

MRS S PORTER  
MARHAM PARISH COUNCIL  
THE OLD SCHOOL HOUSE  
HIGH STREET  
STOKE FERRY  
KINGS LYNN  
PE33 9SF

## 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 10 April 2019

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#### Business Current Accounts

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Community Account Statement	£1,752.81
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Sort Code 20-46-65 • Account No 90609862

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#### Business Savings Accounts

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Business Premium Account	£65,137.33
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Sort Code 20-46-65 • Account No 90690821

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

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## Your Community Account

## At a glance





















### 14 Mar - 10 Apr 2019

Date	Description	Money out £	Money in £	Balance £
14 Mar	Start Balance			3,412.18
15 Mar	DD Direct Debit to Ovo Energy Ref: 1812790-71797135	356.00		3,056.18
18 Mar	On-Line Banking Bill Payment to TS DJ Hawkins Ref: Council Expenses	3.60		3,052.58
	On-Line Banking Bill Payment to Mr C Heather Ref: Council Expenses	6.00		3,046.58
	On-Line Banking Bill Payment to TS DJ Hawkins Ref: Travel Expenses	15.30		3,031.28
	On-Line Banking Bill Payment to J T Caley Ref: Inv 690	820.00		2,211.28
	Deposit Re Post Office 100512 Wisbech Road		75.00	2,286.28
	Deposit Re Post Office 100513 Wisbech Road		151.00	2,437.28
19 Mar	Cheque Issued Ref: 103502	310.00		2,127.28
	Cheque Issued Ref: 103501	310.00		1,817.28
21 Mar	Card Payment to Paypal *Spot On 20 Mar	5.99		1,811.29
	Card Payment to Paypal *Tlf On 20 Mar	24.95		1,786.34
	Card Payment to Paypal *Tlf On 20 Mar	24.95		1,761.39
	Card Payment to Paypal *Mhstaruklt On 20 Mar	242.97		1,518.42




Continued

Start balance	£3,412.18
Money out	£5,035.74
▶ Commission charges	£0.00
Money in	£3,376.37
▶ Gross interest earned	£0.00
End balance	£1,752.81

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				1,518.42
21 Mar	 Refund From Paypal *Tif On 20 Mar		24.95	1,543.37
25 Mar	 ASD Deposit: 09.40 On 23/03/19 B2 Kings Lynn C		830.00	2,373.37
	 Deposit at Barclays King Lynn 13		3.00	2,376.37
	 Internet Banking Transfer From Account 90690821 at 20-46-65 Bank Transfer		2,000.00	4,376.37
26 Mar	 Card Payment to Gofndme* Auntie He On 25 Mar	430.10		3,946.27
29 Mar	 On-Line Banking Bill Payment to TS DJ Hawkins Ref: Chairman Expenses	15.30		3,930.97
	 On-Line Banking Bill Payment to Mrs S D Porter Ref: Clerk Expenses	34.40		3,896.57
	 On-Line Banking Bill Payment to TS DJ Hawkins Ref: Council Expenses	46.00		3,850.57
	 On-Line Banking Bill Payment to Mr N Porter Ref: Mpc Ramp	80.00		3,770.57
	 On-Line Banking Bill Payment to TS DJ Hawkins Ref: Sale of Laptop	100.00		3,670.57
	 On-Line Banking Bill Payment to Bcklwn Ref: PS/2062650	126.78		3,543.79
	 On-Line Banking Bill Payment to HMRC PAYE/Nic Cumb Ref: 531PH00172468	180.19		3,363.60
	 On-Line Banking Bill Payment to Mr A Flatt Ref: Bookings Contract	243.45		3,120.15
	 On-Line Banking Bill Payment to Ultimate Land Gar Ref: Mpc1803 Inv-1489	475.20		2,644.95
	 On-Line Banking Bill Payment to Ultimate Land Gar Ref: Inv-1491	482.40		2,162.55
	 On-Line Banking Bill Payment to Mrs S D Porter Ref: Clerk Salary	670.86		1,491.69
	 Refund From Gofndme* Auntie He On 28 Mar		56.10	1,547.79
3 Apr	 Deposit at Barclays Post Office Credit Ref: 100514		160.00	1,707.79
8 Apr	 Card Payment to Poundland Ltd 1148 On 06 Apr	4.00		1,703.79
	 Card Payment to Sainsburys S/Mkts On 06 Apr	10.35		1,693.44

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				1,693.44
8 Apr	 Card Payment to B & M Retail On 06 Apr	16.95		1,676.49
	 Direct Credit From Jane Bradley Ref: A Inv 01 19 20		25.44	1,701.93
	 Direct Credit From Williams D Ref: A Inv03/19.20		50.88	1,752.81
10 Apr	Balance carried forward			1,752.81
Total Payments/Receipts		5,035.74	3,376.37	

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

### 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 may 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 unarranged overdraft on your account(s).

#### What is an unarranged overdraft?

An unarranged 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 unarranged 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 unarranged overdraft fees and charges?

**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:

- 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 unarranged 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 unarranged 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 unarranged 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)

For details of fees and charges 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-rates>

### 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.