

THE DIRECTORS  
 MA BEAUTY LTD  
 23C WOODSTOCK ROAD  
 FINSBURY PARK  
 LONDON  
 N4 3ET

## Your Business Current Account

## At a glance


















| Date   | Description  | Money out £ | Money in £ | Balance £ |
|--------|--|-------------|------------|-----------|
| 17 May | Start Balance  |             |            | 18,245.39 |
|        | <b>Giro</b> Direct Credit From Fdms<br>509296067<br>Ref: 509296067 |             | 181.00     | 18,426.39 |
|        | Totals and final balance for the day                               | 0.00        | 181.00     | 18,426.39 |
| 18 May | <b>Card</b> Card Payment to Pak Cosmetic Ctr<br>On 17 May          | 49.66       |            | 18,376.73 |
|        | <b>Giro</b> Direct Credit From Booth R&V<br>Ref: 86451 18267768    |             | 50.00      | 18,426.73 |
|        | <b>Giro</b> Direct Credit From Fdms<br>509296067<br>Ref: 509296067 |             | 253.95     | 18,680.68 |
|        | Totals and final balance for the day                               | 49.66       | 303.95     | 18,680.68 |
| 21 May | <b>Card</b> Card Payment to Spotify<br>P060A396DF On 20 May        | 9.99        |            | 18,670.69 |
|        | <b>Card</b> Card Payment to<br>Www.Salonsdirect.C On 18 May        | 17.94       |            | 18,652.75 |
|        | <b>Card</b> Card Payment to PP*Sbs108 On<br>18 May                 | 20.00       |            | 18,632.75 |
|        | <b>Giro</b> Direct Credit From Fdms<br>509296067<br>Ref: 509296067 |             | 757.90     | 19,390.65 |
|        | Totals and final balance for the day                               | 47.93       | 757.90     | 19,390.65 |
| 22 May | <b>Giro</b> Direct Credit From Fdms<br>509296067<br>Ref: 509296067 |             | 1,118.40   | 20,509.05 |
|        | Totals and final balance for the day                               | 0.00        | 1,118.40   | 20,509.05 |
| 23 May | <b>DD</b> Direct Debit to Dlt Media UK Ltd<br>Ref: 00962466        | 23.99       |            | 20,485.06 |
|        | <b>Card</b> Card Payment to<br>Balmainhair.Co.UK On 22 May         | 550.86      |            | 19,934.20 |

Continued

### 17 May - 15 Jun 2018

|                      |            |
|----------------------|------------|
| Start balance        | £18,245.39 |
| Money out            | £10,751.81 |
| ▶ Commission charges | £0.00      |
| ▶ Interest paid      | £0.00      |
| Money in             | £17,741.17 |
| End balance          | £25,234.75 |


















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 |  |             |            | 19,934.20 |
| 23 May                                     |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                       |             | 298.50     | 20,232.70 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                       |             | 675.90     | 20,908.60 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                       |             | 870.00     | 21,778.60 |
| Totals and final balance for the day       |  | 574.85      | 1,844.40   | 21,778.60 |
| 24 May                                     |  Direct Debit to XIn Telecom<br>Ref: 4978485 14435267                         | 20.34       |            | 21,758.26 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                       |             | 15.00      | 21,773.26 |
| Totals and final balance for the day       |  | 20.34       | 15.00      | 21,773.26 |
| 25 May                                     |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                       |             | 210.00     | 21,983.26 |
| Totals and final balance for the day       |  | 0.00        | 210.00     | 21,983.26 |
| 29 May                                     |  Card Payment to Sainsburys<br>S/Mkts On 26 May                               | 6.30        |            | 21,976.96 |
|  |  On-Line Banking Bill Payment to<br>Hotspring Ventures<br>Ref: UK70920-10    | 49.19       |            | 21,927.77 |
|  |  On-Line Banking Bill Payment to<br>Payscape Ltd<br>Ref: Inv 17710 MA Beaut | 60.12       |            | 21,867.65 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                     |             | 378.00     | 22,245.65 |
| Totals and final balance for the day       |  | 115.61      | 378.00     | 22,245.65 |
| 30 May                                     |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                     |             | 441.90     | 22,687.55 |
| Totals and final balance for the day       |  | 0.00        | 441.90     | 22,687.55 |
| 31 May                                     |  Card Payment to Vistaprint<br>Netherlands On 30 May                        | 188.00      |            | 22,499.55 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                     |             | 357.85     | 22,857.40 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                     |             | 515.45     | 23,372.85 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                     |             | 603.80     | 23,976.65 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067                     |             | 1,180.00   | 25,156.65 |
| Totals and final balance for the day       |  | 188.00      | 2,657.10   | 25,156.65 |
| 1 Jun                                      |  Ref:- MA Beauty Ltd  | 130.00      |            | 25,026.65 |














Continued

| Date                                       | Description   | Money out £ | Money in £ | Balance £ |
|--|---|-------------|------------|-----------|
| Balance brought forward from previous page |   |             |            | 25,026.65 |
| 1 Jun                                      | <b>DD</b> Direct Debit to Paymentsense<br>Ref: Yprpncg-PM03791167                         | 17.82       |            | 25,008.83 |
|  | <b>DD</b> Direct Debit to L.B. Islington Bus<br>Ref: 40248891                             | 741.00      |            | 24,267.83 |
|  | <b>Card</b> Card Payment to Homix Enterprise<br>L On 31 May                               | 35.69       |            | 24,232.14 |
|  | <b>Card</b> Card Payment to Facebk<br>Amlyxf2BM2 Ireland On 31 May                        | 39.93       |            | 24,192.21 |
|  | <b>Giro</b> Direct Credit From Fdms<br>509296067<br>Ref: 509296067                        |             | 163.00     | 24,355.21 |
|  | <b>Card</b> Refund From Vistaprint<br>Netherlands On 30 May                               |             | 106.73     | 24,461.94 |
| Totals and final balance for the day       |   | 964.44      | 269.73     | 24,461.94 |
| 4 Jun                                      | <b>Card</b> Card Payment to Indeed<br>Tel+3531254 Ireland On 01 Jun                       | 33.79       |            | 24,428.15 |
|  | <b>Card</b> Card Payment to Google<br>*Adws329553 Ireland On 01 Jun                       | 69.89       |            | 24,358.26 |
|  | <b>Card</b> Card Payment to Vistaprint<br>Netherlands On 01 Jun                           | 89.71       |            | 24,268.55 |
|  | <b>Card</b> Card Payment to Famous Cock<br>Tavern On 01 Jun                               | 93.00       |            | 24,175.55 |
|  | <b>On-Line</b> On-Line Banking Bill Payment to<br>Perise Dornukie<br>Ref: Salary 05/18    | 202.50      |            | 23,973.05 |
|  | <b>On-Line</b> On-Line Banking Bill Payment to<br>Carina Texeira<br>Ref: Salary 05/2018   | 409.50      |            | 23,563.55 |
|  | <b>On-Line</b> On-Line Banking Bill Payment to<br>Alicia Lamolle<br>Ref: Salary 05/2018   | 686.71      |            | 22,876.84 |
|  | <b>On-Line</b> On-Line Banking Bill Payment to<br>Margaux Cras<br>Ref: Salary05/18        | 1,079.40    |            | 21,797.44 |
|  | <b>On-Line</b> On-Line Banking Bill Payment to<br>Anzelika Simukonis<br>Ref: Salary 05/18 | 1,369.54    |            | 20,427.90 |
|  | <b>On-Line</b> On-Line Banking Bill Payment to<br>Yoann Calvo<br>Ref: Advc Salary 05/18   | 1,400.00    |            | 19,027.90 |
|  | <b>Giro</b> Direct Credit From Fdms<br>509296067<br>Ref: 509296067                        |             | 388.00     | 19,415.90 |
|  | <b>Card</b> Refund From Vistaprint<br>Netherlands On 01 Jun                               |             | 89.71      | 19,505.61 |
| Totals and final balance for the day       |   | 5,434.04    | 477.71     | 19,505.61 |
| 5 Jun                                      | <b>DD</b> Direct Debit to Fdr Pos Term Rent<br>Ref: Fdgl1241782Z1A                        | 17.99       |            | 19,487.62 |
|  | <b>DD</b> Direct Debit to True Potential<br>Ref: 217527AE                                 | 111.98      |            | 19,375.64 |

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| Date                                       | Description   | Money out £ | Money in £ | Balance £ |
|--|---|-------------|------------|-----------|
| Balance brought forward from previous page |   |             |            | 19,375.64 |
| 5 Jun                                      |  On-Line Banking Bill Payment to NatWest Bank PLC<br>Ref: Natulique  | 311.10      |            | 19,064.54 |
|  |  On-Line Banking Bill Payment to NatWest Bank PLC<br>Ref: Natulique  | 327.12      |            | 18,737.42 |
|  |  Direct Credit From Hotspring Ventures<br>Ref: UK70920-1   |             | 455.52     | 19,192.94 |
|  |  Direct Credit From Fdms 509296067<br>Ref: 509296067   |             | 255.00     | 19,447.94 |
| Totals and final balance for the day       |   | 768.19      | 710.52     | 19,447.94 |
| 6 Jun                                      |  Card Payment to Amazon UK Marketpl Luxembourg On 05 Jun   | 3.80        |            | 19,444.14 |
|  |  Card Payment to Amazon UK Marketpl Luxembourg On 05 Jun   | 16.99       |            | 19,427.15 |
|  |  Direct Credit From Fdms 509296067<br>Ref: 509296067   |             | 452.00     | 19,879.15 |
|  |  Direct Credit From Fdms 509296067<br>Ref: 509296067   |             | 865.80     | 20,744.95 |
|  |  Direct Credit From Fdms 509296067<br>Ref: 509296067  |             | 1,174.90   | 21,919.85 |
| Totals and final balance for the day       |   | 20.79       | 2,492.70   | 21,919.85 |
| 7 Jun                                      |  Card Payment to Margaux Salon On 05 Jun   | 0.01        |            | 21,919.84 |
|  |  Card Payment to Amazon UK Marketpl Luxembourg On 06 Jun   | 16.69       |            | 21,903.15 |
|  |  Card Payment to Amazon UK Retail Luxembourg On 06 Jun   | 75.56       |            | 21,827.59 |
| Totals and final balance for the day       |   | 92.26       | 0.00       | 21,827.59 |
| 8 Jun                                      |  Card Payment to in *Ybera Florida USA USD 1,793.17 On 07 Jun at VISA Exchange Rate 1.34 The Final GBP Amount Includes A Non-Sterling Transaction Fee of 36.88 | 1,377.94    |            | 20,449.65 |
|  |  Direct Credit From Fdms 509296067<br>Ref: 509296067   |             | 270.95     | 20,720.60 |
| Totals and final balance for the day       |   | 1,377.94    | 270.95     | 20,720.60 |
| 11 Jun                                     |  Card Payment to Facebk Twzjxfebm2 Ireland On 09 Jun   | 1.00        |            | 20,719.60 |
|  |  On-Line Banking Bill Payment to Yoann Calvo<br>Ref: Rest Salary 05/18   | 211.81      |            | 20,507.79 |
|  |  On-Line Banking Bill Payment to LJ Fournier<br>Ref: Refund Client   | 133.00      |            | 20,374.79 |

Continued

| Date                                       | Description  | Money out £ | Money in £ | Balance £ |
|--|--|-------------|------------|-----------|
| Balance brought forward from previous page |  |             |            | 20,374.79 |
| 11 Jun                                     |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067   |             | 93.01      | 20,467.80 |
| Totals and final balance for the day       |  | 345.81      | 93.01      | 20,467.80 |
| 12 Jun                                     |  Card Payment to<br>Myhairandbeauty.Co On 11 Jun          | 53.04       |            | 20,414.76 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067   |             | 168.00     | 20,582.76 |
| Totals and final balance for the day       |  | 53.04       | 168.00     | 20,582.76 |
| 13 Jun                                     |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067   |             | 547.95     | 21,130.71 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067   |             | 625.00     | 21,755.71 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067   |             | 1,339.95   | 23,095.66 |
|  |  Direct Credit From AX9602828071<br>Ref: 606.00 0.00      |             | 606.00     | 23,701.66 |
| Totals and final balance for the day       |  | 0.00        | 3,118.90   | 23,701.66 |
| 14 Jun                                     |  Direct Debit to Fdms<br>Ref: 509296067 Svcchg          | 86.85       |            | 23,614.81 |
|  |  Card Payment to Gov.UK On 13<br>Jun                    | 612.06      |            | 23,002.75 |
|  |  Deposit at Barclays Finsbury Park<br>45                |             | 300.00     | 23,302.75 |
|  |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067 |             | 200.00     | 23,502.75 |
|  |  Direct Credit From AX9602828071<br>Ref: 995.00 0.00    |             | 995.00     | 24,497.75 |
| Totals and final balance for the day       |  | 698.91      | 1,495.00   | 24,497.75 |
| 15 Jun                                     |  Direct Credit From Fdms<br>509296067<br>Ref: 509296067 |             | 737.00     | 25,234.75 |
| Totals and final balance for the day       |  | 0.00        | 737.00     | 25,234.75 |
| 15 Jun                                     | Balance carried forward  |             |            | 25,234.75 |
| Total Payments/Receipts                    |  | 10,751.81   | 17,741.17  |           |

**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 02 Nov<br>2017 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.

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

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](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?** 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](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)

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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.