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THE TRUSTEES
TRUSTEES OF BOWERS SSAS
C/O PENSION PRACTITIO.COM LTD
DAWS HOUSE
DAWS LANE
LONDON
NW7 4SD



Your Business Current Account

At a glance

► Our UK ring-fencing plans

We plan to transfer UK retail and business banking customers to our ring-fenced bank in April 2018.

Learn more, including how to participate in the court process should you wish, at [\[home.barclays/ring-fencing-explained\]](http://home.barclays/ring-fencing-explained) or contact us via your usual point of contact at Barclays.

15 Dec 2017 - 12 Jan 2018

Start balance	£113,569.90
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Money out	£1,401.35
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► Commission charges £2.97

► Interest paid £0.00

Money in	£3,733.37
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End balance	£115,901.92
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Over the next few months you may notice a change to the numbering of your statements. For each of the accounts you hold, the page numbering will start from page 1. The issue date at the top right hand corner will help you sequence your statements. Please be aware you may receive this message more than once.

Date	Description	Money out £	Money in £	Balance £
15 Dec	Start Balance			113,569.90
19 Dec	Giro Direct Credit From Lifterz Current Ref: Lifterz		3,733.37	117,303.27
28 Dec	— 205744 43859525 Comm 04Sep/03Dec	2.97		117,300.30
2 Jan	STO Standing Order to Trustees of The BO	1,398.38		115,901.92
12 Jan	Balance carried forward			115,901.92
	Total Payments/Receipts	1,401.35	3,733.37	

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

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

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.

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.