

WITNEY TOWN COUNCIL  
TOWN HALL  
WITNEY  
OXFORDSHIRE  
OX28 6AG


# Your Business Current Account

## At a glance

### 28 Sep - 04 Oct 2022

Date	Description	Money out £	Money in £	Balance £
28 Sep	Start Balance			2,510,245.39
	<b>Giro</b> Direct Credit From Robson Cjm Ref: Mr Charles Robson		15.00	2,510,260.39
	<b>Giro</b> Direct Credit From BCard1577926260922		40.00	2,510,300.39
	<b>Giro</b> Direct Credit From Adyen N.V. Ref: 2719643387723659 E		167.90	2,510,468.29
	<b>Giro</b> Direct Credit From Colliers Intl Pro		3,405.00	2,513,873.29
29 Sep	<b>STO</b> Standing Order to Witney Town Council Ref:- Town Hall Rent	3,437.50		2,510,435.79
	<b>STO</b> Standing Order From Inclusive Care and Ref:- Rent		6,246.90	2,516,682.69
	<b>Giro</b> Direct Credit From Mallon G Ref: Mallon Hire Burwel		76.79	2,516,759.48
	<b>Giro</b> Direct Credit From Adyen N.V. Ref: 2719644253159143 E		201.67	2,516,961.15
	<b>Giro</b> Direct Credit From BCard1577926270922		1,158.00	2,518,119.15
30 Sep	<b>Giro</b> Direct Credit From BCard1577926280922		20.00	2,518,139.15
	<b>Giro</b> Direct Credit From Witney Royal Ref: W Royals B4691		66.50	2,518,205.65
	<b>Giro</b> Direct Credit From Witney Filling Ref: Witney F-Station		82.59	2,518,288.24
	<b>Giro</b> Direct Credit From The Little L Ref: Inv B4678		133.50	2,518,421.74
	<b>Giro</b> Direct Credit From Tas West Oxon Ref: Taswox		133.50	2,518,555.24

Start balance	£2,510,245.39
Money out	£12,301.25
▶ Commission charges	£0.00
▶ Interest paid	£0.00
Money in	£22,314.66
End balance	£2,520,258.80

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

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				2,518,555.24
30 Sep	<b>Giro</b> Direct Credit From Adyen N.V. Ref: 2719645116388902 E		142.97	2,518,698.21
	<b>Giro</b> Direct Credit From J Timms Ref: K9Dreamers Sept 22		240.00	2,518,938.21
	<b>Giro</b> Direct Credit From Harrison Toogood Ref: Harrison Toogood		272.00	2,519,210.21
	<b>Giro</b> Direct Credit From Cundy A B Ref: C133		510.00	2,519,720.21
	<b>Direct Credit From E Taylor and SW F</b> Ref: Mem App T/L Harris		167.00	2,519,887.21
	<b>Deposit Re 45Witney 101346</b>		3,223.75	2,523,110.96
	<b>Direct Credit From Mynt Image Ltd F</b> Ref: Invoice B4684 Mynt		405.50	2,523,516.46
	<b>Direct Credit From Ligh Pari Wit</b> Ref: Venue of Worship		257.92	2,523,774.38
3 Oct	<b>DD</b> Direct Debit to Fuel Card Services Ref: Shb303621	250.16		2,523,524.22
	<b>DD</b> Direct Debit to Wod Ndr DD Ref: 03 90170575	1,048.00		2,522,476.22
	<b>DD</b> Direct Debit to Wod Ndr DD Ref: 30421105	150.00		2,522,326.22
	<b>DD</b> Direct Debit to Wod Ndr DD Ref: 30623704	389.00		2,521,937.22
	<b>DD</b> Direct Debit to Wod Ndr DD Ref: 30685600	222.00		2,521,715.22
	<b>DD</b> Direct Debit to Wod Ndr DD Ref: 30903104	798.00		2,520,917.22
	<b>DD</b> Direct Debit to Wod Ndr DD Ref: 90024629	549.00		2,520,368.22
	<b>Cheque Issued</b> Ref: 101186	5,457.59		2,514,910.63
	<b>STO</b> Standing Order From Lily's Attic Ltd Ref:- Rent		1,662.50	2,516,573.13
	<b>Giro</b> Direct Credit From Johnson CC&SJ Ref: Invoice B4707		39.25	2,516,612.38
	<b>Giro</b> Direct Credit From Work Account Ref: Moncrieff B4683		39.25	2,516,651.63
	<b>Giro</b> Direct Credit From BCard1577926290922		50.00	2,516,701.63
	<b>Giro</b> Direct Credit From Brasier SJ&H Ref: B4706 H Brasier		76.79	2,516,778.42
	<b>Giro</b> Direct Credit From Witney Speakers CL Ref: B4681		117.00	2,516,895.42
	<b>Giro</b> Direct Credit From C Codd Ref: B4696		144.00	2,517,039.42
	<b>Giro</b> Direct Credit From Spartan Rangers Ref: Invoice B4692		199.50	2,517,238.92

Continued

Date	Description	Money out £	Money in £	Balance £
	Balance brought forward from previous page			2,517,238.92
3 Oct	<b>Giro</b> Direct Credit From Adyen N.V. Ref: 2719645979976413 E		248.21	2,517,487.13
	<b>Giro</b> Direct Credit From Witney Vikings You Ref: B4697		395.00	2,517,882.13
	<b>Giro</b> Direct Credit From Tower Hill Footbal Ref: B4695 Pitch Hire		1,213.00	2,519,095.13
4 Oct	<b>Giro</b> Direct Credit From Elisa Cristina Mar Ref: Pop Up Beauty		114.00	2,519,209.13
	<b>Giro</b> Direct Credit From BCard1577926300922		511.61	2,519,720.74
	<b>Giro</b> Direct Credit From Adyen N.V. Ref: 2719648573385890 E		538.06	2,520,258.80
4 Oct	Balance carried forward			2,520,258.80
	Total Payments/Receipts	12,301.25	22,314.66	

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

Barclays Base Rate Information

Rate effective from 22 Sep 2022 was	2.250%
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## 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

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.
- 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](http://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](http://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](http://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](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

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