

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 Ref: Kzss2023	47,407.20		-29,711.09
	DD Direct Debit to Prax Ref: Kzss2023	47,482.08		-77,193.17
	DD Direct Debit to Rentokil Initial Ref: K-090006917-00001	28.39		-77,221.56
	DD Direct Debit to Biffa Waste Servic Ref: K25023	182.52		-77,404.08
	DD Direct Debit to Paypoint Collectio Ref: 1113083327102021	73.73		-77,477.81
	DD Direct Debit to Brake Bros Foodser Ref: 1814509	228.07		-77,705.88
	Giro Direct Credit From Leaseplan UK Ltd Ref: Fdd6FE5A0755423Faa		15.00	-77,690.88
	Giro Direct Credit From AX8370000432 Ref: 359.12 0.00		359.12	-77,331.76
	Giro Direct Credit From AX805058 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 Ref: 1113083327102021	20.00		17,618.66
	Giro Direct Credit From AX805058 Ref: 176.14 0.00		176.14	17,794.80
	Giro Direct Credit From AX8370000432 Ref: 378.17 0.00		378.17	18,172.97
29 Aug	DD Direct Debit to Paypoint Collectio Ref: 1113083327102021	140.00		18,032.97
























Continued

Start balance	£17,696.11
Money out	£673,604.12
▶ Commission charges	£449.62
▶ Interest paid	£0.00
Money in	£681,555.38
End balance	£25,647.37






















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				18,032.97
29 Aug	 Direct Credit From Allstar Business Ref: Bpdc-000002442-575		163.05	18,196.02
	 Direct Credit From Allstar Business Ref: Bpdc-000002442-575		2,592.44	20,788.46
	 Direct Credit From AX8370000432 Ref: 249.67 0.00		249.67	21,038.13
	 Direct Credit From AX805058 Ref: 98.84 0.00		98.84	21,136.97
30 Aug	 Direct Debit to Htec Limited Ref: Htec001Trew0002	317.00		20,819.97
	 Direct Debit to Prax Ref: Kzss2023	38,427.08		-17,607.11
	 Direct Debit to Youings Wholesale Ref: Youings Wholesale	1,053.53		-18,660.64
	 Direct Debit to Booker Ltd Ref: 0735389924	122.48		-18,783.12
	 Direct Debit to Booker Ltd Ref: 0735389924	191.90		-18,975.02
	 Direct Debit to Utility Warehouse Ref: 8524915/8524915/22	177.66		-19,152.68
	 On-Line Banking Bill Payment to Prax Petroleum Ltd Ref: Petrol Trewint	35,000.00		-54,152.68
	 Direct Credit From Kzss Ltd Ref: Trewint		19,500.00	-34,652.68
	 Direct Credit From AX805058 Ref: 1267.59 0.00		1,267.59	-33,385.09
	 Direct Credit From AX8370000432 Ref: 2180.33 0.00		2,180.33	-31,204.76
	 Unpaid Direct Debit Prax Kzss2023		38,427.08	7,222.32
2 Sep	 Direct Debit to BT Group PLC Ref: GP00852038-000040	70.59		7,151.73
	 Direct Debit to Source Insurance Ref: H9PxnI4Mbrp6X6TA59	103.20		7,048.53
	 Direct Debit to Prax Ref: Kzss2023	48,603.49		-41,554.96
	 Direct Debit to Brake Bros Foodser Ref: 1814509	283.58		-41,838.54
	 Direct Debit to Investec Asset Fin Ref: 22352068520337433	1,390.18		-43,228.72
	 Direct Debit to Playter Ref: 8Fwvtqy	340.86		-43,569.58
	 Card Payment to Cornwall_Council_P On 30 Aug	2.10		-43,571.68
	 Card Payment to Gsuite_Brittaniaai Ireland On 01 Sep	24.00		-43,595.68
	 Card Payment to Giffgaff On 01 Sep	35.00		-43,630.68
	 On-Line Banking Bill Payment to Shelia McDonald SA Ref: Salary	840.00		-44,470.68
























Continued

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

























Continued

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



Continued

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

Continued

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 Ref: 709573	989.00		58,083.61
	 On-Line Banking Bill Payment to Appleby Westward G Ref: 27949	4,000.00		54,083.61
	 Direct Credit From Kzss Ltd Ref: Fuel Payment		30,000.00	84,083.61
	 Direct Credit From AX8370000432 Ref: 176.73 0.00		176.73	84,260.34
	 Direct Credit From AX805058 Ref: 247.86 0.00		247.86	84,508.20
10 Sep	 Direct Debit to Paypoint Collectio Ref: 1113083327102021	72.98		84,435.22
	 Direct Credit From Evri Limited Ref: Evri Limited		525.85	84,961.07
	 Direct Credit From AX8370000432 Ref: 234.11 0.00		234.11	85,195.18
	 Direct Credit From AX805058 Ref: 234.29 0.00		234.29	85,429.47
11 Sep	 Direct Debit to BNP Paribas Leasin Ref: A1E33129 V2635976	691.08		84,738.39
	 Direct Debit to Paypoint Collectio 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 Ref: Improvements Hotel	3,000.00		77,813.36
	 Direct Credit From Kzss Ltd Ref: to Own Account		25,000.00	102,813.36
	 Direct Credit From AX805058 Ref: 151.99 0.00		151.99	102,965.35
12 Sep	 Direct Debit to Prax Ref: Kzss2023	45,951.85		57,013.50
	 Direct Debit to Prax 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 Tjf Spurling Ref: 123	2,000.00		5,624.88
	 Direct Credit From Allstar Business Ref: Bpdc-000002452-575		367.94	5,992.82


Continued

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

Continued

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 Ref: 0739246959	4,402.54		45,169.60
	DD Direct Debit to Paypoint Collectio Ref: 1113083327102021	29.63		45,139.97
	Giro Direct Credit From AX805058 Ref: 12.68 0.00		12.68	45,152.65
	Giro Direct Credit From AX8370000432 Ref: 137.96 0.00		137.96	45,290.61
18 Sep	DD Direct Debit to Ems Ref: AL01951929Msc0824	37.20		45,253.41
	DD Direct Debit to BT Group PLC Ref: GP01198022-000010	49.69		45,203.72
	DD Direct Debit to Prax Ref: Kzss2023	46,410.35		-1,206.63
	DD Direct Debit to Leaseplan UK Ltd Ref: 0182948-64326083	373.99		-1,580.62
	DD Direct Debit to Booker Ltd Ref: 0735389924	28,069.34		-29,649.96
	DD Direct Debit to Paypoint Collectio Ref: 1113083327102021	200.00		-29,849.96
	Giro Direct Credit From TOP Jets Worldwide Ref: Transfer		12,500.00	-17,349.96
	Giro Direct Credit From Kzss Ltd Ref: Transferto Own Acc		30,000.00	12,650.04
	Giro Direct Credit From Yourcash Ref: ATM Ukw02639 Amou		920.00	13,570.04
	Giro Direct Credit From AX8370000432 Ref: 224.79 0.00		224.79	13,794.83
	Giro Direct Credit From AX805058 Ref: 59.70 0.00		59.70	13,854.53
19 Sep	DD Direct Debit to Prax Ref: Kzss2023	46,825.18		-32,970.65
	DD Direct Debit to Paypoint Collectio Ref: 1113083327102021	235.00		-33,205.65
	 On-Line Banking Bill Payment to Mr M Crouch Ref: Improvements Hotel	3,000.00		-36,205.65
	Giro Direct Credit From H Sidhu Ref: Loan		1,600.00	-34,605.65
	Giro Direct Credit From TOP Jets Worldwide Ref: Transfer		9,500.00	-25,105.65
	Giro Direct Credit From Kzss Ltd Ref: Transfer to Kzss A		21,500.00	-3,605.65
	Giro Direct Credit From Allstar Business Ref: Bpdc-000002460-576		336.91	-3,268.74
	Giro Direct Credit From Allstar Business Ref: Bpdc-000002460-576		1,931.10	-1,337.64
	Giro Direct Credit From AX8370000432 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	Giro Direct Credit From AX805058 Ref: 630.79 0.00		630.79	367.64
20 Sep	DD Direct Debit to Suresite Card Serv Ref: 1805058 This Is A New Direct Debit Payment	1,750.50		-1,382.86
	DD Direct Debit to Suresite Card Serv Ref: 805067 This Is A New Direct Debit Payment	2,395.86		-3,778.72
	DD Direct Debit to Westctry TA W TA W Ref: Ldss23080200005225	35.92		-3,814.64
	DD Direct Debit to Youings Wholesale Ref: Youings Wholesale	536.20		-4,350.84
	DD Direct Debit to Booker Ltd Ref: 0735389924	247.77		-4,598.61
	DD Direct Debit to Paypoint Collectio Ref: 1113083327102021	214.00		-4,812.61
	 Card Payment to Apple.Com/Bill Ireland On 19 Sep	0.99		-4,813.60
	Giro Direct Credit From UK Fuels Ltd Ref: UK Fuels Limited		70.80	-4,742.80
	Giro Direct Credit From UK Fuels Ltd Ref: UK Fuels Limited		2,184.68	-2,558.12
	Giro Direct Credit From Kzss Ltd Ref: Kzss Ltd		5,300.00	2,741.88
	Giro Direct Credit From AX8370000432 Ref: 166.51 0.00		166.51	2,908.39
	Giro Direct Credit From AX805058 Ref: 69.01 0.00		69.01	2,977.40
23 Sep	DD Direct Debit to Rentokil Initial Ref: K-090006917-00001	28.39		2,949.01
	DD Direct Debit to Biffa Waste Servic Ref: K25023	207.30		2,741.71
	DD Direct Debit to EE Limited Ref: Q36902459553957074	62.57		2,679.14
	DD Direct Debit to Together Commecia Ref: 10287562	2,390.62		288.52
	DD Direct Debit to Paypoint Collectio Ref: 1113083327102021	180.00		108.52
	DD Direct Debit to Close-Darwin Ref: 83154393	157.56		-49.04
	Giro Direct Credit From Kzss Ltd Ref: to Own Account		25,000.00	24,950.96
	Giro Direct Credit From AX805058 Ref: 104.04 0.00		104.04	25,055.00
	Giro Direct Credit From AX8370000432 Ref: 406.60 0.00		406.60	25,461.60
24 Sep	DD Direct Debit to Paypoint Collectio Ref: 1113083327102021	67.97		25,393.63
	Giro Direct Credit From AX805058 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 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.

Dispute resolution

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

Important information about compensation arrangements

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

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

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

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

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

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

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

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

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

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

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

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

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

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

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

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

Interest

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

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

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

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

Online

barclays.co.uk

On the phone

0345 605 2345*

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

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

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

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

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

Using your debit card in the UK and abroad

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

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

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

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

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

Getting information from Barclays

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

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

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

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

Additional information

¹Scheme 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.

²General 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

³Limit 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.

⁴Reimbursement

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

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 fund¹
- 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 instrument² 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.³

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

(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 company⁵ 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

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

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

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ 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

Call monitoring and charges information

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

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

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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