

THE OFFICIALS
PROJECT DREAM
FLAT 43 STUDLAND
PORTLAND STREET
WALWORTH
LONDON
SE17 2TW

Your Community Account

At a glance

Date	Description	Money out £	Money in £	Balance £
30 Oct	Start Balance			15.61
	Giro Direct Credit From Charities Trust Ref: CP11419		9.75	25.36
8 Nov	Giro Direct Credit From Paypal Ref: Ppwd14UA222222Z5T8		9.41	34.77
14 Nov	DD Direct Debit to Paypal Payment Ref: 4UA22227Xhmrj	6.00		28.77
20 Nov	Card Card Payment to Sqsp* Inv158263831 USA EUR 28.80 On 19 Nov at VISA Exchange Rate 1.19 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.66	24.78		3.99
26 Nov	Giro Direct Credit From Stripe Payments UK Ref: Stripe		47.55	51.54
28 Nov	Giro Direct Credit From Charities Trust Ref: CP11419		9.75	61.29
29 Nov	Balance carried forward			61.29
	Total Payments/Receipts	30.78	76.46	

30 Oct - 29 Nov 2024

Start balance	£15.61
Money out	£30.78
► Commission charges	£0.00
Money in	£76.46
► Gross interest earned	£0.00
End balance	£61.29

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

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 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:

- 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;
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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.

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Your branch

**LEICESTER,
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Lost and stolen cards

01604 230 230


– 24 hours

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 youtube.com/BarclaysUK

 www.linkedin.com/BarclaysBusinessBanking

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. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange 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)

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At a glance

Date	Description	Money out £	Money in £	Balance £
28 Sep	Start Balance			11.76
30 Sep	Giro Direct Credit From Charities Trust Ref: CP11419		9.75	21.51
25 Oct	 Card Payment to Sqsp* Inv154338927 USA EUR 28.80 On 25 Oct at VISA Exchange Rate 1.20 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.66	24.72		-3.21
	Giro Direct Credit From Paypal Ref: Ppwdl4UA222222Gqbw		18.82	15.61
29 Oct	Balance carried forward			15.61
	Total Payments/Receipts	24.72	28.57	

28 Sep - 29 Oct 2024

Start balance	£11.76
Money out	£24.72
► Commission charges	£0.00
Money in	£28.57
► Gross interest earned	£0.00
End balance	£15.61

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– 24 hours

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Using your debit card in the UK and abroad

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Your Community Account

At a glance

Date	Description	Money out £	Money in £	Balance £
30 Aug	Start Balance			126.74
	 Businesscall Transfer to Telephone Self-Ser	90.00		36.74
20 Sep	 Card Payment to Sqsp* Inv150409944 USA EUR 28.80 On 19 Sep at VISA Exchange Rate 1.18 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.67	24.98		11.76
27 Sep	Balance carried forward			11.76
	Total Payments/Receipts	114.98	0.00	

30 Aug - 27 Sep 2024

Start balance	£126.74
Money out	£114.98
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£11.76

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19 Aug	 Transfer From Telephone Self-Ser		150.00	207.68
20 Aug	 Card Payment to Sqsp* Inv145859159 USA EUR 28.80 On 19 Aug at VISA Exchange Rate 1.17 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.68	25.30		182.38
	 Direct Credit From Charities Trust Ref: CP11419		9.75	192.13
27 Aug	 Card Payment to Sqsp* Inv146733884 USA EUR 74.88 On 26 Aug at VISA Exchange Rate 1.18 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.75	65.39		126.74
29 Aug	Balance carried forward			126.74
	Total Payments/Receipts	90.69	169.16	

30 Jul - 29 Aug 2024

Start balance	£48.27
Money out	£90.69
► Commission charges	£0.00
Money in	£169.16
► Gross interest earned	£0.00
End balance	£126.74

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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).

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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:

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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

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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.

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Lost and stolen cards

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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.

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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.

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LONDON
SE17 2TW

Your Community Account

At a glance

Date	Description	Money out £	Money in £	Balance £
29 Jun	Start Balance			47.97
4 Jul	 Card Purchase Sqsp* Inv139463529 USA EUR 21.60 On 03 Jul at VISA Exchange Rate 1.18 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.50	18.86		29.11
15 Jul	Giro Direct Credit From Paypal Ref: Ppwl4UA2222Ztm8A		9.41	38.52
22 Jul	Giro Direct Credit From Charities Trust Ref: CP11419		9.75	48.27
29 Jul	Balance carried forward			48.27
	Total Payments/Receipts	18.86	19.16	

29 Jun - 29 Jul 2024

Start balance	£47.97
Money out	£18.86
► Commission charges	£0.00
Money in	£19.16
► Gross interest earned	£0.00
End balance	£48.27

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

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Your Community Account

At a glance

Date	Description	Money out £	Money in £	Balance £
30 May	Start Balance			5.16
	Giro Direct Credit From Charities Trust Ref: CP11419		9.75	14.91
17 Jun	Giro Direct Credit From Paypal Ref: Ppwwl4UA22226Zwtxa		13.96	28.87
25 Jun	Giro Direct Credit From Stripe Payments UK Ref: Stripe		9.35	38.22
28 Jun	Giro Direct Credit From Charities Trust Ref: CP11419		9.75	47.97
28 Jun	Balance carried forward			47.97
	Total Payments/Receipts	0.00	42.81	

30 May - 28 Jun 2024

Start balance	£5.16
Money out	£0.00
► Commission charges	£0.00
Money in	£42.81
► Gross interest earned	£0.00
End balance	£47.97

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Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

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†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. 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 have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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