

THE DIRECTORS
 CLEANERS IN DULWICH LTD
 59 MALYONS ROAD
 LONDON
 SE13 7XD

Your Business Current Account

At a glance

28 Jul - 26 Aug 2022

Date	Description	Money out £	Money in £	Balance £
28 Jul	Start Balance			11,554.45
	DD Direct Debit to BCard Commercial Ref: 5476760987780668	267.05		11,287.40
	STO Standing Order From Condliffe AJ PP Ref:- 8 Elmhurst Villas		48.00	11,335.40
	STO Standing Order From Parker Nigel Par Ref:- Parker Half Moon		96.00	11,431.40
	Giro Direct Credit From R Chuter Ref: 5693-40 Whatman Rd		48.00	11,479.40
	Giro Direct Credit From J Rutherford Ref: 9B Oglander - July		192.00	11,671.40
	Giro Direct Credit From Fitzpatrick P C Ref: Invoice No 5691		312.00	11,983.40
	Giro Direct Credit From Thompson Paul TH Ref: J.Thompson 5686		504.00	12,487.40
29 Jul	 On-Line Banking Bill Payment to Agnieszka Klej Ref: Dividents	2,000.00		10,487.40
	STO Standing Order From Parkes P Ref:- Apt 10 8 Dkh		60.00	10,547.40
	STO Standing Order From Howes Jhmjhhm&D Ref:- Agnes Cleaner Wkly		72.00	10,619.40
	STO Standing Order From Jeremy Smart Ref:- 8Hours		192.00	10,811.40
	Giro Direct Credit From Thomas M & H Ref: 5680		60.00	10,871.40
	Giro Direct Credit From Z Jessop Ref: Inv 5705		144.00	11,015.40

Continued

Start balance	£11,554.45
Money out	£15,736.60
▶ Commission charges	£85.58
▶ Interest paid	£0.00
Money in	£13,905.09
End balance	£9,722.94

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				11,015.40
29 Jul	Giro Direct Credit From Budgett Anna Ref: Anna Budgett		192.00	11,207.40
	Giro Direct Credit From Crawford C Ref: Crawford		252.00	11,459.40
	Giro Direct Credit From Watt&Ring Ref: Zoe Watt Inv 5710		288.00	11,747.40
	Giro Direct Credit From Corbett A&H Ref: Oxonian St		288.00	12,035.40
	Giro Direct Credit From King E J Ref: Emma Goldsmith		384.00	12,419.40
1 Aug	DD Direct Debit to Dvla-MT59Zfo Ref: 000000000039625644	19.25		12,400.15
	DD Direct Debit to Dvla-MW70Vrj Ref: 000000000052435894	25.37		12,374.78
	DD Direct Debit to H3G Ref: 985613576001280722	23.00		12,351.78
	 Card Payment to Paybyphone On 29 Jul	2.60		12,349.18
	 Card Payment to Paybyphone On 29 Jul	2.60		12,346.58
	 On-Line Banking Bill Payment to Agnieszka Klej Ref: Salary	1,026.40		11,320.18
	STO Standing Order From Ruth Kettell Ref:- Ruthandrob114		48.00	11,368.18
	STO Standing Order From L Turner Ref:- Quote 85		48.00	11,416.18
	STO Standing Order From Francis D&L Ref:- 2 Glengarry Rd		90.00	11,506.18
	Giro Direct Credit From Ocansey A K Ref: 15 Whateley		48.00	11,554.18
	Giro Direct Credit From James Colacicchi & Ref: 5719		240.00	11,794.18
	Giro Direct Credit From Brown S P L Ref: Invoice 5704		288.00	12,082.18
	Giro Direct Credit From Horner&Vanags Ref: 46 Lavengro Rd		420.00	12,502.18
	Giro Direct Credit From Jenkins VK&DD Ref: 5714		425.09	12,927.27
	Giro Direct Credit From Allpay Ltd Ref: Invoice 5676		672.00	13,599.27
2 Aug	STO Standing Order From Davidmccandless.Co Ref:- Office Cleaning		35.75	13,635.02
	Giro Direct Credit From Kathryn Ruch & Dav Ref: 121 Shenley Road		36.25	13,671.27
	Giro Direct Credit From Stefanie Mills Ref: 5709		216.00	13,887.27
	Giro Direct Credit From Ass City Wom A/T Ref: Inv 5721		300.00	14,187.27

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				14,187.27
2 Aug	 Direct Credit From Sophie Colacicchi Ref: 5715 46 Adys		360.00	14,547.27
	 Direct Credit From True Prop Co Ref: 5593		216.00	14,763.27
3 Aug	 Direct Debit to PC/Trade Direct Ref: 04Aebn6235/010/112	170.68		14,592.59
	 Standing Order From Speight Helen Ref:- 123Goodrichroad		72.00	14,664.59
	 Direct Credit From Hall AE Ref: 5670		144.00	14,808.59
	 Direct Credit From Simon Gibb Ref: Gibb 302A Hip Lane		288.00	15,096.59
	 Standing Order From 207762 40846015 Ref:- 212B Dunstans Road		72.00	15,168.59
	 Standing Order From Fielding RA B Ref:- 24 Oglander		60.00	15,228.59
4 Aug	 Commission Charges For The Period 13 Jun /12 Jul	85.58		15,143.01
	 Standing Order From Condliffe AJ PP Ref:- 8 Elmhurst Villas		48.00	15,191.01
	 Standing Order From Parker Nigel Par Ref:- Parker Half Moon		96.00	15,287.01
	 Direct Credit From Spillett WA Ref: 241 Crystal P Road		108.00	15,395.01
5 Aug	 Card Payment to Zoho-Books On 04 Aug	38.40		15,356.61
	 On-Line Banking Bill Payment to J P Ploninska Ref: Salaryjuly	754.72		14,601.89
	 On-Line Banking Bill Payment to Marta Kurzynska Ref: Salaryjuly	876.16		13,725.73
	 On-Line Banking Bill Payment to Agnieszka Paledzka Ref: Salaryjuly	1,114.93		12,610.80
	 On-Line Banking Bill Payment to Monika Waligora Ref: Salary July	1,394.60		11,216.20
	 On-Line Banking Bill Payment to Patrycja Sanicka Ref: Salaryjuly	1,432.25		9,783.95
	 On-Line Banking Bill Payment to Katarzyna Rudzka Ref: Salaryjuly	1,446.25		8,337.70
	 Standing Order From Ocansey A K Ref:- 15 Whateley		48.00	8,385.70
	 Standing Order From Parkes P Ref:- Apt 10 8 Dkh		60.00	8,445.70

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				8,445.70
5 Aug	STO Standing Order From Howes Jhmjhm&D Ref:- Agnes Cleaner Wkly		72.00	8,517.70
	STO Standing Order From Jeremy Smart Ref:- 8Hours		192.00	8,709.70
	STO Standing Order From Holliday TW Ref:- 163A Bellenden Rd		208.00	8,917.70
	Giro Direct Credit From George E Ref: 110 Devonshire Rd		384.00	9,301.70
	STO Standing Order From Cooper D B Ref:- David Cooper		288.00	9,589.70
8 Aug	DD Direct Debit to Barclays Ref: 0520A6538065523	506.05		9,083.65
	DD Direct Debit to Motonovo Finance L Ref: 21233007	570.11		8,513.54
	STO Standing Order From Ruth Kettell Ref:- Ruthandrob114		48.00	8,561.54
	STO Standing Order From L Turner Ref:- Quote 85		48.00	8,609.54
	STO Standing Order From Francis D&L Ref:- 2 Glengarry Rd		90.00	8,699.54
9 Aug	 Card Payment to Sumup *Debitoor UK On 08 Aug	28.80		8,670.74
	STO Standing Order From Davidmccandless.Co Ref:- Office Cleaning		35.75	8,706.49
	Giro Direct Credit From Kathryn Ruch & Dav Ref: 121 Shenley Road		36.25	8,742.74
	Giro Direct Credit From James Colacicchi & Ref: 5724		84.00	8,826.74
10 Aug	STO Standing Order From Speight Helen Ref:- 123Goodrichroad		72.00	8,898.74
	STO Standing Order From 207762 40846015 Ref:- 212B Dunstans Road		72.00	8,970.74
	STO Standing Order From Fielding RA B Ref:- 24 Oglander		60.00	9,030.74
11 Aug	STO Standing Order From Condliffe AJ PP Ref:- 8 Elmhurst Villas		48.00	9,078.74
	STO Standing Order From Parker Nigel Par Ref:- Parker Half Moon		96.00	9,174.74
	Giro Direct Credit From Podeszwa-Borin&Bor Ref: 3 Portman Terrace		200.00	9,374.74
12 Aug	STO Standing Order From Parkes P Ref:- Apt 10 8 Dkh		60.00	9,434.74

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				9,434.74
12 Aug	STO Standing Order From Howes Jhmjhm&D Ref:- Agnes Cleaner Wkly		72.00	9,506.74
	STO Standing Order From Jeremy Smart Ref:- 8Hours		192.00	9,698.74
15 Aug	DD Direct Debit to Uki T/A Churchill Ref: 1021162837-001004	46.62		9,652.12
	 Card Payment to Https://Paybyphone On 13 Aug	1.70		9,650.42
	 Card Payment to Mamma Dough On 14 Aug	53.84		9,596.58
	 On-Line Banking Bill Payment to Agnieszka Klej Ref: Dividents	2,500.00		7,096.58
	STO Standing Order From Ruth Kettell Ref:- Ruthandrob114		48.00	7,144.58
	STO Standing Order From L Turner Ref:- Quote 85		48.00	7,192.58
	STO Standing Order From Francis D&L Ref:- 2 Clengarry Rd		90.00	7,282.58
	Giro Direct Credit From Podeszwa-Borin&Bor Ref: 3 Portman Terrace		40.00	7,322.58
	Giro Direct Credit From Spillett WA Ref: 241 Crystal P Road		108.00	7,430.58
16 Aug	 Card Payment to Paybyphone On 15 Aug	4.24		7,426.34
	 Card Payment to Paybyphone On 15 Aug	4.24		7,422.10
	STO Standing Order From Davidmccandless.Co Ref:- Office Cleaning		35.75	7,457.85
	Giro Direct Credit From Kathryn Ruch & Dav Ref: 121 Shenley Road		36.25	7,494.10
	Giro Direct Credit From Darke D C Ref: 15 Whateley Rd.		96.00	7,590.10
	Giro Direct Credit From Budgett Anna Ref: Anna Budgett		192.00	7,782.10
17 Aug	 Card Payment to Southwark Pay By P On 16 Aug	1.65		7,780.45
	 Card Payment to Sainsburys S/Mkts On 16 Aug	31.40		7,749.05
	 On-Line Banking Bill Payment to Marta Wyrzykowska Ref: Cleaning Service	22.00		7,727.05
	STO Standing Order From Speight Helen Ref:- 123Goodrichroad		72.00	7,799.05
	STO Standing Order From 207762 40846015 Ref:- 212B Dunstans Road		72.00	7,871.05

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				7,871.05
17 Aug	STO Standing Order From Fielding RA B Ref:- 24 Oglander		60.00	7,931.05
18 Aug	STO Standing Order From Condliffe AJ PP Ref:- 8 Elmhurst Villas		48.00	7,979.05
	STO Standing Order From Parker Nigel Par Ref:- Parker Half Moon		96.00	8,075.05
19 Aug	 On-Line Banking Bill Payment to Marta Wyrzykowska Ref: Cleaning Service	66.00		8,009.05
	STO Standing Order From Parkes P Ref:- Apt 10 8 Dkh		60.00	8,069.05
	STO Standing Order From Howes Jhmjhm&D Ref:- Agnes Cleaner Wkly		72.00	8,141.05
	STO Standing Order From Jeremy Smart Ref:- 8Hours		192.00	8,333.05
	Giro Direct Credit From Spillett WA Ref: 241 Crystal P Road		108.00	8,441.05
	 Direct Credit From True Prop Co Ltd Ref: 5629		216.00	8,657.05
22 Aug	 Payment to Employer PAYE Cumb Ref: 120PB010841922301	677.89		7,979.16
	 Card Payment to Https://Paybyphone On 20 Aug	3.20		7,975.96
	 Card Payment to Webflow.Com USA USD 24.00 On 20 Aug at VISA Exchange Rate 1.18 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.56	20.92		7,955.04
	STO Standing Order From Ruth Kettell Ref:- Ruthandrob114		48.00	8,003.04
	STO Standing Order From L Turner Ref:- Quote 85		48.00	8,051.04
	STO Standing Order From Francis D&L Ref:- 2 Glengarry Rd		90.00	8,141.04
	Giro Direct Credit From George E Ref: 110 Devonshire Rd		384.00	8,525.04
23 Aug	 Card Payment to Webflow.Com USA USD 20.00 On 22 Aug at VISA Exchange Rate 1.17 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.47	17.51		8,507.53
	 On-Line Banking Bill Payment to Monika Waligora Ref: Advancepayaugust	100.00		8,407.53
	STO Standing Order From Davidmccandless.Co Ref:- Office Cleaning		35.75	8,443.28
	STO Standing Order From Veerman Gerrard Ref:- 39 Garthorne Road		288.00	8,731.28

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				8,731.28
23 Aug	Giro Direct Credit From Kathryn Ruch & Dav Ref:- 121 Shenley Road		36.25	8,767.53
24 Aug	STO Standing Order From Speight Helen Ref:- 123Goodrichroad		72.00	8,839.53
	Giro Direct Credit From King E J Ref: Emma Goldsmith		384.00	9,223.53
	STO Standing Order From 207762 40846015 Ref:- 212B Dunstans Road		72.00	9,295.53
	STO Standing Order From Fielding RA B Ref:- 24 Oglander		60.00	9,355.53
25 Aug	DD Direct Debit to Nest Ref: It000003003446	370.66		8,984.87
	Card Card Payment to Ereceptionist Ireland On 25 Aug	29.93		8,954.94
	STO Standing Order From Condliffe AJ PP Ref:- 8 Elmhurst Villas		48.00	9,002.94
	STO Standing Order From Parker Nigel Par Ref:- Parker Half Moon		96.00	9,098.94
	Giro Direct Credit From Spillett WA Ref: 241 Crystal P Road		108.00	9,206.94
	Giro Direct Credit From Bespoke W Ref: Invoice 5684		192.00	9,398.94
26 Aug	STO Standing Order From Parkes P Ref:- Apt 10 8 Dkh		60.00	9,458.94
	STO Standing Order From Howes Jhmjhm&D Ref:- Agnes Cleaner Wkly		72.00	9,530.94
	STO Standing Order From Jeremy Smart Ref:- 8Hours		192.00	9,722.94
26 Aug	Balance carried forward			9,722.94
Total Payments/Receipts		15,736.60	13,905.09	

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 04 Aug 2022

Balance	Rate %
▶ £1 to £50,000 above Bank Of England Base Rate	13.000%
▶ over £50,000 Unarranged Borrowing Rate	29.500%

The Bank Of England Base Rate is 1.750%

The Unarranged Borrowing Rate is 29.500%

Previous Debit Interest Rates

Rates effective from 16 Jun 2022 to 03 Aug 2022 were
BANK OF ENGLAND BASE RATE 1.250%

Balance	Rate %
▶ -£1 to -£50,000 Above Bank of England Base Rate	12.500%
▶ Over -£50,000 Above Unarranged Borrowing Rate	29.500%

Bank of England Base Rate Information

Rate effective from 04 Aug 2022 was	1.750%
.....	
Rate effective from 16 Jun 2022 was	1.250%

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.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.