

THE DIRECTORS
86 SHENLEY AVENUE
RUISLIP
MIDDLESEX
HA4 6BY

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 03 May 2018

Business Current Accounts

Business Current Account Statement	£2,242.04
.....	
Sort Code 20-73-53 • Account No 83019640	

Business Savings Accounts












Active Saver	£0.00
.....	
Sort Code 20-73-53 • Account No 43619745	

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

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Your Business Current Account

At a glance










Date	Description	Money out £	Money in £	Balance £
4 Apr	Start Balance			4,114.52
6 Apr	 Card Payment to Travel Up On 05 Apr	1,250.74		2,863.78
	 Commission Charges For The Period 13 Feb /12 Mar	6.50		2,857.28
	 Direct Credit From Hays Specialist Re		2,880.00	5,737.28
	 Business Banking Loyalty Reward For Period 13 Feb - 12 Mar		0.98	5,738.26
9 Apr	 Direct Debit to Hiscox DD Ref: 0709509/0008051157	35.41		5,702.85
	 Card Payment to Motionarray.Com USA USD 19.00 On 08 Apr at VISA Exchange Rate 1.40 The Final GBP Amount Includes A Non-Sterling Transaction Fee of 0.37	13.96		5,688.89
	 Card Payment to Placeit Empowerkit USA USD 34.80 On 08 Apr at VISA Exchange Rate 1.40 The Final GBP Amount Includes A Non-Sterling Transaction Fee of 0.68	25.57		5,663.32
	 Card Payment to Adobe Creative Clo Ireland On 08 Apr	41.62		5,621.70
10 Apr	 Direct Debit to Barclays Prtnr Fin Ref: 300 1220 222772607	44.45		5,577.25
	 Card Payment to Iwoca On 09 Apr	1,129.26		4,447.99
13 Apr	 Direct Credit From Hays Specialist Re		2,880.00	7,327.99

Continued

04 Apr - 03 May 2018

Start balance	£4,114.52
Money out	£14,833.46
▶ Commission charges	£6.50
▶ Interest paid	£0.00
Money in	£12,960.98
▶ Loyalty Reward	£0.98
End balance	£2,242.04

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				7,327.99
16 Apr	 Card Payment to Shopify * 49284704 Ireland USD 29.00 On 11 Apr at VISA Exchange Rate 1.42 The Final GBP Amount Includes A Non-Sterling Transaction Fee of 0.56	20.95		7,307.04
	 On-Line Banking Bill Payment to Mason Ifejika Ref: April Dividend	2,000.00		5,307.04
17 Apr	DD Direct Debit to Virgin Media Pymts Ref: 201054101001	50.24		5,256.80
20 Apr	 On-Line Banking Bill Payment to Mason Ifejika Ref: April Wages	702.00		4,554.80
	Giro Direct Credit From Hays Specialist Re		3,600.00	8,154.80
23 Apr	 Card Payment to 1&1 Internet Limit On 20 Apr	39.59		8,115.21
24 Apr	 Card Payment to Getresponse Poland On 23 Apr	36.00		8,079.21
25 Apr	 On-Line Banking Bill Payment to Mason Ifejika Ref: April Dividend	2,000.00		6,079.21
27 Apr	 Card Payment to Hotels.Com14754664 Spain On 26 Apr	1,399.41		4,679.80
	Giro Direct Credit From Hays Specialist Re		3,600.00	8,279.80
30 Apr	DD Direct Debit to HMRC Ndds Ref: 105323878955582141	1,580.10		6,699.70
	DD Direct Debit to H3G Ref: 977444411201260418	15.00		6,684.70
1 May	DD Direct Debit to Aviva Life Ref: Bpl01DK1T-0103PZ	39.15		6,645.55
	DD Direct Debit to Aviva Life Ref: Bpl01DK20-0103R3	41.20		6,604.35
	DD Direct Debit to Aviva Life Ref: Bpl01DK21-0103R4	26.32		6,578.03
	 On-Line Banking Bill Payment to Mason Ifejika Ref: May Dividend	3,000.00		3,578.03
2 May	DD Direct Debit to Vodafone Limited Ref: 32820949M900861	45.58		3,532.45
	 Card Payment to Directwithhotels 3 Philippines PHP 88,400.00 On 30 Apr at VISA Exchange Rate 70.39 The Final GBP Amount Includes A Non-Sterling Transaction Fee of 34.54	1,290.41		2,242.04
3 May	Balance carried forward			2,242.04
Total Payments/Receipts		14,833.46	12,960.98	

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 02 Nov 2017 was	0.500%
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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

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:

- 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 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:

- 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 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 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

What fees and charges could you incur? If 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

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.

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.twitter.com/barclaysbizchat



youtube.com/BarclaysUK



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

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.

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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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.