

WITNEY TOWN COUNCIL
TOWN HALL
WITNEY
OXFORDSHIRE
OX28 6AG


Your Business Current Account

At a glance

26 Oct - 01 Nov 2022

Date	Description	Money out £	Money in £	Balance £
26 Oct	Start Balance			2,476,369.55
	DD Direct Debit to Restore Datashred Ref: 4788117	66.50		2,476,303.05
	Giro Direct Credit From Adyen N.V. Ref: 2719667580708993 E		238.56	2,476,541.61
	Giro Direct Credit From Pulse Finance Ref: Witney Town Council		78.50	2,476,620.11
27 Oct	Cheque Issued Ref: 101191	1,500,000.00		976,620.11
	Giro Direct Credit From BCard1 577926251022		30.00	976,650.11
	Giro Direct Credit From Banbury Memorials Ref: C179		167.00	976,817.11
	Giro Direct Credit From Adyen N.V. Ref: 2719668444756541 E		213.27	977,030.38
	Deposit Re Unpaid Cheque 101191		1,500,000.00	2,477,030.38
28 Oct	DD Direct Debit to Pitney Bowes Ref: 6335052400185413	50.00		2,476,980.38
	Giro Direct Credit From Rawson M G Ref: B4715		76.79	2,477,057.17
31 Oct	DD Direct Debit to Fuel Card Services Ref: Shb303621	124.45		2,476,932.72
	Cheque Issued Ref: 101191	1,500,000.00		976,932.72
	Giro Direct Credit From Work Account Ref: Moncrieff B4734		117.75	977,050.47
	Giro Direct Credit From Spartan Rangers Ref: Invoice B4741		133.00	977,183.47

Start balance	£2,476,369.55
Money out	£3,003,396.95
▶ Commission charges	£0.00
▶ Interest paid	£0.00
Money in	£3,007,079.67
End balance	£2,480,052.27

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				977,183.47
31 Oct	Giro Direct Credit From The Little L Ref: Inv B4726		133.50	977,316.97
	Giro Direct Credit From Harrison Toogood Ref: Harrison Toogood		136.00	977,452.97
	Giro Direct Credit From Adyen N.V. Ref: 2719669877845330 E		223.06	977,676.03
	Giro Direct Credit From Tas West Oxon Ref: Taswox		229.50	977,905.53
	Giro Direct Credit From BCard7888266301022		241.10	978,146.63
	Giro Direct Credit From Adyen N.V. Ref: 2719670171206237 E		276.42	978,423.05
	Giro Direct Credit From Lamit Property Fun Ref: 621000501		678.35	979,101.40
	Deposit Re Unpaid Cheque 101191		1,500,000.00	2,479,101.40
	Direct Credit From Mynt Image Ltd F Ref: Invoice B4735 Mynt		405.50	2,479,506.90
1 Nov	DD Direct Debit to Wod Ndr DD Ref: 03 901 70575	1,048.00		2,478,458.90
	DD Direct Debit to Wod Ndr DD Ref: 30421105	150.00		2,478,308.90
	DD Direct Debit to Wod Ndr DD Ref: 30623704	389.00		2,477,919.90
	DD Direct Debit to Wod Ndr DD Ref: 30685600	222.00		2,477,697.90
	DD Direct Debit to Wod Ndr DD Ref: 30903104	798.00		2,476,899.90
	DD Direct Debit to Wod Ndr DD Ref: 90024629	549.00		2,476,350.90
	Giro Direct Credit From Witney Filling Ref: Witney F-Station		82.59	2,476,433.49
	Giro Direct Credit From Holcombe&Fellows Ref: B4711		150.00	2,476,583.49
	Giro Direct Credit From BCard7888266311022		176.50	2,476,759.99
	Giro Direct Credit From J Timms Ref: K9Dreamers Oct 22		192.00	2,476,951.99
	Giro Direct Credit From Deer Park Rangers Ref: Pitch Hire		199.50	2,477,151.49
	Giro Direct Credit From Amanda Paton T/A D Ref: Dancemania B4719		384.00	2,477,535.49
	Giro Direct Credit From Adyen N.V. Ref: 2719672801836219 E		567.28	2,478,102.77
	Giro Direct Credit From Tower Hill Footbal Ref: B4744 Pitch Hire		1,303.50	2,479,406.27

Continued

Date	Description	Money out £	Money in £	Balance £
	Balance brought forward from previous page			2,479,406.27
1 Nov	Giro Direct Credit From Dignity Funerals Ref: 008932		646.00	2,480,052.27
1 Nov	Balance carried forward			2,480,052.27
	Total Payments/Receipts	3,003,396.95	3,007,079.67	



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.

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 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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