

THE DIRECTOR  
CONE ACCOUNTING LIMITED  
19 TASMAN COURT  
SOUTHAMPTON  
HAMPSHIRE  
SO14 3TP

## 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 2016

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#### Business Current Account

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Cone Accounting Limited	<b>£3,743.78</b>
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Sort Code 20-75-01 • Account no 53262049

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#### Business Savings Account

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Cone Accounting Limited	<b>£197.93</b>
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Sort Code 20-75-01 • Account no 73046141

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

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 CONE ACCOUNTING LIMITED  
 19 TASMAN COURT  
 SOUTHAMPTON  
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 SO14 3TP




## Your Business Current Account

### At a glance




















#### 15 Jul – 12 Aug 2016

Start balance	£2,787.38
Money out	£11,418.66
▶ Commission charges	£6.50
▶ Interest paid	£0.00
Money in	£12,375.06
▶ Loyalty Reward	£0.33
End balance	£3,743.78

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

Date	Description	Money out £	Money in £	Balance £
15 Jul	Start Balance			2,787.38
	 Direct Debit to Pure Gym Ltd Ref: 014600078151010003	18.99		2,768.39
	 Direct Debit to Pure Gym Ltd Ref: 014600078331010003	18.99		2,749.40
	 Card Payment to Moo Com on 14 Jul	42.26		2,707.14
	 Card Payment to Poundland Ltd on 14 Jul	2.00		2,705.14
18 Jul	 Card Payment to Amazon UK Retail Luxembourg on 14 Jul	2.77		2,702.37
	 Card Payment to Hostgator.Com USA USD 8.76 on 16 Jul at Visa Exchange Rate 1.33 The final GBP amount includes a Non-Sterling Transaction Fee of 0.18	6.78		2,695.59
	 Card Payment to Calendly.Com USA USD 10.00 on 16 Jul at Visa Exchange Rate 1.33 The final GBP amount includes a Non-Sterling Transaction Fee of 0.21	7.74		2,687.85
	 Card Payment to Wix.Com Luxembourg on 13 Jul	11.96		2,675.89
	 Card Payment to Amazon UK Marketpl Luxembourg on 14 Jul	24.97		2,650.92
	 Card Payment to Moo Com on 15 Jul	30.28		2,620.64
	 Card Payment to Banana Wharf Ocean on 16 Jul	60.00		2,560.64

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
	Balance brought forward from previous page			2,560.64
18 Jul	 Card Payment to Xero (UK) Ltd on 17 Jul	377.40		2,183.24
	 Cash machine withdrawal on 17 Jul at 08.58 at Tesco Personal Finance Tesco Bursledo Ext	30.00		2,153.24
	 Direct credit from GC C1 Ref: Coneaccounti-8Ywwj		298.00	2,451.24
	 Direct credit from Quidco Ref: Quidco 1145669		26.00	2,477.24
	 Refund from Moo Com on 15 Jul		4.20	2,481.44
	 Refund from Hostgator.Com USA USD 8.76 on 16 Jul at Visa Exchange Rate 1.35 The final GBP amount includes a Non-Sterling Transaction Fee of 0.18		6.32	2,487.76
19 Jul	 Direct Debit to O2 Ref: Ged32299416	86.33		2,401.43
	 Direct Debit to O2 Ref: Ged33626076	35.00		2,366.43
	 Card Payment to Buffer USA USD 10.00 on 17 Jul at Visa Exchange Rate 1.33 The final GBP amount includes a Non-Sterling Transaction Fee of 0.21	7.74		2,358.69
	 Card Payment to Tesco Store 3190 on 18 Jul	65.42		2,293.27
	 Direct credit from Slade C Ref:-BEN		235.00	2,528.27
20 Jul	 Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	26.00		2,502.27
	 Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	42.84		2,459.43
	 Card Payment to Itunes.Com/Bill Luxembourg on 18 Jul	0.79		2,458.64
	 Card Payment to Itunes.Com/Bill Luxembourg on 18 Jul	14.99		2,443.65
	 Card Payment to Amazon Prime Now U Luxembourg on 18 Jul	23.96		2,419.69
	 Card Payment to O2 Online Order on 18 Jul	59.99		2,359.70
	 Card Payment to Kaplan Financial L on 19 Jul	240.00		2,119.70
	 Internet Banking transfer to account 73046141 at 20-75-01 MOBILE-CHANNEL	80.01		2,039.69

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				2,039.69
20 Jul	 Direct credit from GC C1 Ref: Coneaccounti-Vkk6		99.79	2,139.48
	 Refund from Amazon UK Retail A Luxembourg on 18 Jul		56.02	2,195.50
21 Jul	 Card Payment to Amazon UK Marketpl Luxembourg on 19 Jul	18.28		2,177.22
	 Card Payment to Costco Wholesale on 20 Jul	92.72		2,084.50
	 Refund from Tesco Store 3190 on 19 Jul		0.70	2,085.20
	 Refund from Amazon Svcs Europe Luxembourg on 19 Jul		22.99	2,108.19
22 Jul	 Direct Debit to BT Group PLC Ref: GB16244303-000004	62.25		2,045.94
	 Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	7.87		2,038.07
	 Card Payment to Itunes.Com/Bill Luxembourg on 20 Jul	7.99		2,030.08
25 Jul	 Direct Debit to Ovo Energy Ref: 1160170-30246593	62.00		1,968.08
	 Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	26.00		1,942.08
	 Standing order to Chloe Slade Ref:-Ikea	36.09		1,905.99
	 Card Payment to Wix.Com Luxembourg on 21 Jul	8.34		1,897.65
	 Card Payment to Hostgator USA on 22 Jul	8.57		1,889.08
	 Card Payment to Evernote Switzerland on 23 Jul	44.99		1,844.09
	 Card Payment to Thomson on 22 Jul	250.00		1,594.09
	 Card Payment to Barclaycard on 22 Jul	365.78		1,228.31
	 Card Payment to McDonalds on 23 Jul	6.48		1,221.83
26 Jul	 Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	7.49		1,214.34
	 Card Payment to Lidl UK on 25 Jul	7.52		1,206.82
	 Card Payment to Emailsigrescue Australia on 25 Jul	32.40		1,174.42
	 Direct credit from M Way Ref: Bna/Med001		840.00	2,014.42
















Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
	Balance brought forward from previous page			2,014.42
27 Jul	 Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	26.00		1,988.42
	 Card Payment to www.Aat-Org.UK on 26 Jul	129.00		1,859.42
	 Card Payment to Nandos Southampton on 25 Jul	16.05		1,843.37
	 Direct credit from Earthport PLC Ref: Stripe Funds		667.32	2,510.69
28 Jul	 Card Payment to The Fox Inn on 27 Jul	84.00		2,426.69
1 Aug	 Direct Debit to Aat DD Ref: 0010325576. This is a new direct debit payment	66.50		2,360.19
	 Card Payment to Itunes.Com/Bill Luxembourg on 30 Jul	3.99		2,356.20
	 Card Payment to Upt-West Quay Shpp on 30 Jul	4.20		2,352.00
	 Card Payment to Optimax on 29 Jul	10.00		2,342.00
	 Card Payment to www.Just Eat.Co.UK on 29 Jul	11.30		2,330.70
	 Card Payment to Zizzi.Co.UK on 31 Jul	48.75		2,281.95
	 Card Payment to Greggs - S1287 on 29 Jul	3.95		2,278.00
	 Card Payment to Wilko Retail Limit on 31 Jul	23.80		2,254.20
	 Internet Banking transfer to account 43332950 at 20-30-89 MOBILE-CHANNEL	8.66		2,245.54
	 Refund from Emailsigrescue Australia on 29 Jul		32.40	2,277.94
2 Aug	 Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	2.47		2,275.47
	 Card Payment to Facebk Tjxht9Jru2 Ireland on 31 Jul	4.09		2,271.38
	 Card Payment to Facebk Vjxht9Jru2 Ireland on 31 Jul	8.03		2,263.35
	 Card Payment to Hotel Chocolat on 01 Aug	53.86		2,209.49
	 Card Payment to Handmade Burger Co on 01 Aug	27.56		2,181.93
3 Aug	 Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	17.99		2,163.94

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
	Balance brought forward from previous page			2,163.94
3 Aug	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	27.99		2,135.95
	<b>■</b> Card Payment to Nowtv.Com/Billingh on 02 Aug	6.99		2,128.96
	<b>■</b> Card Payment to Itunes.Com/Bill Luxembourg on 01 Aug	9.48		2,119.48
	<b>■</b> Card Payment to Nowtv.Com/Billingh on 02 Aug	9.99		2,109.49
	<b>Giro</b> Direct credit from GC C1 Ref: Coneaccounti-Hjr5G		3,702.93	5,812.42
4 Aug	<b>DD</b> Direct Debit to Gocardless Ltd Ref: Receiptbank-6X920W. This is a new direct debit payment	272.16		5,540.26
	<b>■</b> Card Payment to Itunes.Com/Bill Luxembourg on 02 Aug	6.99		5,533.27
	<b>■</b> Card Payment to Tesco Pay at Pump on 03 Aug	54.45		5,478.82
	<b>■</b> Card Payment to Barclaycard on 03 Aug	400.00		5,078.82
	<b>£</b> Commission charges for the period 13 Jun/12 Jul	6.50		5,072.32
	<b>■</b> Internet Banking transfer to account 73046141 at 20-75-01 MOBILE-CHANNEL	450.00		4,622.32
	<b>■</b> Refund from Itunes.Com/Bill Luxembourg on 02 Aug		6.99	4,629.31
	<b>■</b> Business Banking Loyalty Reward for period 13 Jun - 12 Jul		0.33	4,629.64
5 Aug	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	26.00		4,603.64
	<b>■</b> Card Payment to www.Just Eat.Co.UK on 03 Aug	16.30		4,587.34
	<b>Giro</b> Direct credit from Broadbench C Ref: Broadbench		210.55	4,797.89
8 Aug	<b>DD</b> Direct Debit to Radian Ref: 2228231. This is a new direct debit payment	825.00		3,972.89
	<b>STO</b> Standing order to C Slade Ref:-MacBook Pro	76.75		3,896.14
	<b>STO</b> Standing order to M Lane Ref:-Loan	100.00		3,796.14
	<b>■</b> Card Payment to PP*5768Code Luxembourg on 04 Aug	1.00		3,795.14
	<b>■</b> Card Payment to Upt-West Quay Shpp on 04 Aug	2.50		3,792.64

Continued







Date	Description	Money out £	Money in £	Balance £
				Continued
	Balance brought forward from previous page			3,792.64
8 Aug	 Card Payment to TGI Friday's on 06 Aug	40.00		3,752.64
	 Card Payment to Zara Southampton on 06 Aug	78.96		3,673.68
	 Card Payment to Capital One Europe on 05 Aug	96.09		3,577.59
	 Card Payment to Quote ME Happy Ireland on 04 Aug	153.83		3,423.76
	 Card Payment to Ikea on 06 Aug	257.65		3,166.11
	 Card Payment to Fuel Juice Southam on 06 Aug	3.89		3,162.22
	 Card Payment to Ikea on 06 Aug	25.00		3,137.22
	 Card Payment to Frango Grill on 05 Aug	25.70		3,111.52
	 Card Payment to Nandos Southampton on 04 Aug	28.05		3,083.47
	 On-line Banking bill payment to Chloe Slade Ref:-TRANSFER	10.00		3,073.47
	 Direct credit from GC C1 Ref: Coneaccounti-Qqmfh		136.62	3,210.09
	 Internet Banking transfer from account 73046141 at 20-75-01 MOBILE-CHANNEL		1,508.12	4,718.21
	 Internet Banking transfer from account 73046141 at 20-75-01 MOBILE-CHANNEL		1,750.00	6,468.21
9 Aug	 Direct Debit to Hiscox DD Ref: 0599761/0001901776. This is a new direct debit payment	9.70		6,458.51
	 Card Payment to Upt-West Quay Shpp on 06 Aug	1.50		6,457.01
	 Card Payment to Pizza Hut Online W on 08 Aug	26.00		6,431.01
	 Card Payment to Crunchboardscom on 07 Aug	118.80		6,312.21
	 Card Payment to Thomson on 08 Aug	1,508.12		4,804.09
	 Direct credit from GC C1 Ref: Coneaccounti-Thwke		355.60	5,159.69
10 Aug	 Direct Debit to Hiscox DD Ref: 0599759/0001905076. This is a new direct debit payment	25.05		5,134.64

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
	Balance brought forward from previous page			5,134.64
10 Aug	<b>DD</b> Direct Debit to Afs Google Ref: 352761889434596505. This is a new direct debit payment	11.00		5,123.64
	<b>DD</b> Direct Debit to Southern Water Ref: 0004507156898	25.04		5,098.60
	<b>DD</b> Direct Debit to Moneybarn No1 Ltd Ref: 397700	301.68		4,796.92
	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	26.10		4,770.82
	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	50.49		4,720.33
	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	90.00		4,630.33
	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	100.29		4,530.04
	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	122.00		4,408.04
	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	228.40		4,179.64
	<b>STO</b> Standing order to Chloe Slade Ref:-DFS	29.60		4,150.04
	<b>Card</b> Card Payment to Amazon UK Marketpl Luxembourg on 08 Aug	39.43		4,110.61
	<b>Card</b> Card Payment to Partridge of Hamps on 08 Aug	2,000.00		2,110.61
	<b>Giro</b> Direct credit from GC C1 Ref: Coneaccounti-Msfbx		277.60	2,388.21
11 Aug	<b>DD</b> Direct Debit to PC/Zuto Limited Ref: 04Acvb7241/010/111	29.99		2,358.22
	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	12.00		2,346.22
	<b>STO</b> Standing order to Mr C W Burgess Ref:-Loan Repayment	150.00		2,196.22
	<b>Card</b> Card Payment to Moo Com on 10 Aug	11.39		2,184.83
	<b>Card</b> Card Payment to Pizza Hut Online W on 10 Aug	26.00		2,158.83
	<b>Card</b> Card Payment to Moo Com on 10 Aug	243.86		1,914.97
	<b>Card</b> Refund from Tesco Store 3190 on 10 Aug		2.50	1,917.47
12 Aug	<b>DD</b> Direct Debit to Paypal Payment Ref: 4Gpj2225U83BA	112.49		1,804.98

Continued



Date	Description	Money out £	Money in £	Balance £
				Continued
	Balance brought forward from previous page			1,804.98
12 Aug	 Card Payment to www.Boomerangrenta on 11 Aug	15.99		1,788.99
	 Card Payment to Typeform SL Spain on 08 Aug	21.00		1,767.99
	 Card Payment to Amazon Prime Now U Luxembourg on 10 Aug	78.44		1,689.55
	 Card Payment to Tesco Store 3190 on 09 Aug	80.85		1,608.70
	 Direct credit from The Currency Cloud Ref: Revolut		135.08	1,743.78
	 Refund from Partridge of Hamps on 09 Aug		2,000.00	3,743.78
12 Aug	Balance carried forward			3,743.78
	Total Payments/Receipts	11,418.66	12,375.06	

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

#### Bank of England Base Rate Information

Rate effective from 04 Aug 2016 was	0.250%
Rate effective from 05 Mar 2009 was	0.500%

## 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.

In respect of deposits, an eligible depositor is entitled to claim up to £75,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £75,000 each (making a total of £150,000). The £75,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

Barclays Bank PLC may also accept deposits under the following trading names: Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth and Woolwich Mortgages. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

We periodically issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS.

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

Fees and charges can apply if there is not enough money in your account(s) to make a payment and so cause an unauthorised overdraft on your account(s).

### What is an unauthorised overdraft?

An unauthorised overdraft occurs where either:

- you go overdrawn on your account without agreeing an overdraft with us first; or
- you exceed your agreed overdraft limit.
- 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 unauthorised overdraft facilities. It's within our discretion to process the payment or return it unpaid, for which a fee will be charged.

### What can you do to help avoid or limit unauthorised overdraft fees and charges?

**Get In Touch** If you become aware in advance that payments may take your account into an unauthorised 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 returned items or unauthorised 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 unauthorised overdraft and you incur a Paid Referral Fee, we'll send you a Paid Referral Fee Text Alert the following working day (Monday - Friday) to let you know. By acting on this information you have the opportunity to clear your unauthorised overdraft and avoid further fees and charges. You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/businessbankingtextalerts](http://barclays.co.uk/businessbankingtextalerts) 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/businessfinance](http://barclays.co.uk/businessfinance)

**What fees and charges could you incur?** We process the payment, you will incur a Paid Referral Fee of £30 when the unauthorised overdraft is more than £30 and on each occasion it increases by more than £30. You'll be pre-notified at least 14 days before the fee(s) is applied to your account in line with your charging period. If we decline your request and an item is returned, you will incur an Unpaid Fee of £35 for our service of considering the requested payment and for dealing with the bank the payment would have been sent to. The fee will be applied to your account at the time it is incurred and we will notify you in writing. Interest will be charged at 29.5% per annum on an unauthorised overdraft, calculated on a daily basis. You'll be pre-notified at least 14 days before the interest charges are applied to your account in line with your charging period. We may change our fees and charges from time to time but if we do this, we'll give you at least two months' notice of any such changes.

## 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 [www.gov.uk/hmrc/savingsallowance](http://www.gov.uk/hmrc/savingsallowance)

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/businessbanking](http://barclays.co.uk/businessbanking).

## Online

[barclays.co.uk](http://barclays.co.uk)

## On the phone

**0345-605-2345\***

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

## Write to us

**Barclays,  
Leicester  
LE87 2BB**

## Your branch

**LEICESTER, LE87 2BB**

## Lost and stolen cards

**01604 230 230**


**-24 hours**

**Tell us straight away if:**


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

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

## Follow us

 [www.facebook.com/barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)

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

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

 [www.linkedin.com/BarclaysCorporateBanking](http://www.linkedin.com/BarclaysCorporateBanking)

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

Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

On top of this, if you're getting cash over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM or an ATM at a Global Alliance member bank, you'll also be charged a 2% Non-Sterling Cash Fee (minimum £1.50, maximum £4.50) and the ATM provider may apply other charges. From 1st January 2013 the Non-Sterling Cash Fee will be £1.50 for each applicable transaction regardless of the amount withdrawn.

VISA converts transactions into sterling using the VISA Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on [www.visaeurope.com](http://www.visaeurope.com)

When using your debit card abroad some merchant terminals or ATMs may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.75% Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or ATM provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

### 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 PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 122702).

Registered in England. Registered No. 1026167. 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.