

## Your Statement

Oakham Town Council  
Rol House  
Long Row  
Oakham  
Rutland  
LE15 6LN



### Account Summary

Opening Balance	226,607.59
Payments In	33,161.20
Payments Out	61,867.92
Closing Balance	197,900.87

2 October to 1 November 2023

### International Bank Account Number

GB93HBUK40352101300504

### Branch Identifier Code

HBUKGB4147V

### Account Name

Oakham Town Council

### Sortcode

40-35-21

### Account Number Sheet Number

01300504 630

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
01 Oct 23	<b>BALANCE BROUGHT FORWARD</b>			<b>226,607.59</b>
02 Oct 23	DD MILL TELE LTD	81.94		
	DD TOTALENERGIES G&P	22.26		
	CR OAK LAWN TEN		303.25	226,806.64
04 Oct 23	BP Bunting			
	PAUL FORD TREE LTD			
	BIB BACS PAYMENT	972.00		
	BP Defibrillator Stee			
	Chris Evans			
	BIB BACS PAYMENT	570.00		
	BP Millennium			
	MILLENNIUM LTD			
	BIB BACS PAYMENT	113.28		
	BP Millennium			
	MILLENNIUM LTD			
	BIB BACS PAYMENT	12.48		
	BP Training Dept			
	LRALC LTD			
	BIB BACS PAYMENT	50.00		225,088.88
05 Oct 23	CR CHQ IN AT 403521		250.00	225,338.88
06 Oct 23	BP Apogee Ltd			
	APOGEE Ltd			
	BIB BACS PAYMENT	87.92		
	BP Biffa			
	BIFFA			
	BIB BACS PAYMENT	2,536.44		
	<b>BALANCE CARRIED FORWARD</b>			<b>222,714.52</b>

**2 October to 1 November 2023**

## Your Statement

**Account Name**  
Oakham Town Council

**Sortcode** 40-35-21 **Account Number** 01300504 **Sheet Number** 631

### Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BP <b>BALANCE BROUGHT FORWARD</b>			<b>222,714.52</b>
	BP Biffa Barleythorpe			
	BIFFA			
	BIB BACS PAYMENT	579.01		222,135.51
09 Oct 23	CR HMRC VAT		10,510.39	
	BP Cuuts Close Lights			
	N POWER			
	BIB BACS PAYMENT	98.45		
	BP Dance Studio Ligh			
	Chris Evans			
	BIB BACS PAYMENT	13.82		
	BP Expenses			
	ANTHONY TAYLOR			
	BIB BACS PAYMENT	9.74		232,523.89
11 Oct 23	BP AA Cleaning			
	AA CLEANING			
	BIB BACS PAYMENT	1,472.42		
	BP Travis Perkins			
	Travis perkins			
	BIB BACS PAYMENT	28.62		231,022.85
13 Oct 23	BP LRALC Ltd			
	LRALC LTD			
	BIB BACS PAYMENT	50.00		
	BP Oakham Town Counci			
	RUTLAND C/TAX			
	BIB BACS PAYMENT	180.00		
	BP Oakham Town Counci			
	K&K WINDOW CLEANER			
	BIB BACS PAYMENT	34.00		
	BP October Pay			
	Mr. Lee Anthony			
	BIB BACS PAYMENT	1,316.56		
	BP October Pay			
	Chris Evans			
	BIB BACS PAYMENT	1,371.78		
	BP October Pay			
	KATHY GERAGHTY			
	BIB BACS PAYMENT	1,136.42		226,934.09
16 Oct 23	BP Oakham Town Counci			
	HMRC CORP TAX CUMB			
	BIB BACS PAYMENT	851.03		
	BP Pension			
	LEICESTERSHIRE C C			
	BIB BACS PAYMENT	762.89		
	<b>BALANCE CARRIED FORWARD</b>			<b>225,320.17</b>

**2 October to 1 November 2023**

## Your Statement

**Account Name**  
Oakham Town Council

**Sortcode** 40-35-21 **Account Number** 01300504 **Sheet Number** 632

### Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BP <b>BALANCE BROUGHT FORWARD</b>			<b>225,320.17</b>
	Victoria Hall			
	Victoria Hall			
20 Oct 23	BIB BACS PAYMENT	125.00		225,195.17
	BP Apogee Ltd			
	APOGEE Ltd			
	BIB BACS PAYMENT	98.11		
	BP Battery for Strimm			
	Chris Evans			
	BIB BACS PAYMENT	86.95		
	BP Expenses			
	Mr. Lee Anthony			
	BIB BACS PAYMENT	10.98		
	BP Strimmer			
	Chris Evans			
	BIB BACS PAYMENT	168.95		
	BP Travis Perkins			
	Travis perkins			
	BIB BACS PAYMENT	23.98		
	BP TC Bulley Davey			
	TC Bulley Davey			
	BIB BACS PAYMENT	252.00		224,554.20
22 Oct 23	DR TOTAL CHARGES			
	TO 30SEP2023	8.00		224,546.20
23 Oct 23	CR RUTLAND C C		21,332.56	
	BP Lease Princess Av			
	Hegarty LLP client			
	BIB BACS PAYMENT	1,459.50		
	BP Oakham Town Council			
	Pumpkin Print Ltd			
	BIB BACS PAYMENT	226.20		
	BP Pole Hedge Trimmer			
	Chris Evans			
	BIB BACS PAYMENT	142.68		
	BP Victoria Hall Even			
	Victoria Hall			
	BIB BACS PAYMENT	149.50		243,900.88
24 Oct 23	DD TOTALENERGIES G&P	239.88		
	DD TOTALENERGIES G&P	66.02		243,594.98
25 Oct 23	BP Barker Signs Ltd			
	Barker Signs			
	BIB BACS PAYMENT	92.40		
	BP Pension			
	LEICESTERSHIRE C C			
	BIB BACS PAYMENT	791.13		
	<b>BALANCE CARRIED FORWARD</b>			<b>242,711.45</b>

**2 October to 1 November 2023**

## Your Statement

**Account Name**  
Oakham Town Council

**Sortcode** 40-35-21 **Account Number** 01300504 **Sheet Number** 633

### Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>242,711.45</b>
	BP Sheerwood Skip			
	Sheerwood Skips			
	BIB BACS PAYMENT	294.00		
	BP Sheerwood Skips			
	Sheerwood Skips			
	BIB BACS PAYMENT	294.00		
	BP 30th March 2024			
	Victoria Hall			
	BIB BACS PAYMENT	149.50		
	TFR 403521 11352636			
	INTERNET TRANSFER	21,332.56		
	TFR 403521 11352636			
	INTERNET TRANSFER	23,388.73		197,252.66
27 Oct 23	BP Expenses			
	Mr. Lee Anthony			
	BIB BACS PAYMENT	14.41		
	BP Water			
	KATHY GERAGHTY			
	BIB BACS PAYMENT	4.70		197,233.55
30 Oct 23	DD MILL TELE LTD	97.68		197,135.87
01 Nov 23	CR The Emily Redding			
	Emily platt rent		765.00	197,900.87
<b>01 Nov 23</b>	<b>BALANCE CARRIED FORWARD</b>			<b>197,900.87</b>

### Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](https://fscs.org.uk), call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website ([hsbc.co.uk/fscs/](https://hsbc.co.uk/fscs/)).

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not applied			Debit interest		
					21.34%

## Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

## Effective from 1 August 2017

### Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

**The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.**

### Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](https://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://ciiom.hsbc.com) (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

### Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

### The following references apply to all customers

#### 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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Channel Islands Financial Ombudsman in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

#### Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to [hsbc.co.uk](https://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://ciiom.hsbc.com) (Channel Islands and Isle of Man customers).

#### Disabled Customers

**We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.**

#### Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **03456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.