | -21,123.86 |
|  |  On-Line Banking Bill Payment to<br>Jaroszek Sarah<br>Ref: Moorlands UK Ltd | 267.30      |            | -21,391.16 |
|  |  On-Line Banking Bill Payment to<br>Sheard K<br>Ref: Moorlands UK Ltd       | 290.51      |            | -21,681.67 |
|  |  On-Line Banking Bill Payment to<br>Tinsley L<br>Ref: Moorlands UK Ltd      | 313.60      |            | -21,995.27 |
|  |  On-Line Banking Bill Payment to<br>Barker J<br>Ref: Moorlands UK Ltd       | 325.22      |            | -22,320.49 |
|  |  On-Line Banking Bill Payment to<br>Bourne J<br>Ref: Moorlands UK Ltd       | 326.46      |            | -22,646.95 |
|  |  On-Line Banking Bill Payment to<br>Morris M<br>Ref: Moorlands UK Ltd       | 339.94      |            | -22,986.89 |
|  |  On-Line Banking Bill Payment to<br>Robertson P<br>Ref: Moorlands UK Ltd    | 343.04      |            | -23,329.93 |
|  |  On-Line Banking Bill Payment to<br>Morris D<br>Ref: Moorlands UK Ltd       | 483.81      |            | -23,813.74 |

Continued























| Date                                       | Description  | Money out £ | Money in £ | Balance £  |
|--|--|-------------|------------|------------|
| Balance brought forward from previous page |  |             |            | -23,813.74 |
| 29 Nov                                     |  On-Line Banking Bill Payment to Wilton C<br>Ref: Moorlands UK Ltd        | 484.80      |            | -24,298.54 |
|  |  On-Line Banking Bill Payment to Hackney A<br>Ref: Moorlands UK Ltd       | 486.39      |            | -24,784.93 |
|  |  On-Line Banking Bill Payment to Ostler A<br>Ref: Moorlands UK Ltd        | 500.32      |            | -25,285.25 |
|  |  On-Line Banking Bill Payment to Coates J<br>Ref: Moorlands UK Ltd        | 504.72      |            | -25,789.97 |
|  |  On-Line Banking Bill Payment to Howes T<br>Ref: Moorlands UK Ltd         | 533.14      |            | -26,323.11 |
|  |  On-Line Banking Bill Payment to Griffin S<br>Ref: Moorlands UK Ltd       | 534.83      |            | -26,857.94 |
|  |  On-Line Banking Bill Payment to Dutton J<br>Ref: Moorlands UK Ltd        | 536.98      |            | -27,394.92 |
|  |  On-Line Banking Bill Payment to Pass D<br>Ref: Moorlands UK Ltd          | 558.58      |            | -27,953.50 |
|  |  On-Line Banking Bill Payment to Jaroszek Shona<br>Ref: Moorlands UK Ltd | 558.78      |            | -28,512.28 |
|  |  On-Line Banking Bill Payment to Landon S<br>Ref: Moorlands UK Ltd      | 567.56      |            | -29,079.84 |
|  |  On-Line Banking Bill Payment to Morris PJ<br>Ref: Moorlands UK Ltd     | 573.29      |            | -29,653.13 |
|  |  On-Line Banking Bill Payment to Pass M<br>Ref: Moorlands UK Ltd        | 585.48      |            | -30,238.61 |
|  |  On-Line Banking Bill Payment to Grimwood B<br>Ref: Moorlands UK Ltd    | 595.13      |            | -30,833.74 |
|  |  On-Line Banking Bill Payment to Barnett M<br>Ref: Moorlands UK Ltd     | 612.94      |            | -31,446.68 |
|  |  On-Line Banking Bill Payment to Kahya E<br>Ref: Moorlands UK Ltd       | 613.54      |            | -32,060.22 |
|  |  On-Line Banking Bill Payment to Hancock M<br>Ref: Moorlands UK Ltd     | 640.84      |            | -32,701.06 |
|  |  On-Line Banking Bill Payment to Armstrong R<br>Ref: Moorlands UK Ltd   | 642.07      |            | -33,343.13 |
|  |  On-Line Banking Bill Payment to Adams M<br>Ref: Moorlands UK Ltd       | 661.80      |            | -34,004.93 |
|  |  On-Line Banking Bill Payment to Koyum F<br>Ref: Moorlands UK Ltd       | 719.84      |            | -34,724.77 |

Continued















| Date                                       | Description   | Money out £ | Money in £ | Balance £  |
|--|---|-------------|------------|------------|
| Balance brought forward from previous page |   |             |            | -34,724.77 |
| 29 Nov                                     |  On-Line Banking Bill Payment to Tingle K<br>Ref: Moorlands UK Ltd             | 817.12      |            | -35,541.89 |
|  |  On-Line Banking Bill Payment to Morris J<br>Ref: Moorlands UK Ltd             | 1,196.30    |            | -36,738.19 |
|  |  Card Payment to Prime Video*LJ4MF4 On 27 Nov                                  | 3.49        |            | -36,741.68 |
|  |  Card Payment to Amazon.Co.UK*758QN On 28 Nov                                  | 28.05       |            | -36,769.73 |
|  |  On-Line Banking Bill Payment to RS Plumbing<br>Ref: Moorlands UK              | 75.00       |            | -36,844.73 |
|  |  Direct Credit From Moorlands (UK) Lim<br>Ref: A120198Advance                  |             | 4,245.44   | -32,599.29 |
|  |  Internet Banking Transfer From Account 33752658 at 20-81-00<br>Mobile-Channel |             | 17,000.00  | -15,599.29 |
| 30 Nov                                     |  On-Line Banking Bill Payment to Corlbay<br>Ref: Moorlands UK Ltd              | 456.00      |            | -16,055.29 |
|  |  On-Line Banking Bill Payment to Bako<br>Ref: 45855                            | 500.00      |            | -16,555.29 |
|  |  Internet Banking Transfer to Account 83192458 at 20-81-00<br>Mobile-Channel | 1,026.00    |            | -17,581.29 |
| 1 Dec                                      |  Direct Debit to Marketfinance<br>Ref: F39Bnex                               | 720.00      |            | -18,301.29 |
|  |  Direct Debit to Dvla-HV08Kys<br>Ref: 000000000023162574                     | 14.43       |            | -18,315.72 |
|  |  Direct Debit to Investec Asset Fin<br>Ref: 21841685617355153                | 210.07      |            | -18,525.79 |
|  |  Direct Debit to Investec Asset Fin<br>Ref: 21943260017355151                | 1,073.84    |            | -19,599.63 |
|  |  Standing Order to A J Environmental<br>Ref:- Moorlands UK Ltd               | 165.00      |            | -19,764.63 |
|  |  On-Line Banking Bill Payment to Drax Energy Soluti<br>Ref: C31114           | 1,000.00    |            | -20,764.63 |
|  |  Card Payment to Msft *<br>E0200Glew6 On 01 Dec                              | 45.20       |            | -20,809.83 |
|  |  Card Payment to Www.Commercialdome On 30 Nov                                | 500.00      |            | -21,309.83 |
|  |  Card Payment to Potteries Power TR On 30 Nov                                | 14.98       |            | -21,324.81 |
|  |  On-Line Banking Bill Payment to Direct Bottled Gas<br>Ref: Moorlands UK Ltd | 256.00      |            | -21,580.81 |

Continued



| Date                                       | Description  | Money out £ | Money in £ | Balance £  |
|--|--|-------------|------------|------------|
| Balance brought forward from previous page |  |             |            | -21,580.81 |
| 1 Dec                                      |  On-Line Banking Bill Payment to Hegates<br>Ref: M00205F                          | 2,600.00    |            | -24,180.81 |
|  |  Unpaid Direct Debit Investec Asset<br>Fin 21943260017355151                      |             | 1,073.84   | -23,106.97 |
|  |  Internet Banking Transfer From<br>Account 33752658 at 20-81-00<br>Mobile-Channel |             | 1,250.00   | -21,856.97 |
|  |  Internet Banking Transfer From<br>Account 33752658 at 20-81-00<br>Mobile-Channel |             | 2,600.00   | -19,256.97 |
| 2 Dec                                      |  Direct Debit to Hcuk PLC<br>Ref: Ajre288230                                      | 439.31      |            | -19,696.28 |
|  |  Direct Debit to Royal Lon-Scotlife<br>Ref: Emrk26333945011221                    | 350.00      |            | -20,046.28 |
|  |  Direct Debit to Aegon Sipp<br>Settlem<br>Ref: 41735 P Morris                     | 100.00      |            | -20,146.28 |
|  |  Card Payment to Prime Video On<br>01 Dec   | 4.99        |            | -20,151.27 |
|  |  Internet Banking Transfer From<br>Account 83192458 at 20-81-00                   |             | 300.00     | -19,851.27 |
| 3 Dec                                      |  Standing Order to D Morris<br>Ref:- Moorlands UK Ltd                            | 415.85      |            | -20,267.12 |
|  |  Direct Credit From Moorlands (UK)<br>Lim<br>Ref: A119693Stub                   |             | 533.15     | -19,733.97 |
|  |  Internet Banking Transfer From<br>Account 83192458 at 20-81-00<br>Loan         |             | 395.00     | -19,338.97 |
| 6 Dec                                      |  Direct Debit to Fuel Card Services<br>Ref: Ffb442768                           | 171.17      |            | -19,510.14 |
|  |  Direct Debit to Scottish Equitable<br>Ref: 91968683/06/N 17                    | 53.75       |            | -19,563.89 |
|  |  Card Payment to Amazon<br>Music*OH051 On 03 Dec                                | 7.99        |            | -19,571.88 |
|  |  Card Payment to Hpi Instant Ink<br>UK On 05 Dec                                | 44.99       |            | -19,616.87 |
|  |  Card Payment to Amznmktplace<br>Amazo On 02 Dec                                | 127.24      |            | -19,744.11 |
|  |  Interest Charged<br>For The Period 13 Oct - 14 Nov                             | 119.36      |            | -19,863.47 |
|  |  Commission Charges For The<br>Period 13 Oct /14 Nov                            | 41.83       |            | -19,905.30 |
|  |  On-Line Banking Bill Payment to<br>Bako<br>Ref: 45855                          | 4,800.00    |            | -24,705.30 |
|  |  Internet Banking Transfer From<br>Account 83192458 at 20-81-00<br>Loan         |             | 4,800.00   | -19,905.30 |
| 7 Dec                                      |  Direct Debit to Barclays<br>Ref: 1118A6538028038                               | 193.19      |            | -20,098.49 |

Continued

| Date                                       | Description  | Money out £ | Money in £ | Balance £  |
|--|--|-------------|------------|------------|
| Balance brought forward from previous page |  |             |            | -20,098.49 |
| 7 Dec                                      |  Direct Debit to Capital On Tap<br>Ref: 6ZN3A6S-C122J99                   | 2,270.53    |            | -22,369.02 |
|  |  Direct Credit From Lancashire Biscuit<br>Ref: Xch                        |             | 360.00     | -22,009.02 |
|  |  Unpaid Direct Debit Capital On Tap 6ZN3A6S-C122J99                       |             | 2,270.53   | -19,738.49 |
| 8 Dec                                      |  Card Payment to Makro Self Service On 07 Dec                             | 168.85      |            | -19,907.34 |
| 9 Dec                                      |  Direct Debit to Close - Prizm<br>Ref: 78965797                           | 1,087.64    |            | -20,994.98 |
|  |  Card Payment to Amazon.Co.UK*MI7CL On 08 Dec                             | 44.99       |            | -21,039.97 |
|  |  Refund From Paypal *Ticketmast On 08 Dec                                 |             | 396.50     | -20,643.47 |
| 10 Dec                                     |  Internet Banking Transfer to Account 93842738 at 20-81-00 Mobile-Channel | 2,600.00    |            | -23,243.47 |
|  |  Direct Credit From Grandad's Choice L<br>Ref: U                          |             | 450.55     | -22,792.92 |
|  |  Direct Credit From Moorlands (UK) Lim<br>Ref: A120198Stub                |             | 535.48     | -22,257.44 |
|  |  Direct Credit From Moorlands (UK) Lim<br>Ref: A121035Advance           |             | 4,245.44   | -18,012.00 |
|  |  Direct Credit From Moorlands (UK) Lim<br>Ref: A121036Advance           |             | 4,245.44   | -13,766.56 |
|  |  Direct Credit From H B Ingredients<br>Ref: HB Ingredients              |             | 3,300.00   | -10,466.56 |
|  |  Internet Banking Transfer From Account 93842738 at 20-81-00            |             | 7,800.00   | -2,666.56  |
| 10 Dec                                     | Balance carried forward  |             |            | -2,666.56  |
| Total Payments/Receipts                    |  | 95,734.22   | 105,445.34 |            |

**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 12 Mar 2021

| Balance  | Rate %  |
|--|---------|
| ▶ £1 to £20,000 10.120%<br>above Bank Of England Base Rate | 10.220% |
| ▶ over £20,000 0.000% above<br>Unarranged Borrowing Rate   | 29.500% |

**The Bank Of England Base Rate is 0.100%**

The Unarranged Borrowing Rate is 29.500%

Bank of England Base Rate Information

|  |        |
|--|--------|
| Rate effective from 19 Mar<br>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](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 2BB**

### Lost and stolen cards

**01604 230 230**

**– 24 hours**

**Tell us straight away if:**

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

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

### Follow us



[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)

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

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.