

Your Statement

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



Account Summary	
Opening Balance	147,247.76
Payments In	9,238.80
Payments Out	51,134.19
Closing Balance	105,352.37

2 January to 1 February 2024

International Bank Account Number

GB93HBUK40352101300504

Branch Identifier Code

HBUKGB4147V

Account Name

Oakham Town Council

Sortcode

40-35-21

Account Number Sheet Number

01300504 641

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details		Paid out	Paid in	Balance
01 Jan 24		BALANCE BROUGHT FORWARD			147,247.76
02 Jan 24	CR	OAK LAWN TEN		303.25	
	CR	The Emily Redding			
		Emily platt rent		900.00	148,451.01
04 Jan 24	BP	WELLAND MARKETING			
		124742	822.00		147,629.01
05 Jan 24	BP	AA Cleaning			
		AA CLEANING			
		BIB BACS PAYMENT	1,511.80		
	BP	BNP Paribas			
		BNP Paribas			
		BIB BACS PAYMENT	113.29		
	BP	Float Valve			
		Amazon Business			
		BIB BACS PAYMENT	19.55		
	BP	Reday Mixed Filler			
		Travis perkins			
		BIB BACS PAYMENT	3.49		
	BP	Ring Indoor Camera			
		Amazon Business			
		BIB BACS PAYMENT	29.99		
	BP	Ring Stick Up Cam			
		Amazon Business			
		BIB BACS PAYMENT	78.03		
	BP	Water Plus			
		WATER PLUS			
		BIB BACS PAYMENT	31.44		145,841.42
		BALANCE CARRIED FORWARD			145,841.42

2 January to 1 February 2024

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Account Name
Oakham Town Council

Sortcode 40-35-21 **Account Number** 01300504 **Sheet Number** 642

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>
10 Jan 24	BP BALANCE BROUGHT FORWARD			145,841.42
	RCC Lights			
	RUTLAND C/TAX			
	BIB BACS PAYMENT	10,000.00		135,841.42
11 Jan 24	BP RCC Lights			
	RUTLAND C/TAX			
	BIB BACS PAYMENT	10,000.00		125,841.42
12 Jan 24	BP HMRC			
	HMRC CORP TAX CUMB			
	BIB BACS PAYMENT	842.54		
	BP January 2024			
	Mr. Lee Anthony			
	BIB BACS PAYMENT	1,326.80		
	BP January 2024			
	Chris Evans			
	BIB BACS PAYMENT	1,371.58		
	BP January 2024			
	KATHY GERAGHTY			
	BIB BACS PAYMENT	1,150.26		
	BP Oakham Town Council			
	LEICESTERSHIRE C C			
	BIB BACS PAYMENT	766.65		120,383.59
15 Jan 24	CR HMRC VAT		7,715.04	128,098.63
17 Jan 24	BP Biffa			
	BIFFA			
	BIB BACS PAYMENT	2,536.44		
	BP Houndogs Deposit			
	Bands for Hire Ltd			
	BIB BACS PAYMENT	150.00		
	BP N Power Cutts Clos			
	N POWER			
	BIB BACS PAYMENT	162.62		
	BP RCC Lights			
	RUTLAND C/TAX			
	BIB BACS PAYMENT	5,000.00		
	BP Water Plus			
	WATER PLUS			
	BIB BACS PAYMENT	50.34		120,199.23
18 Jan 24	BP RCC Lights			
	RUTLAND C/TAX			
	BIB BACS PAYMENT	7,689.52		112,509.71
19 Jan 24	BP Apogee Printer			
	APOGEE Ltd			
	BIB BACS PAYMENT	92.60		
	BALANCE CARRIED FORWARD			112,417.11

2 January to 1 February 2024

Your Statement

Account Name
Oakham Town Council

Sortcode 40-35-21 **Account Number** 01300504 **Sheet Number** 643

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			112,417.11
	BP RCC Lights			
	RUTLAND C/TAX			
	BIB BACS PAYMENT	5,000.00		
	DD ICO			
	FIRST PAYMENT	35.00		107,382.11
22 Jan 24	DR TOTAL CHARGES			
	TO 31DEC2023	10.00		107,372.11
25 Jan 24	DD TOTALENERGIES G&P	285.47		
	DD TOTALENERGIES G&P	10.88		107,075.76
26 Jan 24	BP Adverts Tenders			
	ILIFFE MEDIA			
	BIB BACS PAYMENT	469.68		
	BP Church Street Car			
	WATER PLUS			
	BIB BACS PAYMENT	50.34		
	BP Sewerage Account			
	WAVE			
	BIB BACS PAYMENT	250.79		
	BP The Shelter			
	WATER PLUS			
	BIB BACS PAYMENT	28.23		106,276.72
29 Jan 24	BP Personnel Advice			
	Personnel Advice &			
	BIB BACS PAYMENT	720.00		
	DD MILL TELE LTD	74.86		
	CR CASH IN AT HSBC BANK PLC			
	OAKHAM		306.45	105,788.31
30 Jan 24	CR CHQ IN AT 403521		14.06	105,802.37
31 Jan 24	BP Internal Audit			
	LRALC LTD			
	BIB BACS PAYMENT	450.00		105,352.37
01 Feb 24	BALANCE CARRIED FORWARD			105,352.37

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	balance	AER variable	Debit Interest Rates	balance	EAR variable
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 (UK customers) or 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 (UK customers) or 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**.