

THE DIRECTORS  
KZSS LTD  
FOUR HOLE CROSS  
BOLVENTOR  
LAUNCESTON  
PL15 7TX

## Your Business Current Account

### At a glance

#### 24 Aug - 24 Sep 2024

| Date   | Description  | Money out £ | Money in £ | Balance £  |
|--------|--|-------------|------------|------------|
| 24 Aug | Start Balance  |             |            | 17,696.11  |
| 27 Aug | DD Direct Debit to Prax<br>Ref: Kzss2023                               | 47,407.20   |            | -29,711.09 |
|        | DD Direct Debit to Prax<br>Ref: Kzss2023                               | 47,482.08   |            | -77,193.17 |
|        | DD Direct Debit to Rentokil Initial<br>Ref: K-090006917-00001          | 28.39       |            | -77,221.56 |
|        | DD Direct Debit to Biffa Waste Servic<br>Ref: K25023                   | 182.52      |            | -77,404.08 |
|        | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021         | 73.73       |            | -77,477.81 |
|        | DD Direct Debit to Brake Bros Foodser<br>Ref: 1814509                  | 228.07      |            | -77,705.88 |
|        | Giro Direct Credit From Leaseplan UK<br>Ltd<br>Ref: Fdd6FE5A0755423Faa |             | 15.00      | -77,690.88 |
|        | Giro Direct Credit From AX8370000432<br>Ref: 359.12 0.00               |             | 359.12     | -77,331.76 |
|        | Giro Direct Credit From AX805058<br>Ref: 81.14 0.00                    |             | 81.14      | -77,250.62 |
|        | — Unpaid Direct Debit Prax Kzss2023                                    |             | 47,407.20  | -29,843.42 |
|        | — Unpaid Direct Debit Prax Kzss2023                                    |             | 47,482.08  | 17,638.66  |
| 28 Aug | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021         | 20.00       |            | 17,618.66  |
|        | Giro Direct Credit From AX805058<br>Ref: 176.14 0.00                   |             | 176.14     | 17,794.80  |
|        | Giro Direct Credit From AX8370000432<br>Ref: 378.17 0.00               |             | 378.17     | 18,172.97  |
| 29 Aug | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021         | 140.00      |            | 18,032.97  |

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| Date   | Description   | Money out £ | Money in £ | Balance £  |
|--------|---|-------------|------------|------------|
|        | Balance brought forward from previous page  |             |            | 18,032.97  |
| 29 Aug | <b>Giro</b> Direct Credit From Allstar Business<br>Ref: Bpdc-000002442-575            |             | 163.05     | 18,196.02  |
|        | <b>Giro</b> Direct Credit From Allstar Business<br>Ref: Bpdc-000002442-575            |             | 2,592.44   | 20,788.46  |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 249.67 0.00                       |             | 249.67     | 21,038.13  |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 98.84 0.00                            |             | 98.84      | 21,136.97  |
| 30 Aug | <b>DD</b> Direct Debit to Htec Limited<br>Ref: Htec001Trew0002                        | 317.00      |            | 20,819.97  |
|        | <b>DD</b> Direct Debit to Prax<br>Ref: Kzss2023                                       | 38,427.08   |            | -17,607.11 |
|        | <b>DD</b> Direct Debit to Youings Wholesale<br>Ref: Youings Wholesale                 | 1,053.53    |            | -18,660.64 |
|        | <b>DD</b> Direct Debit to Booker Ltd<br>Ref: 0735389924                               | 122.48      |            | -18,783.12 |
|        | <b>DD</b> Direct Debit to Booker Ltd<br>Ref: 0735389924                               | 191.90      |            | -18,975.02 |
|        | <b>DD</b> Direct Debit to Utility Warehouse<br>Ref: 8524915/8524915/22                | 177.66      |            | -19,152.68 |
|        | <b>□</b> On-Line Banking Bill Payment to<br>Prax Petroleum Ltd<br>Ref: Petrol Trewint | 35,000.00   |            | -54,152.68 |
|        | <b>Giro</b> Direct Credit From Kzss Ltd<br>Ref: Trewint                               |             | 19,500.00  | -34,652.68 |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 1267.59 0.00                          |             | 1,267.59   | -33,385.09 |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 2180.33 0.00                      |             | 2,180.33   | -31,204.76 |
|        | <b>—</b> Unpaid Direct Debit Prax Kzss2023  |             | 38,427.08  | 7,222.32   |
| 2 Sep  | <b>DD</b> Direct Debit to BT Group PLC<br>Ref: GP00852038-000040                      | 70.59       |            | 7,151.73   |
|        | <b>DD</b> Direct Debit to Source Insurance<br>Ref: H9Pxni4Mbrp6X6TA59                 | 103.20      |            | 7,048.53   |
|        | <b>DD</b> Direct Debit to Prax<br>Ref: Kzss2023                                       | 48,603.49   |            | -41,554.96 |
|        | <b>DD</b> Direct Debit to Brake Bros Foodser<br>Ref: 1814509                          | 283.58      |            | -41,838.54 |
|        | <b>DD</b> Direct Debit to Investec Asset Fin<br>Ref: 22352068520337433                | 1,390.18    |            | -43,228.72 |
|        | <b>DD</b> Direct Debit to Playert<br>Ref: 8Fwvtqy                                     | 340.86      |            | -43,569.58 |
|        | <b>■</b> Card Payment to<br>Cornwall_Council_P On 30 Aug                              | 2.10        |            | -43,571.68 |
|        | <b>■</b> Card Payment to<br>Gsuite_Brittaniaai Ireland On 01<br>Sep                   | 24.00       |            | -43,595.68 |
|        | <b>■</b> Card Payment to Giffgaff On 01<br>Sep  | 35.00       |            | -43,630.68 |
|        | <b>□</b> On-Line Banking Bill Payment to<br>Shelia McDonald SA<br>Ref: Salary         | 840.00      |            | -44,470.68 |

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| Date  | Description   | Money out £ | Money in £ | Balance £  |
|-------|---|-------------|------------|------------|
|       | Balance brought forward from previous page                          |             |            | -44,470.68 |
| 2 Sep | On-Line Banking Bill Payment to Chandini Kolli<br>Ref: Salary       | 915.20      |            | -45,385.88 |
|       | On-Line Banking Bill Payment to Shelia McDonald SA<br>Ref: Salary   | 940.00      |            | -46,325.88 |
|       | On-Line Banking Bill Payment to Tracey L Adames<br>Ref: Salary      | 1,120.60    |            | -47,446.48 |
|       | On-Line Banking Bill Payment to Senthilkumar Palan<br>Ref: Salery   | 1,878.44    |            | -49,324.92 |
|       | On-Line Banking Bill Payment to Appleby Westward G<br>Ref: 27949    | 6,000.00    |            | -55,324.92 |
|       | Giro Direct Credit From Kzss Ltd<br>Ref: Returned Funds             |             | 320.00     | -55,004.92 |
|       | Giro Direct Credit From H Sidhu<br>Ref: Loan                        |             | 3,500.00   | -51,504.92 |
|       | Giro Direct Credit From TOP Jets Worldwide<br>Ref: Transfer         |             | 19,000.00  | -32,504.92 |
|       | Giro Direct Credit From Kzss Ltd<br>Ref: For DD                     |             | 29,500.00  | -3,004.92  |
|       | Giro Direct Credit From C H Jones Ltd<br>Ref: Bpdc-000002063-575    |             | 3,168.28   | 163.36     |
|       | Giro Direct Credit From AX805058<br>Ref: 327.30 0.00                |             | 327.30     | 490.66     |
|       | Giro Direct Credit From AX8370000432<br>Ref: 681.78 0.00            |             | 681.78     | 1,172.44   |
| 3 Sep | DD Direct Debit to British Gas Tradin<br>Ref: Bgp001118661-04879    | 1,487.69    |            | -315.25    |
|       | DD Direct Debit to Aviva Rcpts Accoun<br>Ref: Mmv13813549109E001    | 199.32      |            | -514.57    |
|       | DD Direct Debit to Booker Ltd<br>Ref: 0739246959                    | 6,520.76    |            | -7,035.33  |
|       | Giro Direct Credit From TOP Jets Worldwide<br>Ref: Transfer         |             | 7,000.00   | -35.33     |
|       | Giro Direct Credit From Paypoint Head Offi<br>Ref: 1113083327102021 |             | 1.47       | -33.86     |
|       | Giro Direct Credit From AX805058<br>Ref: 188.79 0.00                |             | 188.79     | 154.93     |
|       | Giro Direct Credit From AX8370000432<br>Ref: 596.27 0.00            |             | 596.27     | 751.20     |
| 4 Sep | DD Direct Debit to Creation.Co.UK<br>Ref: A/910000619132/100        | 30.00       |            | 721.20     |
|       | DD Direct Debit to Creation.Co.UK<br>Ref: A/910000619132/100        | 159.17      |            | 562.03     |
|       | DD Direct Debit to Booker Ltd<br>Ref: 0735389924                    | 15,584.58   |            | -15,022.55 |
|       | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021      | 72.00       |            | -15,094.55 |

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| Date  | Description   | Money out £ | Money in £ | Balance £  |
|-------|---|-------------|------------|------------|
|       | Balance brought forward from previous page                                  |             |            | -15,094.55 |
| 4 Sep | <b>DD</b> Direct Debit to Daisy<br>Ref: 4571463 23035976                    | 76.36       |            | -15,170.91 |
|       | Internet Banking Transfer to<br>Account 40443069 at 20-44-22<br>Transfer    | 25,000.00   |            | -40,170.91 |
|       | On-Line Banking Bill Payment to<br>Spurlings Accounta<br>Ref: 123           | 1,423.32    |            | -41,594.23 |
|       | On-Line Banking Bill Payment to<br>Mr M Crouch<br>Ref: Improvements Hotel   | 1,500.00    |            | -43,094.23 |
|       | On-Line Banking Bill Payment to<br>Mr M Crouch<br>Ref: Improvements Hotel   | 1,500.00    |            | -44,594.23 |
|       | On-Line Banking Bill Payment to<br>Lakshmi Vasundhara<br>Ref: Loan P Back   | 1,606.44    |            | -46,200.67 |
|       | On-Line Banking Bill Payment to<br>Hari Krishna Vadla<br>Ref: Salary        | 2,621.50    |            | -48,822.17 |
|       | <b>Giro</b> Direct Credit From H Sidhu<br>Ref: Loan                         |             | 1,500.00   | -47,322.17 |
|       | <b>Giro</b> Direct Credit From TOP Jets<br>Worldwide<br>Ref: Transfer       |             | 14,500.00  | -32,822.17 |
|       | <b>Giro</b> Direct Credit From Yourcash<br>Ref: ATM Ukw02639 Amou           |             | 1,000.00   | -31,822.17 |
|       | <b>Giro</b> Direct Credit From AX805058<br>Ref: 138.44 0.00                 |             | 138.44     | -31,683.73 |
|       | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 504.13 0.00             |             | 504.13     | -31,179.60 |
|       | Receipt Re Afo<br>Ref: Coventry Ops 05                                      |             | 167,268.42 | 136,088.82 |
| 5 Sep | <b>DD</b> Direct Debit to Prax<br>Ref: Kzss2023                             | 45,465.90   |            | 90,622.92  |
|       | <b>STO</b> Standing Order to Spurlings<br>Accounta<br>Ref: Kzss Monthly Pay | 600.00      |            | 90,022.92  |
|       | Commission Charges For The<br>Period 15 Jul /12 Aug                         | 449.62      |            | 89,573.30  |
|       | On-Line Banking Bill Payment to<br>Sure Site Card Ser<br>Ref: Longdown Kzss | 1,692.68    |            | 87,880.62  |
|       | On-Line Banking Bill Payment to<br>Together Commercia<br>Ref: 10287562      | 2,407.56    |            | 85,473.06  |
|       | On-Line Banking Bill Payment to<br>Mounts Bay Dairy L<br>Ref: Longdown      | 2,755.01    |            | 82,718.05  |
|       | On-Line Banking Bill Payment to<br>Arcstrading Direct<br>Ref: Tre Longs     | 5,000.08    |            | 77,717.97  |
|       | <b>Giro</b> Direct Credit From Allstar Business<br>Ref: Bpdc-000002447-575  |             | 374.48     | 78,092.45  |

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| Date  | Description   | Money out £ | Money in £ | Balance £ |
|-------|---|-------------|------------|-----------|
|       | Balance brought forward from previous page  |             |            | 78,092.45 |
| 5 Sep | <b>Giro</b> Direct Credit From Allstar Business<br>Ref: Bpdc-000002447-575        | 3,715.19    |            | 81,807.64 |
|       | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 1466.77 0.00                  | 1,466.77    |            | 83,274.41 |
|       | <b>Giro</b> Direct Credit From AX805058<br>Ref: 362.20 0.00                       | 362.20      |            | 83,636.61 |
| 6 Sep | <b>DD</b> Direct Debit to Currys<br>3401218547<br>Ref: Currys 3401218547          | 7.00        |            | 83,629.61 |
|       | <b>DD</b> Direct Debit to Prax<br>Ref: Kzss2023                                   | 48,031.20   |            | 35,598.41 |
|       | <b>DD</b> Direct Debit to Funding Circle<br>Ref: Sjpzkye                          | 1,825.08    |            | 33,773.33 |
|       | <b>DD</b> Direct Debit to Youings Wholesale<br>Ref: Youings Wholesale             | 63.20       |            | 33,710.13 |
|       | <b>DD</b> Direct Debit to Booker Ltd<br>Ref: 0735389924                           | 116.56      |            | 33,593.57 |
|       | <b>DD</b> Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021             | 258.00      |            | 33,335.57 |
|       | <b>■</b> Card Payment to Sqsp*<br>Inv148118164 USA On 05 Sep                      | 19.20       |            | 33,316.37 |
|       | <b>□</b> On-Line Banking Bill Payment to<br>Spurlings Accounta<br>Ref: 123        | 2,000.00    |            | 31,316.37 |
|       | <b>□</b> On-Line Banking Bill Payment to<br>Mr Harjinder S Sid<br>Ref: Salary     | 2,890.00    |            | 28,426.37 |
|       | <b>Giro</b> Direct Credit From TOP Jets<br>Worldwide<br>Ref: Transfer             | 9,500.00    |            | 37,926.37 |
|       | <b>Giro</b> Direct Credit From Kzss Ltd<br>Ref: For Fuel                          | 27,000.00   |            | 64,926.37 |
|       | <b>Giro</b> Direct Credit From AX805058<br>Ref: 213.95 0.00                       | 213.95      |            | 65,140.32 |
|       | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 557.78 0.00                   | 557.78      |            | 65,698.10 |
| 9 Sep | <b>DD</b> Direct Debit to Nest<br>Ref: It000005966352                             | 279.62      |            | 65,418.48 |
|       | <b>DD</b> Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021             | 129.00      |            | 65,289.48 |
|       | <b>■</b> Card Payment to SQ *Capsule<br>Chic L On 06 Sep                          | 1.00        |            | 65,288.48 |
|       | <b>■</b> Card Payment to SQ *Capsule<br>Chic L On 06 Sep                          | 20.00       |            | 65,268.48 |
|       | <b>■</b> Card Payment to SQ *Capsule<br>Chic L On 06 Sep                          | 20.00       |            | 65,248.48 |
|       | <b>■</b> Card Payment to HMRC Etmp On<br>06 Sep                                   | 5,529.21    |            | 59,719.27 |
|       | <b>□</b> On-Line Banking Bill Payment to<br>Direct365Online LT<br>Ref: 0001890265 | 646.66      |            | 59,072.61 |

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| Date   | Description  | Money out £ | Money in £ | Balance £  |
|--------|--|-------------|------------|------------|
|        | Balance brought forward from previous page                                 |             |            | 59,072.61  |
| 9 Sep  | On-Line Banking Bill Payment to Cornwall Council<br>Ref: 709573            | 989.00      |            | 58,083.61  |
|        | On-Line Banking Bill Payment to Appleby Westward G<br>Ref: 27949           | 4,000.00    |            | 54,083.61  |
|        | <b>Giro</b> Direct Credit From Kzss Ltd<br>Ref: Fuel Payment               |             | 30,000.00  | 84,083.61  |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 176.73 0.00            |             | 176.73     | 84,260.34  |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 247.86 0.00                |             | 247.86     | 84,508.20  |
| 10 Sep | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021             | 72.98       |            | 84,435.22  |
|        | <b>Giro</b> Direct Credit From Evri Limited<br>Ref: Evri Limited           |             | 525.85     | 84,961.07  |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 234.11 0.00            |             | 234.11     | 85,195.18  |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 234.29 0.00                |             | 234.29     | 85,429.47  |
| 11 Sep | DD Direct Debit to BNP Paribas Leasin<br>Ref: A1E33129 V2635976            | 691.08      |            | 84,738.39  |
|        | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021             | 925.03      |            | 83,813.36  |
|        | Internet Banking Transfer to Account 10361240 at 20-25-19 Transfer         | 3,000.00    |            | 80,813.36  |
|        | On-Line Banking Bill Payment to Mr M Crouch<br>Ref: Improvements Hotel     | 3,000.00    |            | 77,813.36  |
|        | <b>Giro</b> Direct Credit From Kzss Ltd<br>Ref: to Own Account             |             | 25,000.00  | 102,813.36 |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 151.99 0.00                |             | 151.99     | 102,965.35 |
| 12 Sep | DD Direct Debit to Prax<br>Ref: Kzss2023                                   | 45,951.85   |            | 57,013.50  |
|        | DD Direct Debit to Prax<br>Ref: Kzss2023                                   | 46,097.80   |            | 10,915.70  |
|        | Card Payment to HMRC Gov.UK Cotax On 11 Sep                                | 200.12      |            | 10,715.58  |
|        | Card Payment to HMRC Etmp On 11 Sep  | 298.73      |            | 10,416.85  |
|        | Card Payment to HMRC Gov.UK Cotax On 11 Sep                                | 300.18      |            | 10,116.67  |
|        | Card Payment to HMRC Gov.UK Cotax On 11 Sep                                | 500.30      |            | 9,616.37   |
|        | Card Payment to HMRC Etmp On 11 Sep  | 1,991.49    |            | 7,624.88   |
|        | On-Line Banking Bill Payment to Tfj Spurling<br>Ref: 123                   | 2,000.00    |            | 5,624.88   |
|        | <b>Giro</b> Direct Credit From Allstar Business<br>Ref: Bpdc-000002452-575 |             | 367.94     | 5,992.82   |

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| Date   | Description  | Money out £ | Money in £ | Balance £ |
|--------|--|-------------|------------|-----------|
|        | Balance brought forward from previous page   |             |            | 5,992.82  |
| 12 Sep | <b>Giro</b> Direct Credit From Allstar Business<br>Ref: Bpdc-000002452-575                             |             | 1,537.67   | 7,530.49  |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 1150.65 0.00                                       |             | 1,150.65   | 8,681.14  |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 259.62 0.00  |             | 259.62     | 8,940.76  |
| 13 Sep | <b>DD</b> Direct Debit to Hampshire Trust<br>BA<br>Ref: A0009764<br>This Is A New Direct Debit Payment | 1,456.74    |            | 7,484.02  |
|        | <b>DD</b> Direct Debit to Fast Trak Ltd<br>Ref: A3Kzffa  | 68.54       |            | 7,415.48  |
|        | <b>DD</b> Direct Debit to Westctry TA W TA<br>W<br>Ref: Ldss23080200005225                             | 17.50       |            | 7,397.98  |
|        | <b>DD</b> Direct Debit to Youings Wholesale<br>Ref: Youings Wholesale                                  | 652.93      |            | 6,745.05  |
|        | <b>DD</b> Direct Debit to Booker Ltd<br>Ref: 0735389924  | 250.59      |            | 6,494.46  |
|        | <b>DD</b> Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021                                  | 271.12      |            | 6,223.34  |
|        | <b>□</b> On-Line Banking Bill Payment to<br>Mr Harjinder S Sid<br>Ref: Loan 2 September                | 3,500.00    |            | 2,723.34  |
|        | <b>Giro</b> Direct Credit From Kzss Ltd<br>Ref: Kzss Ltd   |             | 19,500.00  | 22,223.34 |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 107.15 0.00  |             | 107.15     | 22,330.49 |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 86.86 0.00   |             | 86.86      | 22,417.35 |
| 16 Sep | <b>DD</b> Direct Debit to Aspen Payments<br>Ref: Kzss01  | 66.00       |            | 22,351.35 |
|        | <b>DD</b> Direct Debit to Biffa Waste Servic<br>Ref: K25023  | 33.84       |            | 22,317.51 |
|        | <b>DD</b> Direct Debit to Retail Data Ptnr<br>Ref: Rdp11643348   | 166.28      |            | 22,151.23 |
|        | <b>DD</b> Direct Debit to Alphabet GB<br>Ref: 000Q518501   | 772.56      |            | 21,378.67 |
|        | <b>DD</b> Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021                                  | 326.12      |            | 21,052.55 |
|        | <b>DD</b> Direct Debit to Brake Bros Foodser<br>Ref: 1814509   | 303.15      |            | 20,749.40 |
|        | <b>DD</b> Direct Debit to Costa Express Ltd<br>Ref: 63779Trewintss                                     | 3,030.02    |            | 17,719.38 |
|        | <b>□</b> On-Line Banking Bill Payment to<br>Exter Finance Limi<br>Ref: White Hart Kzss                 | 3,375.00    |            | 14,344.38 |
|        | <b>Giro</b> Direct Credit From Kzss Ltd<br>Ref: Own Account  |             | 25,000.00  | 39,344.38 |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 171.82 0.00  |             | 171.82     | 39,516.20 |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 55.94 0.00   |             | 55.94      | 39,572.14 |

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| Date   | Description   | Money out £ | Money in £ | Balance £  |
|--------|---|-------------|------------|------------|
|        | Balance brought forward from previous page                                  |             |            | 39,572.14  |
| 16 Sep | Deposit Re 43Truro 100017   | 10,000.00   |            | 49,572.14  |
| 17 Sep | DD Direct Debit to Booker Ltd<br>Ref: 0739246959                            | 4,402.54    |            | 45,169.60  |
|        | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021              | 29.63       |            | 45,139.97  |
|        | Giro Direct Credit From AX805058<br>Ref: 12.68 0.00                         |             | 12.68      | 45,152.65  |
|        | Giro Direct Credit From AX8370000432<br>Ref: 137.96 0.00                    |             | 137.96     | 45,290.61  |
| 18 Sep | DD Direct Debit to Ems<br>Ref: AL01951929Msc0824                            | 37.20       |            | 45,253.41  |
|        | DD Direct Debit to BT Group PLC<br>Ref: GP01198022-000010                   | 49.69       |            | 45,203.72  |
|        | DD Direct Debit to Prax<br>Ref: Kzss2023                                    | 46,410.35   |            | -1,206.63  |
|        | DD Direct Debit to Leaseplan UK Ltd<br>Ref: 0182948-64326083                | 373.99      |            | -1,580.62  |
|        | DD Direct Debit to Booker Ltd<br>Ref: 0735389924                            | 28,069.34   |            | -29,649.96 |
|        | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021              | 200.00      |            | -29,849.96 |
|        | Giro Direct Credit From TOP Jets<br>Worldwide<br>Ref: Transfer              | 12,500.00   |            | -17,349.96 |
|        | Giro Direct Credit From Kzss Ltd<br>Ref: Transferto Own Acc                 |             | 30,000.00  | 12,650.04  |
|        | Giro Direct Credit From Yourcash<br>Ref: ATM Ukw02639 Amou                  |             | 920.00     | 13,570.04  |
|        | Giro Direct Credit From AX8370000432<br>Ref: 224.79 0.00                    |             | 224.79     | 13,794.83  |
|        | Giro Direct Credit From AX805058<br>Ref: 59.70 0.00                         |             | 59.70      | 13,854.53  |
| 19 Sep | DD Direct Debit to Prax<br>Ref: Kzss2023                                    | 46,825.18   |            | -32,970.65 |
|        | DD Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021              | 235.00      |            | -33,205.65 |
|        | □ On-Line Banking Bill Payment to<br>Mr M Crouch<br>Ref: Improvements Hotel | 3,000.00    |            | -36,205.65 |
|        | Giro Direct Credit From H Sidhu<br>Ref: Loan                                |             | 1,600.00   | -34,605.65 |
|        | Giro Direct Credit From TOP Jets<br>Worldwide<br>Ref: Transfer              |             | 9,500.00   | -25,105.65 |
|        | Giro Direct Credit From Kzss Ltd<br>Ref: Transfer to Kzss A                 |             | 21,500.00  | -3,605.65  |
|        | Giro Direct Credit From Allstar Business<br>Ref: Bpdc-000002460-576         |             | 336.91     | -3,268.74  |
|        | Giro Direct Credit From Allstar Business<br>Ref: Bpdc-000002460-576         |             | 1,931.10   | -1,337.64  |
|        | Giro Direct Credit From AX8370000432<br>Ref: 1074.49 0.00                   |             | 1,074.49   | -263.15    |

Continued

| Date   | Description  | Money out £ | Money in £ | Balance £ |
|--------|--|-------------|------------|-----------|
|        | Balance brought forward from previous page   |             |            | -263.15   |
| 19 Sep | <b>Giro</b> Direct Credit From AX805058<br>Ref: 630.79 0.00  |             | 630.79     | 367.64    |
| 20 Sep | <b>DD</b> Direct Debit to Suresite Card Serv<br>Ref: 1805058<br>This Is A New Direct Debit Payment | 1,750.50    |            | -1,382.86 |
|        | <b>DD</b> Direct Debit to Suresite Card Serv<br>Ref: 805067<br>This Is A New Direct Debit Payment  | 2,395.86    |            | -3,778.72 |
|        | <b>DD</b> Direct Debit to Westctry TA W TA<br>W<br>Ref: Ldss23080200005225                         | 35.92       |            | -3,814.64 |
|        | <b>DD</b> Direct Debit to Youings Wholesale<br>Ref: Youings Wholesale                              | 536.20      |            | -4,350.84 |
|        | <b>DD</b> Direct Debit to Booker Ltd<br>Ref: 0735389924  | 247.77      |            | -4,598.61 |
|        | <b>DD</b> Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021                              | 214.00      |            | -4,812.61 |
|        | <b>BP</b> Card Payment to Apple.Com/Bill<br>Ireland On 19 Sep                                      | 0.99        |            | -4,813.60 |
|        | <b>Giro</b> Direct Credit From UK Fuels Ltd<br>Ref: UK Fuels Limited                               |             | 70.80      | -4,742.80 |
|        | <b>Giro</b> Direct Credit From UK Fuels Ltd<br>Ref: UK Fuels Limited                               |             | 2,184.68   | -2,558.12 |
|        | <b>Giro</b> Direct Credit From Kzss Ltd<br>Ref: Kzss Ltd   |             | 5,300.00   | 2,741.88  |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 166.51 0.00                                    |             | 166.51     | 2,908.39  |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 69.01 0.00   |             | 69.01      | 2,977.40  |
| 23 Sep | <b>DD</b> Direct Debit to Rentokil Initial<br>Ref: K-090006917-00001                               | 28.39       |            | 2,949.01  |
|        | <b>DD</b> Direct Debit to Biffa Waste Servic<br>Ref: K25023  | 207.30      |            | 2,741.71  |
|        | <b>DD</b> Direct Debit to EE Limited<br>Ref: Q36902459553957074                                    | 62.57       |            | 2,679.14  |
|        | <b>DD</b> Direct Debit to Together<br>Commercia<br>Ref: 10287562                                   | 2,390.62    |            | 288.52    |
|        | <b>DD</b> Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021                              | 180.00      |            | 108.52    |
|        | <b>DD</b> Direct Debit to Close-Darwin<br>Ref: 83154393  | 157.56      |            | -49.04    |
|        | <b>Giro</b> Direct Credit From Kzss Ltd<br>Ref: to Own Account                                     |             | 25,000.00  | 24,950.96 |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 104.04 0.00  |             | 104.04     | 25,055.00 |
|        | <b>Giro</b> Direct Credit From AX8370000432<br>Ref: 406.60 0.00                                    |             | 406.60     | 25,461.60 |
| 24 Sep | <b>DD</b> Direct Debit to Paypoint Collectio<br>Ref: 1113083327102021                              | 67.97       |            | 25,393.63 |
|        | <b>Giro</b> Direct Credit From AX805058<br>Ref: 119.47 0.00  |             | 119.47     | 25,513.10 |

Continued

| Date   | Description  | Money out £ | Money in £ | Balance £ |
|--------|--|-------------|------------|-----------|
|        | Balance brought forward from previous page               |             |            | 25,513.10 |
| 24 Sep | Giro Direct Credit From AX8370000432<br>Ref: 134.27 0.00 |             | 134.27     | 25,647.37 |
| 24 Sep | Balance carried forward                                  |             |            | 25,647.37 |
|        | Total Payments/Receipts                                  | 673,604.12  | 681,555.38 |           |

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

# Helpful Information

## 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.

## Get in touch

### 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

### Follow us



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barclaysbizchat](http://www.twitter.com/barclaysbizchat)



[youtube.com/  
BarclaysUK](http://youtube.com/BarclaysUK)



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

## Helpful Information continued

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### Using your debit card in the UK and abroad

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

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

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

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

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

# Financial Services Compensation Scheme Information Sheet

| <b>Basic information about the protection of your eligible deposits</b> |  |
|---|--|
| 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:<br>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<br>1 Churchill Place<br>Canary Wharf<br>London<br>E14 5HP   |
| To contact the FSCS for further information on compensation:            | Financial Services Compensation Scheme<br>10th Floor Beaufort House<br>15 St. Botolph Street<br>London<br>EC3A 7QU<br><br>Tel: 0800 678 1100 or 020 7741 4100<br><br>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. 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 I 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.