

THE DIRECTOR  
LINDSEY LETTINGS LIMITED  
20 CHILTERN RISE  
ASHBY-DE-LA-ZOUCH  
LEICESTERSHIRE  
LE65 1EU

## 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 09 February 2021

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#### Business Current Accounts

Business Current Account Statement	£3,737.22
.....	
Sort Code 20-84-13 • Account No 13575527	

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#### Business Savings Accounts

Business Premium Account	£0.00
.....	
Sort Code 20-84-13 • Account No 03329828	

Business Premium Account	£0.00
.....	
Sort Code 20-84-13 • Account No 03423530	

Business Premium Account	£0.00
.....	
Sort Code 20-84-13 • Account No 73153827	

Business Premium Account	£0.00
.....	
Sort Code 20-84-13 • Account No 93480127	

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

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## Your Business Current Account

## At a glance
















### 09 Jan - 09 Feb 2021

Date	Description	Money out £	Money in £	Balance £
9 Jan	Start Balance			3,967.92
11 Jan	Card Payment to Msft * E0100D731B Ireland On 10 Jan	5.40		3,962.52
	Card Payment to Buzz Networks TA V On 09 Jan	10.96		3,951.56
	Totals and final balance for the day	16.36	0.00	3,951.56
12 Jan	Card Payment to Msft *<E0100D77NI> Ireland On 11 Jan	33.84		3,917.72
	Totals and final balance for the day	33.84	0.00	3,917.72
13 Jan	Card Payment to Wix.Com*Premium-PL Luxembourg On 09 Jan	9.60		3,908.12
	Totals and final balance for the day	9.60	0.00	3,908.12
14 Jan	Card Payment to Wix.Com Luxembourg On 10 Jan	6.00		3,902.12
	Totals and final balance for the day	6.00	0.00	3,902.12
18 Jan	Card Payment to UPS Ltd On 15 Jan	1.44		3,900.68
	Card Payment to UPS Ltd On 15 Jan	163.83		3,736.85
	Totals and final balance for the day	165.27	0.00	3,736.85
22 Jan	DD Direct Debit to Hiscox DD Ref: 1238054/0024639295	39.86		3,696.99
	Totals and final balance for the day	39.86	0.00	3,696.99
25 Jan	Card Payment to Amznmktplace On 23 Jan	121.73		3,575.26
	Totals and final balance for the day	121.73	0.00	3,575.26

Continued

Start balance	£3,967.92
Money out	£8,018.93
▶ Commission charges	£0.00
▶ Interest paid	£0.00
Money in	£7,788.23
End balance	£3,737.22

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				3,575.26
27 Jan	 Card Payment to HF Resolution Ltd On 26 Jan	238.80		3,336.46
	Totals and final balance for the day	238.80	0.00	3,336.46
28 Jan	 Card Payment to Land Registry On 27 Jan	3.00		3,333.46
	 Card Payment to Openrent Advertisi On 27 Jan	29.00		3,304.46
	Totals and final balance for the day	32.00	0.00	3,304.46
1 Feb	 Direct Debit to Gocardless Ref: Futuremarket-378JZ	18.00		3,286.46
	 Card Payment to Wix.Com*Premium-PL Luxembourg On 27 Jan	9.60		3,276.86
	 Card Payment to Amznmktplace On 31 Jan	34.88		3,241.98
	 On-Line Banking Bill Payment to Chimera Studio Ltd Ref: Photos	480.00		2,761.98
	 On-Line Banking Bill Payment to Jonathan Lindsey Ref: Director Loan Rep	6,240.00		-3,478.02
	 Internet Banking Transfer From Account 83960625 at 20-84-13 Clear Out		1,044.01	-2,434.01
	 Internet Banking Transfer From Account 93480127 at 20-84-13 Opex Transfer		6,194.22	3,760.21
	Totals and final balance for the day	6,782.48	7,238.23	3,760.21
2 Feb	 Direct Debit to Gocardless Ref: Arthuroonline-ZG2K3	36.00		3,724.21
	Totals and final balance for the day	36.00	0.00	3,724.21
5 Feb	 On-Line Banking Bill Payment to Brooksure Ltd Ref: Prof Indemn	448.00		3,276.21
	 Internet Banking Transfer From Account 93480127 at 20-84-13 LL Rent		550.00	3,826.21
	Totals and final balance for the day	448.00	550.00	3,826.21
8 Feb	 Card Payment to Canva* 02959-13761 USA On 07 Feb	10.99		3,815.22
	 On-Line Banking Bill Payment to Batemans Plumbing Ref: 2055	78.00		3,737.22
	Totals and final balance for the day	88.99	0.00	3,737.22
9 Feb	Balance carried forward			3,737.22
	Total Payments/Receipts	8,018.93	7,788.23	

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

Bank of England Base Rate Information

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Rate effective from 19 Mar 2020 was	0.100%
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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:

- 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.

#### 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:

- 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 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, 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>

### 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).

### 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. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction – as this may be a day or two later, our 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](http://business.barclays.co.uk/bb/ibanInformation).

### 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

**166 THE PARADE, THE  
MALL SHOPPING CNTR,  
SUTTON C'FIELD,  
B72 1PH**

### 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



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BarclaysUK](http://youtube.com/BarclaysUK)



[www.linkedin.com/  
Barclays Business  
Banking](http://www.linkedin.com/BarclaysBusinessBanking)

### 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.