

## Your Statement

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



### Account Summary

|                 |            |
|-----------------|------------|
| Opening Balance | 197,900.87 |
| Payments In     | 800.00     |
| Payments Out    | 14,435.29  |
| Closing Balance | 184,265.58 |

2 November to 1 December 2023

### International Bank Account Number

GB93HBUK40352101300504

### Branch Identifier Code

HBUKGB4147V

### Account Name

Oakham Town Council

### Sortcode

40-35-21

### Account Number Sheet Number

01300504 634

### Your BUSINESS CURRENT ACCOUNT details

| Date      | Payment type and details                                    | Paid out | Paid in | Balance           |
|-----------|---|----------|---------|-------------------|
| 01 Nov 23 | <b>BALANCE BROUGHT FORWARD</b>                              |          |         | <b>197,900.87</b> |
| 06 Nov 23 | BP Cable Ties Black<br>Mr. Lee Anthony<br>BIB BACS PAYMENT  | 4.98     |         |                   |
|           | BP Mayor Ticket<br>Rutland Lieuteanc<br>BIB BACS PAYMENT    | 50.00    |         |                   |
|           | BP Training<br>LRALC LTD<br>BIB BACS PAYMENT                | 50.00    |         | 197,795.89        |
| 08 Nov 23 | BP AA Cleaning<br>AA CLEANING<br>BIB BACS PAYMENT           | 1,460.00 |         |                   |
|           | BP Flap for Dance Stu<br>Chris Evans<br>BIB BACS PAYMENT    | 9.75     |         |                   |
|           | BP Tree Inspection<br>RUTLAND C/TAX<br>BIB BACS PAYMENT     | 1,659.35 |         |                   |
|           | BP Wood for C Field<br>PE & AL Wildbore<br>BIB BACS PAYMENT | 8.86     |         | 194,657.93        |
| 10 Nov 23 | BP Biffa<br>BIFFA<br>BIB BACS PAYMENT                       | 2,536.44 |         |                   |
|           | BP Soap for Toilets<br>WALLGATE<br>BIB BACS PAYMENT         | 81.38    |         | 192,040.11        |
|           | <b>BALANCE CARRIED FORWARD</b>                              |          |         | <b>192,040.11</b> |

**2 November to 1 December 2023**

## Your Statement

**Account Name**  
 Oakham Town Council

**Sortcode Account Number Sheet Number**  
 40-35-21 01300504 635

### 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>192,040.11</b> |
| 14 Nov 23   | CHQ 104296  | 115.00          |                |                   |
|             | CHQ 104297  | 60.00           |                | 191,865.11        |
| 15 Nov 23   | BP HMRC November 2023<br>HMRC CORP TAX CUMB<br>BIB BACS PAYMENT | 147.43          |                |                   |
|             | BP Millennium<br>MILLENNIUM LTD<br>BIB BACS PAYMENT             | 33.00           |                |                   |
|             | BP November Pay<br>Mr. Lee Anthony<br>BIB BACS PAYMENT          | 1,316.36        |                |                   |
|             | BP November Pay<br>Chris Evans<br>BIB BACS PAYMENT              | 1,510.91        |                |                   |
|             | BP November Pay<br>KATHY GERAGHTY<br>BIB BACS PAYMENT           | 1,177.38        |                |                   |
|             | BP November Pay<br>LEICESTERSHIRE C C<br>BIB BACS PAYMENT       | 779.83          |                |                   |
|             | BP Wicksteed Leisure<br>Wicksteed Leisure<br>BIB BACS PAYMENT   | 78.88           |                | 186,821.32        |
| 16 Nov 23   | BP Millennium<br>MILLENNIUM LTD<br>BIB BACS PAYMENT             | 113.28          |                | 186,708.04        |
| 20 Nov 23   | BP Banner C Field<br>Pumpkin Print Ltd<br>BIB BACS PAYMENT      | 226.20          |                |                   |
|             | BP BNP Paribas<br>BNP Paribas<br>BIB BACS PAYMENT               | 113.29          |                |                   |
|             | BP Princess Ave<br>O HEAP & SON DERBY<br>BIB BACS PAYMENT       | 111.60          |                |                   |
|             | BP Quarterly Play Gro<br>Playscape Ltd<br>BIB BACS PAYMENT      | 324.00          |                |                   |
|             | BP Water Plus<br>WATER PLUS<br>BIB BACS PAYMENT                 | 42.69           |                | 185,890.26        |
| 22 Nov 23   | DR TOTAL CHARGES<br>TO 31OCT2023                                | 10.00           |                | 185,880.26        |
| 23 Nov 23   | DD TOTALENERGIES G&P  | 155.80          |                |                   |
|             | <b>BALANCE CARRIED FORWARD</b>                                  |                 |                | <b>185,724.46</b> |

2 November to 1 December 2023

## Your Statement

Account Name  
Oakham Town Council

Sortcode Account Number Sheet Number  
40-35-21 01300504 636

### Your BUSINESS CURRENT ACCOUNT details

| Date      | Payment type and details       | Paid out | Paid in | Balance           |
|-----------|--------------------------------|----------|---------|-------------------|
|           | <b>BALANCE BROUGHT FORWARD</b> |          |         | <b>185,724.46</b> |
| 28 Nov 23 | DD TOTALENERGIES G&P           | 10.32    |         | 185,714.14        |
| 28 Nov 23 | DD MILL TELE LTD               | 86.77    |         | 185,627.37        |
| 29 Nov 23 | BP Cradle Seat                 |          |         |                   |
|           | Wicksteed Leisure              |          |         |                   |
|           | BIB BACS PAYMENT               | 159.00   |         |                   |
|           | BP Millennium                  |          |         |                   |
|           | MILLENNIUM LTD                 |          |         |                   |
|           | BIB BACS PAYMENT               | 100.35   |         |                   |
|           | BP M10 Pent Key                |          |         |                   |
|           | Wicksteed Leisure              |          |         |                   |
|           | BIB BACS PAYMENT               | 39.72    |         |                   |
|           | BP Park Bulbs                  |          |         |                   |
|           | Chris Evans                    |          |         |                   |
|           | BIB BACS PAYMENT               | 258.87   |         |                   |
|           | BP Quarterly Inspecti          |          |         |                   |
|           | Playscape Ltd                  |          |         |                   |
|           | BIB BACS PAYMENT               | 324.00   |         |                   |
|           | BP Water for Meeting           |          |         |                   |
|           | KATHY GERAGHTY                 |          |         |                   |
|           | BIB BACS PAYMENT               | 7.00     |         |                   |
|           | BP Water Plus                  |          |         |                   |
|           | WATER PLUS                     |          |         |                   |
|           | BIB BACS PAYMENT               | 42.94    |         |                   |
|           | BP Chris Evans                 |          |         |                   |
|           | Oakham Town Council            | 272.40   |         | 184,423.09        |
| 01 Dec 23 | BP Christmas Decorato          |          |         |                   |
|           | FIRST PRODUCT LTD              |          |         |                   |
|           | BIB BACS PAYMENT               | 395.80   |         |                   |
|           | BP PHS Group                   |          |         |                   |
|           | PHS GROUP                      |          |         |                   |
|           | BIB BACS PAYMENT               | 531.10   |         |                   |
|           | BP Pod Point Ltd               |          |         |                   |
|           | 0001250711                     | 30.61    |         |                   |
|           | CR The Emily Redding           |          |         |                   |
|           | Emily platt rent               |          | 800.00  | 184,265.58        |
| 01 Dec 23 | <b>BALANCE CARRIED FORWARD</b> |          |         | <b>184,265.58</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](http://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/](http://hsbc.co.uk/fscs/)).

Contact tel 03457 60 60 60  
see reverse for call times  
Text phone 03457 125 563  
used by deaf or speech impaired customers  
[www.hsbc.co.uk](http://www.hsbc.co.uk)

**2 November to 1 December 2023**

## Your Statement

**Account Name**  
Oakham Town Council

**Sortcode**   **Account Number**   **Sheet Number**  
40-35-21   01300504   637

| <b>Credit Interest Rates</b>   | <i>balance</i> | <i>AER</i><br><i>variable</i> | <b>Debit Interest Rates</b> | <i>balance</i> | <i>EAR</i><br><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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://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**.