

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

## Your Business accounts – at a glance

### Up-to-date account information

To get your current balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), or call us on 0345 605 2345 .

### Your balances on 08 November 2022

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#### Business Current Accounts

Business Current Account Statement	£58,102.71
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Sort Code 20-44-22 • Account No 60591599	

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#### Business Savings Accounts

Business Premium Account	£57,036.93
.....	
Sort Code 20-44-22 • Account No 40196576	

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

MR TAHIR ANWAR HAMEED  
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## Your Business Current Account

## At a glance

### 08 Oct - 08 Nov 2022

Date	Description	Money out £	Money in £	Balance £
8 Oct	Start Balance			30,332.60
10 Oct	On-Line Banking Bill Payment to Barclaycard Commer Ref: 5476761026391079	1,868.57		28,464.03
	On-Line Banking Bill Payment to Jeb Supplies Ltd Ref: Inv-201972 Fhhs	230.40		28,233.63
	On-Line Banking Bill Payment to R Hand Services LT Ref: 18981004867Fhhs	276.00		27,957.63
11 Oct	On-Line Banking Transfer From Account 40196576 at 20-44-22		55,000.00	82,957.63
12 Oct	Direct Debit to Personnel Hygiene Ref: A100193909	456.91		82,500.72
	On-Line Banking Bill Payment to Paul Jackson Ref: Inv 013	551.43		81,949.29
13 Oct	Direct Debit to Nest Ref: It000006140914	3,788.19		78,161.10
	Payment to Moyna Talcer Limit Ref: Fhhs-1727	100.00		78,061.10
	Giro Direct Credit From Cornwall Council Ref: 207326		100,129.00	178,190.10
14 Oct	On-Line Banking Bill Payment to Florence Freeguard Ref: Fhhs Exps	152.67		178,037.43
	On-Line Banking Bill Payment to Jackson Lift Servi Ref: F165 JS8049/8741	157.50		177,879.93
	On-Line Banking Bill Payment to Peck Trading Ltd Ref: Fhhs01 -408173	173.34		177,706.59

Continued

Start balance £30,332.60

Money out £279,608.89




















► Commission charges £8.50

► Interest paid £0.00




















Money in £307,379.00

End balance £58,102.71




















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				177,706.59
14 Oct	 On-Line Banking Bill Payment to South West Assessm Ref: Fhhs-0133	292.50		177,414.09
	 On-Line Banking Bill Payment to Kenwyn Electricals Ref: Inv 6747	340.80		177,073.29
	 On-Line Banking Bill Payment to Spacekraft Ltd Ref: Fhhs 115902	428.74		176,644.55
	 On-Line Banking Bill Payment to Findel Education R Ref: 4760206949-Sept	887.80		175,756.75
	 On-Line Banking Bill Payment to Inveniet Opus Ref: Fhhs 5th & 9th Sep	10,914.89		164,841.86
	 On-Line Banking Bill Payment to Ict4 Ltd Ref: Fountain-Inv013838	40,315.20		124,526.66
	 Payment to Daniel Jackson Ref: Inv 011	209.63		124,317.03
	 Payment to Paul Jackson Ref: Inv 014	486.35		123,830.68
17 Oct	 Direct Debit to BT Group PLC Ref: GP00805451-000020	87.10		123,743.58
	 Direct Debit to Corona Energy Reta Ref: 20445146	518.42		123,225.16
	 On-Line Banking Bill Payment to Dwp Ref: NW043628D	494.83		122,730.33
	 On-Line Banking Bill Payment to Tahir Hameed Ref: AMEX Card	10,826.11		111,904.22
	 On-Line Banking Bill Payment to Luke Rapley Ref: Fhhs Exps Oct	16.98		111,887.24
	 On-Line Banking Bill Payment to Mrs Elizabeth Butl Ref: Inv 1281	67.50		111,819.74
	 On-Line Banking Bill Payment to Margaret Butfield Ref: Expenses Oct-22	100.00		111,719.74
	 On-Line Banking Bill Payment to Natalie Wilson Ref: Fhhs-Inv 63	140.00		111,579.74
	 On-Line Banking Bill Payment to Florence Freeguard Ref: Fhhs Exps 3-10Oct	200.83		111,378.91
	 On-Line Banking Bill Payment to Aqa Neduction Ref: Urn148497-S.Clarke	227.90		111,151.01
	 On-Line Banking Bill Payment to Jordan Rundle Ref: Fhhs Glassess	228.00		110,923.01












Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				110,923.01
17 Oct	 On-Line Banking Bill Payment to Psychology Associa Ref: Pal/Fountain002	595.00		110,328.01
	 On-Line Banking Bill Payment to Sheffield City Cou Ref: 8253987252845	600.00		109,728.01
	 On-Line Banking Bill Payment to Curch Rd Saltash Ref: Fhhs Rent-Diffsep	6,370.25		103,357.76
	 On-Line Banking Transfer From Account 40196576 at 20-44-22		40,000.00	143,357.76
18 Oct	 Direct Debit to Edfenergy Cust PLC Ref: 4776194201	1,503.41		141,854.35
	 On-Line Banking Bill Payment to Findel Education R Ref: 5320033718Fhhs	1,763.71		140,090.64
	 On-Line Banking Bill Payment to Oxford and Cambrid Ref: Loan From Fhhs	5,000.00		135,090.64
19 Oct	 On-Line Banking Bill Payment to Curch Rd Saltash Ref: Fhhs Rent-Diffoct	6,370.25		128,720.39
	 On-Line Banking Bill Payment to HMRC Ref: 120PH024857912306	27,424.83		101,295.56
	 On-Line Banking Bill Payment to Inch Recyling Solu Ref: Fhhs-Inv SI107	126.00		101,169.56
20 Oct	 On-Line Banking Bill Payment to Swalss Ref: SI 1129 Fhhs	1,540.00		99,629.56
	 On-Line Banking Bill Payment to St Petrocs School Ref: Loan-to St Petrocs	10,000.00		89,629.56
21 Oct	 Direct Debit to Waste Managed Ltd Ref: CW0026174	312.40		89,317.16
	 On-Line Banking Bill Payment to Paul Jackson Ref: Inv 015	311.68		89,005.48
	 On-Line Banking Bill Payment to Daniel Jackson Ref: Inv 012	384.32		88,621.16
	 On-Line Banking Bill Payment to Inveniet Opus Ref: Fhhs-Oct	4,567.06		84,054.10
24 Oct	 Direct Debit to Pennon Water Svcs Ref: 5039521601	167.00		83,887.10
25 Oct	 On-Line Banking Bill Payment to Duchy Alarms Ltd Ref: SI-6894-Fhhs	109.20		83,777.90
26 Oct	 Direct Debit to O2 Ref: 05988681/001	156.48		83,621.42




Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				83,621.42
26 Oct	 On-Line Banking Bill Payment to Inch Recyling Solu Ref: Fhhs-Inv SI-152	216.00		83,405.42
27 Oct	 On-Line Banking Bill Payment to Good Payroll Servi Ref: FE/F124 Fhhs Sept	672.00		82,733.42
	 On-Line Banking Bill Payment to Kenwyn Electricals Ref: Inv 6759-60Fhhs	1,627.20		81,106.22
	 On-Line Banking Bill Payment to Chloe Botterill Ref: Fhhs Pay	53.66		81,052.56
	 On-Line Banking Bill Payment to Margaret Butfield Ref: Fhhs-Salary	2,365.02		78,687.54
	 On-Line Banking Bill Payment to Maria-Theraza Silv Ref: Fhhs Pay	3,659.11		75,028.43
	 Internet Banking Transfer From Account 40196576 at 20-44-22 Pay Salaries		60,000.00	135,028.43
28 Oct	 Direct Debit to Aviva Ref: 100744091 Cci02G003	1,050.73		133,977.70
	 On-Line Banking Bill Payment to Abbi Manning Ref: Fhhs Pay	417.27		133,560.43
	 On-Line Banking Bill Payment to Trixie Hallett Ref: Fhhs Pay	501.11		133,059.32
	 On-Line Banking Bill Payment to Sarah Davies Ref: Fhhs Pay	738.57		132,320.75
	 On-Line Banking Bill Payment to Victoria Louise TR Ref: Fhhs Pay	831.51		131,489.24
	 On-Line Banking Bill Payment to Kelly Best Ref: Fhhs Pay	873.80		130,615.44
	 On-Line Banking Bill Payment to Claire Keith Ref: Fhhs Pay	883.05		129,732.39
	 On-Line Banking Bill Payment to Julie Mitchell Ref: Fhhs Pay	910.24		128,822.15
	 On-Line Banking Bill Payment to Louise Lovegrove Ref: Fhhs Pay	934.31		127,887.84
	 On-Line Banking Bill Payment to Stacey Beston Ref: Fhhs Pay	1,029.80		126,858.04
	 On-Line Banking Bill Payment to Amanda Russell Ref: Fhhs Pay	1,050.46		125,807.58
	 On-Line Banking Bill Payment to Catalina Locke Ref: Fhhs Pay	1,068.05		124,739.53








Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				124,739.53
28 Oct	 On-Line Banking Bill Payment to Tamsyn Chang Ref: Fhhs Pay	1,074.87		123,664.66
	 On-Line Banking Bill Payment to Emma Rudd Ref: Fhhs Pay	1,078.63		122,586.03
	 On-Line Banking Bill Payment to Tatiana Lanca Ref: Fhhs Pay	1,081.31		121,504.72
	 On-Line Banking Bill Payment to Cloe Baker Ref: Fhhs Pay	1,089.14		120,415.58
	 On-Line Banking Bill Payment to Sarah Redford Ref: Fhhs Pay	1,093.81		119,321.77
	 On-Line Banking Bill Payment to Danielle Carter Ref: Fhhs Pay	1,101.39		118,220.38
	 On-Line Banking Bill Payment to Sophie Bushell-CRA Ref: Fhhs Pay	1,102.85		117,117.53
	 On-Line Banking Bill Payment to Lydia Spry Ref: Fhhs Pay	1,116.03		116,001.50
	 On-Line Banking Bill Payment to Hayley Kempe Ref: Fhhs Pay	1,117.91		114,883.59
	 On-Line Banking Bill Payment to Connor Barwick Ref: Fhhs Pay	1,127.72		113,755.87
	 On-Line Banking Bill Payment to Christina Rowe Ref: Fhhs Pay	1,134.76		112,621.11
	 On-Line Banking Bill Payment to Kelly Matthews Ref: Fhhs Pay	1,139.02		111,482.09
	 On-Line Banking Bill Payment to Nikita Deakin Ref: Fhhs Pay	1,139.05		110,343.04
	 On-Line Banking Bill Payment to Jordan Rundle Ref: Fhhs Pay	1,177.39		109,165.65
	 On-Line Banking Bill Payment to Katie Smyth Ref: Fhhs Pay	1,182.19		107,983.46
	 On-Line Banking Bill Payment to Florence Freeguard Ref: Fhhs Pay	1,182.39		106,801.07
	 On-Line Banking Bill Payment to Shannon Sleep Ref: Fhhs Pay	1,182.39		105,618.68
	 On-Line Banking Bill Payment to Jemma Murray Ref: Fhhs Pay	1,213.41		104,405.27
	 On-Line Banking Bill Payment to Lucy Riley Ref: Fhhs Pay	1,331.51		103,073.76

Continued





















Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				103,073.76
28 Oct	 On-Line Banking Bill Payment to Marc Williams Ref: Fhhs Pay	1,352.46		101,721.30
	 On-Line Banking Bill Payment to Leanne Llewellyn-J Ref: Fhhs Pay	1,353.25		100,368.05
	 On-Line Banking Bill Payment to Jessica Nolan Ref: Fhhs Pay	1,376.40		98,991.65
	 On-Line Banking Bill Payment to Andrew Blackaller Ref: Fhhs Pay	1,426.44		97,565.21
	 On-Line Banking Bill Payment to Caitlin Sleep Ref: Fhhs Pay	1,439.14		96,126.07
	 On-Line Banking Bill Payment to Jordan Mason Ref: Fhhs Pay	1,653.08		94,472.99
	 On-Line Banking Bill Payment to Kieran Wash Ref: Fhhs Pay	1,752.70		92,720.29
	 On-Line Banking Bill Payment to Hanna Sweeney Ref: Fhhs Pay	1,806.26		90,914.03
	 On-Line Banking Bill Payment to J Rhodes Ref: Fhhs Pay	1,856.54		89,057.49
	 On-Line Banking Bill Payment to Amy Louise Rowse Ref: Fhhs Pay	1,871.17		87,186.32
	 On-Line Banking Bill Payment to Luke Rapley Ref: Fhhs Pay	2,054.79		85,131.53
	 On-Line Banking Bill Payment to Melissa Brocklesby Ref: Fhhs Pay	2,054.87		83,076.66
	 On-Line Banking Bill Payment to Omari Aidoo Ref: Fhhs Pay	2,056.07		81,020.59
	 On-Line Banking Bill Payment to Charlotte Omeila Ref: Fhhs Pay	2,103.59		78,917.00
	 On-Line Banking Bill Payment to Sophie Muir- Harri Ref: Fhhs Pay	2,121.97		76,795.03
	 On-Line Banking Bill Payment to Paul Simpson Ref: Fhhs Pay	2,131.91		74,663.12
	 On-Line Banking Bill Payment to Louise Denford Ref: Fhhs Pay	2,210.90		72,452.22
	 On-Line Banking Bill Payment to Natacha Parsons Ref: Fhhs Pay	2,240.91		70,211.31
	 On-Line Banking Bill Payment to Constanza Barahona Ref: Fhhs Pay	2,327.74		67,883.57

Continued











Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				67,883.57
28 Oct	 On-Line Banking Bill Payment to Andrew Spry Ref: Fhhs Pay	2,384.10		65,499.47
	 On-Line Banking Bill Payment to Susan Clarke Ref: Fhhs Pay	3,067.70		62,431.77
	 On-Line Banking Bill Payment to Michelle Elston Ref: Fhhs Pay	532.00		61,899.77
	 On-Line Banking Bill Payment to Samantha Burnham Ref: Fhhs Pay	1,076.60		60,823.17
	 On-Line Banking Bill Payment to Tracey Budd Ref: Fhhs Pay	1,090.68		59,732.49
	 On-Line Banking Bill Payment to Tracy Penhaligan Ref: Fhhs Pay	1,220.67		58,511.82
	 On-Line Banking Bill Payment to Joanne Kavanagh Ref: Fhhs Pay	1,246.46		57,265.36
	 On-Line Banking Bill Payment to Ileana Cairens Ref: Fhhs Pay	1,306.68		55,958.68
	 On-Line Banking Bill Payment to Victoria Woodall Ref: Fhhs Pay	1,334.34		54,624.34
	 On-Line Banking Bill Payment to Caroline Snelling Ref: Fhhs Pay	1,393.34		53,231.00
	 On-Line Banking Bill Payment to Katie Thompson Ref: Fhhs Pay	1,423.49		51,807.51
	 On-Line Banking Bill Payment to Victoria J Freeman Ref: Fhhs Pay	2,273.56		49,533.95
	 On-Line Banking Bill Payment to Kate Buck Ref: Fhhs Pay	2,364.42		47,169.53
	 On-Line Banking Bill Payment to Rebecca Tetley Ref: Fhhs Pay	3,370.60		43,798.93
	 On-Line Banking Bill Payment to Camille Elliott Ref: Fhhs Salary	899.83		42,899.10
	 On-Line Banking Bill Payment to Farrah O'Brien Ref: Fhhs Salary	944.60		41,954.50
	 On-Line Banking Bill Payment to Sarah-Jane May Ref: Fhhs Pay	1,174.85		40,779.65
	 On-Line Banking Bill Payment to John Williams Ref: Fhhs Salary	1,480.75		39,298.90
	 On-Line Banking Bill Payment to Matthew Read Ref: Fhhs	3,416.83		35,882.07

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				35,882.07
31 Oct	 On-Line Banking Bill Payment to Kelly Matthews Ref: Fhhs Exp Oct	7.25		35,874.82
	 On-Line Banking Bill Payment to Katie Thompson Ref: Fhhs Exp Oct	17.50		35,857.32
	 On-Line Banking Bill Payment to Kieran Wash Ref: Fhhs Exps Oct	35.97		35,821.35
	 On-Line Banking Bill Payment to Natalie Wilson Ref: Fhhs-Inv 64	160.00		35,661.35
	 On-Line Banking Bill Payment to Amy Louise Rowse Ref: Fhhs Exp Oct	220.20		35,441.15
	 On-Line Banking Bill Payment to Margaret Butfield Ref: Expenses Oct-22	614.77		34,826.38
	 On-Line Banking Bill Payment to Buttons Accounting Ref: Fhhs Inv1 2292	888.00		33,938.38
1 Nov	 Direct Debit to Close-FE Protect Ref: 80044518	730.22		33,208.16
	 Standing Order to Hugh Niven Ref:- Fhhs	641.66		32,566.50
	 Standing Order to Julie Smith Ref:- Director Fee	2,500.00		30,066.50
	 Standing Order to Peter Birkett Ref:- Directors Fee	4,500.00		25,566.50
	 Standing Order to Tahir Hameed Ref:- Director Fee	5,000.00		20,566.50
	 On-Line Banking Bill Payment to Dwp Ref: NW043628D	20.44		20,546.06
	 On-Line Banking Bill Payment to Findel Education R Ref: 4760206949-Fhhs	1,823.34		18,722.72
	 Internet Banking Transfer From Account 40196576 at 20-44-22 Rent/PAYE/Nest		50,000.00	68,722.72
2 Nov	 On-Line Banking Transfer to Account D Saltas at CU-RC-H	6,390.26		62,332.46
4 Nov	 On-Line Banking Bill Payment to Paul Jackson Ref: Inv 16	434.98		61,897.48
	 Commission Charges For The Period 13 Sep /12 Oct	8.50		61,888.98
7 Nov	 On-Line Banking Bill Payment to Tatiana Lanca Ref: Fhhs Advance Pay	55.86		61,833.12
	 On-Line Banking Bill Payment to Louise Denford Ref: Fhhs Advance Pay	82.61		61,750.51

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				61,750.51
7 Nov	 On-Line Banking Bill Payment to Daniel Jackson Ref: Inv 014	185.44		61,565.07
	 On-Line Banking Bill Payment to Florence Freeguard Ref: Fhhs Exps Oct	254.39		61,310.68
	 On-Line Banking Bill Payment to Cloe Baker Ref: Fhhs Advance Pay	529.57		60,781.11
	 On-Line Banking Bill Payment to Paul Jackson Ref: Inv 017	767.20		60,013.91
	 On-Line Banking Bill Payment to Take 2 Cornwall LT Ref: Fhhs Inv522/622	1,850.20		58,163.71
	 Direct Credit From The Award Scheme L Ref: Dofe Grant		2,250.00	60,413.71
8 Nov	 On-Line Banking Bill Payment to Victoria J Freeman Ref: Fhhs Exps	91.00		60,322.71
	 On-Line Banking Bill Payment to Greenwich Leisure Ref: So223984-Fhhs	360.00		59,962.71
	 On-Line Banking Bill Payment to Charlotte Kelly Ref: Fhhs-Inv48	660.00		59,302.71
	 On-Line Banking Bill Payment to Hanna Sweeney Ref: Fhhs Pay	1,200.00		58,102.71
8 Nov	Balance carried forward			58,102.71
Total Payments/Receipts		279,608.89	307,379.00	

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

#### Bank of England Base Rate Information

Rate effective from 03 Nov 2022 was 3.000%

Rate effective from 22 Sep 2022 was 2.250%

### 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)

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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.