

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 | BALANCE BROUGHT FORWARD | | | 226,607.59 |
| 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 | | |
| | BALANCE CARRIED FORWARD | | | 222,714.52 |

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> |
|-------------|---------------------------------|-----------------|----------------|-------------------|
| | BALANCE BROUGHT FORWARD | | | 222,714.52 |
| | 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 | | |
| | BALANCE CARRIED FORWARD | | | 225,320.17 |

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> |
|-------------|---------------------------------|-----------------|----------------|-------------------|
| | BALANCE BROUGHT FORWARD | | | 225,320.17 |
| | BP Victoria Hall | | | |
| | BP Victoria Hall | | | |
| 20 Oct 23 | BIB BACS PAYMENT | 125.00 | | 225,195.17 |
| | BP Apogee Ltd | | | |
| | BP APOGEE Ltd | | | |
| | BIB BACS PAYMENT | 98.11 | | |
| | BP Battery for Strimm | | | |
| | BP Chris Evans | | | |
| | BIB BACS PAYMENT | 86.95 | | |
| | BP Expenses | | | |
| | BP Mr. Lee Anthony | | | |
| | BIB BACS PAYMENT | 10.98 | | |
| | BP Strimmer | | | |
| | BP Chris Evans | | | |
| | BIB BACS PAYMENT | 168.95 | | |
| | BP Travis Perkins | | | |
| | BP Travis perkins | | | |
| | BIB BACS PAYMENT | 23.98 | | |
| | BP TC Bulley Davey | | | |
| | BP TC Bulley Davey | | | |
| 22 Oct 23 | BIB BACS PAYMENT | 252.00 | | 224,554.20 |
| | DR TOTAL CHARGES | | | |
| | DR TO 30SEP2023 | 8.00 | | 224,546.20 |
| 23 Oct 23 | CR RUTLAND C C | | 21,332.56 | |
| | BP Lease Princess Av | | | |
| | BP Hegarty LLP client | | | |
| | BIB BACS PAYMENT | 1,459.50 | | |
| | BP Oakham Town Council | | | |
| | BP Pumpkin Print Ltd | | | |
| | BIB BACS PAYMENT | 226.20 | | |
| | BP Pole Hedge Trimmer | | | |
| | BP Chris Evans | | | |
| | BIB BACS PAYMENT | 142.68 | | |
| | BP Victoria Hall Even | | | |
| | BP 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 | | | |
| | BP Barker Signs | | | |
| | BIB BACS PAYMENT | 92.40 | | |
| | BP Pension | | | |
| | BP LEICESTERSHIRE C C | | | |
| | BIB BACS PAYMENT | 791.13 | | |
| | BALANCE CARRIED FORWARD | | | 242,711.45 |

2 October to 1 November 2023

Your Statement

Account Name
 Oakham Town Council

Sortcode Account Number Sheet Number
 40-35-21 01300504 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> |
| | BALANCE BROUGHT FORWARD | | | 242,711.45 |
| | 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 |
| 01 Nov 23 | BALANCE CARRIED FORWARD | | | 197,900.87 |

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, 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/).

| Credit Interest Rates | <i>balance</i> | <i>AER</i> <i>variable</i> | Debit Interest Rates | <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'.

HSBC UK Bank plc
Registered in England and Wales with registration number 09928412
Registered office: 1 Centenary Square, Birmingham B1 1HQ,
United Kingdom

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Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciom.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 (UK customers) or ciom.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**.