

THE DIRECTOR
2 MERCHANT COURT
61 WAPPING WALL
LONDON
E1W 3SJ

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 12 August 2024

Business Current Accounts

Business Current Account Statement	£120,567.37
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Sort Code 20-54-25 • Account No 10288241

Business Savings Accounts

Business Premium Account	£28,270.20
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Sort Code 20-54-25 • Account No 20563005

Business Premium Account	£2,813.83
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Sort Code 20-54-25 • Account No 90676802

Business Premium Account	£12.94
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Sort Code 20-54-25 • Account No 93459586

Business Premium Account	£0.76
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Sort Code 20-54-25 • Account No 33180581

Business Premium Account	£0.22
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Sort Code 20-54-25 • Account No 23773981

Business Foreign Currency Accounts

CURRENCY BUSINESS PREMIUM ACCOUNT	USD 66,574.47
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Sort Code 20-54-25 • Account No 44894077









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

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Your Business Current Account

At a glance


















13 Jul - 12 Aug 2024

Date	Description	Money out £	Money in £	Balance £
13 Jul	Start Balance			171,269.16
15 Jul	 Card Purchase Aero Gago Coutinho Portugal EUR 16.89 On 12 Jul at VISA Exchange Rate 1.19 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.39	14.63		171,254.53
	 Card Purchase Paul Portugal EUR 27.90 On 12 Jul at VISA Exchange Rate 1.19 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.65	24.18		171,230.35
	 Card Payment to Fao 8581 Portugal EUR 2.10 On 12 Jul at VISA Exchange Rate 1.19 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.05	1.82		171,228.53
	 Card Payment to Fao 8581 Portugal EUR 2.20 On 12 Jul at VISA Exchange Rate 1.19 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.05	1.91		171,226.62
	 Card Payment to BA High 5203345103 On 12 Jul	28.50		171,198.12
	 Internet Banking Transfer to Account 60397113 at 20-27-48 Divs S/C Mer Court	3,000.00		168,198.12
16 Jul	 Card Purchase Kilikyas Gastro Co On 15 Jul	71.83		168,126.29
18 Jul	 Card Payment to Docklands General On 17 Jul	4.09		168,122.20

Continued

Start balance	£171,269.16
Money out	£51,241.79
▶ Commission charges	£8.50
▶ Interest paid	£0.00
Money in	£540.00
End balance	£120,567.37

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				168,122.20
18 Jul	 Card Payment to Sumup *Bello de No On 17 Jul	7.40		168,114.80
22 Jul	 Direct Debit to BCard Commercial Ref: 5312140229612557	1,203.82		166,910.98
	 Card Purchase Ace Cab On 20 Jul	30.00		166,880.98
	 Card Purchase Bottega Bar On 20 Jul	60.92		166,820.06
	 Card Payment to Ana Aeroportos Portugal EUR 78.50 On 20 Jul at VISA Exchange Rate 1.19 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.92	68.02		166,752.04
25 Jul	 Internet Banking Transfer to Account 20563005 at 20-54-25 CT Transfer	28,266.00		138,486.04
	 On-Line Banking Bill Payment to The Hhc Partnershi Ref: Sphere Consulting	2,850.00		135,636.04
29 Jul	 Direct Debit to EE Limited Ref: 59981790 539714787	220.63		135,415.41
30 Jul	 Standing Order to Personal Account Ref:- 202748 60397113	663.00		134,752.41
31 Jul	 Standing Order to Personal Account Ref:- 202748 60397113	4,500.00		130,252.41
1 Aug	 On-Line Banking Bill Payment to Miss K M Stevens Ref: 018	182.97		130,069.44
5 Aug	 Direct Debit to EE Limited Ref: Q47794501538983909	15.58		130,053.86
	 Commission Charges For The Period 13 Jun /14 Jul	8.50		130,045.36
	 Internet Banking Transfer to Account 60397113 at 20-27-48 Divs	5,000.00		125,045.36
8 Aug	 Direct Credit From Ove Arup Partner Ref: 169898PT25349		540.00	125,585.36
9 Aug	 Card Payment to Paypal *Netflix On 08 Aug	17.99		125,567.37
12 Aug	 Internet Banking Transfer to Account 60397113 at 20-27-48 Divs Portugal	5,000.00		120,567.37
12 Aug Balance carried forward				120,567.37
Total Payments/Receipts		51,241.79	540.00	

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

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

Current rates Correct at the time of printing
Effective from 02 Oct 2002

Balance	Rate %
▶ £1+ 0.000% above Unarranged Borrowing Rate	29.500%

The Unarranged Borrowing Rate is 29.500%

Bank of England Base Rate Information

Rate effective from 01 Aug 2024 was	5.000%
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Rate effective from 03 Aug 2023 was	5.250%

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

Dispute resolution

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

Important information about compensation arrangements

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

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

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

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

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

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- you go overdrawn on your account without agreeing an overdraft with us first; or
 - 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:

- understand any changes in your business and explore the options available;
- consider options for authorised borrowing facilities;
- facilitate payments being made;
- limit the costs associated with unarranged borrowing;
- 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.facebook.com/barclaysbusinessuk

 www.twitter.com/barclaysbizchat

 youtube.com/BarclaysUK

 www.linkedin.com/BarclaysBusinessBanking

Using your debit card in the UK and abroad

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

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

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

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

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

Getting information from Barclays

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

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

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*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.