

# FRIENDS OF NORTHOP ROAD CEMETERY

England & Wales · Charity number 1184762

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-08-05

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 6 Llys Alarch  
Flint  
CH6 5AB

**Phone** 01352761552

**Email** [northoproadcemetery@gmail.com](mailto:northoproadcemetery@gmail.com)

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE:A) TO OPERATE AND MAINTAIN NORTHOP ROAD CEMETERY FOR THE PUBLIC BENEFIT AS A CEMETERY FOR THE BURIAL OF THE DEAD AND THE PROPER MAINTENANCE OF ITS GRAVES, MONUMENTS, BUILDINGS, GROUNDS AND LANDSCAPE; ANDB) TO DEVELOP, CONSERVE AND MANAGE THE LANDSCAPE, FLORA AND FAUNA IN NORTHOP ROAD CEMETERY FOR THE RECREATION AND PLEASURE OF THE PUBLIC IN EXPLORATION OF THE NATURAL LIFE OF THE CEMETERY.

**Activities:** We have been tidying up the cemetery and resetting some of the headstones and arranging with the local High School to create a memorial garden and wildlife garden and they are going to photograph and record the monumental inscriptions (MIs).

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Environment/conservation/heritage, Other Charitable Purposes

## Geography

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- Flintshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£650	£350	-	-
2024-03-31	£526	£1,000	-	-
2023-03-31	£526	£1,000	-	-
2022-03-31	£2,416	£0	-	-
2021-03-31	£0	£0	-	-

## Trustees

Name	Role	Appointed
<b>Peter Redfern Metcalfe</b>	Chair	2019-03-06
Peter Marley		2019-03-06
Sonia Williams		2019-03-06
Valerie Ann Nevitt		2019-03-06

**FRIENDS OF NORTHOP ROAD CEMETERY**

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# Accounts

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Friends of the Northop Road Cemetery, Flint.

**Charity No: 1184762**

Additional comment.

Due to an illness in the family of both myself (Peter Metcalfe) and Valerie Ann Nevitt last year we were mostly inactive at the cemetery and because our bank account was also inactive our account with Barclays was closed. They said a letter was sent out to beforehand, but we didn't receive it.

We expect to open a new account somewhere this year and the balance from the other account will be deposited.

However, we were able to hold a car boot sale one day last July and raised £650 cash from which we bought some tools and paid for some work done at the cemetery amounting to £350.

Sincerely

Peter Metcalfe

Valerie Nevitt

**NORTHOP ROAD CEMETERY  
FLINT**

Sort Code 20-51-08  
Account No 63303586

SWIFTBIC BUKBCB22

IBAN GB90 BUKB 2051 0863 3035 86

Issued on 14 April 2025

MG 015887 F1V1869A 709F30BLD00078 32700 B 32588

**THE OFFICIALS  
NORTHOP ROAD CEMETERY FLINT  
110 PRINCE OF WALES AVENUE  
FLINT  
CLWYD  
CH6 5JT**



## Your Community Account

## At a glance

21 Jan - 11 Apr 2025

Date	Description	Money out £	Money in £	Balance £
	No transactions within the period			
11 Apr	Start Balance			1,942.84
11 Apr	Balance carried forward			1,942.84
	Total Payments/Receipts	0.00	0.00	

Start balance	£1,942.84
Money out	£0.00
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£1,942.84

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

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

01080 00001 F1V1869A 1 of 3

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# Accounts

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THE OFFICIALS  
 NORTHOP ROAD CEMETERY FLINT  
 110 PRINCE OF WALES AVENUE  
 FLINT  
 CLWYD  
 CH6 5JT

## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
12 Apr	Start Balance			2,416.84
11 Jul	 Cheque Issued Ref: 100007	350.00		2,066.84
31 Jul	 Deposit at Barclays Post Office Credit		61.00	2,127.84
25 Aug	 Cheque Issued (No Cheque Number Recorded)	650.00		1,477.84
29 Aug	 Deposit at Barclays Northop Rd Cem Ref: 11.4229Auglkpob000		465.00	1,942.84
11 Apr	Balance carried forward			1,942.84
	Total Payments/Receipts	1,000.00	526.00	

### 12 Apr 2023 - 11 Apr 2024

Start balance	£2,416.84
Money out	£1,000.00
▶ Commission charges	£0.00
Money in	£526.00
▶ Gross interest earned	£0.00
End balance	£1,942.84

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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.
- 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:

- 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).

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## Online

**barclays.co.uk**

## On the phone

**0345-717-1819**

**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

## Follow us

 [www.facebook.com/barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)

 [www.twitter.com/barclaysbizchat](http://www.twitter.com/barclaysbizchat)

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

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

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](https://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)

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

\*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.

# 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") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank <sup>2</sup>  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. <sup>3</sup>
Reimbursement period in case of bank's failure:	10 working days. <sup>4</sup>
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: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

## Additional information

### <sup>1</sup>Scheme 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.

### <sup>2</sup>General 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](http://www.fscs.org.uk)

### <sup>3</sup>Limit 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.

#### **<sup>4</sup>Reimbursement**

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](http://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 fund<sup>1</sup>
- 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 instrument<sup>2</sup> 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.<sup>3</sup>

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

(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 company<sup>5</sup> 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](http://www.FSCS.org.uk)**

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

<sup>2</sup> 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

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3

You can get this in Braille, large print or audio by calling **0800 400 100\*** (via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](http://barclays.co.uk/accessibleservices)

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

\*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†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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## At a glance

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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](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)

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## Online

**barclays.co.uk**

## On the phone

**0345-717-1819**

**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

## Follow us

 [www.facebook.com/barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)

 [www.twitter.com/barclaysbizchat](http://www.twitter.com/barclaysbizchat)

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

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

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](https://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)

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

\*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.

# Financial Services Compensation Scheme Information Sheet

<b>Basic information about the protection of your eligible deposits</b>	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank <sup>2</sup>  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. <sup>3</sup>
Reimbursement period in case of bank's failure:	10 working days. <sup>4</sup>
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: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

## Additional information

### **<sup>1</sup>Scheme 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.

### **<sup>2</sup>General 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](http://www.fscs.org.uk)

### **<sup>3</sup>Limit 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.

#### **<sup>4</sup>Reimbursement**

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](http://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 fund<sup>1</sup>
- 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 instrument<sup>2</sup> 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.<sup>3</sup>

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

(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 company<sup>5</sup> 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](http://www.FSCS.org.uk)**

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

<sup>2</sup> 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

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3

You can get this in Braille, large print or audio by calling **0800 400 100\*** (via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](http://barclays.co.uk/accessibleservices)

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

\*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†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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**FRIENDS OF NORTHOP ROAD CEMETERY**

England & Wales - Charity number 1184762

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# Accounts

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## Transactions

### COMMUNITY

20-51-08 63303586

Available balance	£2,416.84
Last night's balance	£2,416.84
Overdraft limit	£0.00

Showing 1 transaction between 14/07/2022 and 14/07/2022 from 01/01/2022 to 28/12/2022

Date	Description	Money in	Money out	Balance
14/07/2022	Remittance 42MOLD 100007 REM	£390.05		£2,416.84

#### Need to view older transactions?

If you have registered for online statements, then follow the link to view them

If you don't have online statements, then statements may still be visible in Barclays Cloud It

If you can't find the relevant statement/transactions online, you can order a copy statement

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Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number: 312078).

Barclays Smart Investor is a trading name of Barclays Investment Solutions Limited. Barclays Investment Solutions Limited is authorised and regulated by the Financial Conduct Authority. (Financial Services Register number: 155595). Barclays Investment Solutions Limited is a member of the London Stock Exchange & NEX.

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**FRIENDS OF NORTHOP ROAD CEMETERY**

England & Wales - Charity number 1184762

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# Accounts

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Sort Code 20-51-08  
 Account No 63303586






**SWIFTBIC BUKBGB22**
**IBAN GB90 BUKB 2051 0863 3035 86**

Issued on 12 April 2021

**THE OFFICIALS  
NORTHOP ROAD CEMETERY FLINT  
110 PRINCE OF WALES AVENUE  
FLINT  
CLWYD  
CH6 5JT**

# Your Community Account

# At a glance

Date	Description	Money out £	Money in £	Balance £
10 Apr	<b>Start Balance</b>			<b>766.79</b>
3 Jul	 Cheque Issued Ref: 100003	120.00		646.79
25 Aug	 AFTS Receipt From 1/Airbus Operati 176622 Community		2,000.00	2,646.79
30 Dec	 Cheque Issued Ref: 100004	300.00		2,346.79
9 Feb	 Cheque Issued Ref: 100005	200.00		2,146.79
2 Mar	 Cheque Issued Ref: 100006	120.00		2,026.79
9 Apr	<b>Balance carried forward</b>			<b>2,026.79</b>
	<b>Total Payments/Receipts</b>	<b>740.00</b>	<b>2,000.00</b>	

**10 Apr 2020 - 09 Apr 2021**

Start balance	£766.79
Money out	£740.00
► Commission charges	£0.00
Money in	£2,000.00
► Gross interest earned	£0.00
<b>End balance</b>	<b>£2,026.79</b>

 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.