

## Your Statement

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



### Account Summary

Opening Balance	30,650.89
Payments In	385,293.73
Payments Out	23,561.32
Closing Balance	392,383.30

**2 April to 1 May 2024**

### International Bank Account Number

GB93HBUK40352101300504

### Branch Identifier Code

HBUKGB4147V

### Account Name

Oakham Town Council

### Sortcode

40-35-21

### Account Number Sheet Number

01300504 652

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
<b>01 Apr 24</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>30,650.89</b>
02 Apr 24	CR OAK LAWN TEN		303.25	
	CR The Emily Redding			
	Emily platt rent		900.00	31,854.14
03 Apr 24	BP Cheese for 30th Ma			
	Otters Fine Foods			
	BIB BACS PAYMENT	219.84		
	BP D Day Flag			
	Newton Newton Flag			
	BIB BACS PAYMENT	28.80		
	BP Land Registry			
	Chris Evans			
	BIB BACS PAYMENT	54.00		
	BP Window Cleaner			
	K&K WINDOW CLEANER			
	BIB BACS PAYMENT	34.00		
	CR SALLY-ANNE WADSWOR			
	MAYORS RAFFLE		65.00	31,582.50
04 Apr 24	CR CASH IN AT HSBC BANK PLC			
	OAKHAM		405.00	31,987.50
05 Apr 24	BP Annual Support			
	Rialtas Business S			
	BIB BACS PAYMENT	666.00		
	BP Copier Lease			
	BNP Paribas			
	BIB BACS PAYMENT	113.29		
	<b>BALANCE CARRIED FORWARD</b>			<b>31,208.21</b>

**2 April to 1 May 2024**

## Your Statement

**Account Name**  
 Oakham Town Council

**Sortcode** 40-35-21    **Account Number** 01300504    **Sheet Number** 653

### 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>31,208.21</b>
BP	ESET Anti Virus			
	MILLENNIUM LTD			
	BIB BACS PAYMENT	12.48		
BP	Keys			
	Chris Evans			
	BIB BACS PAYMENT	10.00		
BP	Mayors Event			
	Guido Josef Maibau			
	BIB BACS PAYMENT	600.00		
BP	Mayors Event			
	Amazon Business			
	BIB BACS PAYMENT	32.13		
BP	Mayors Event			
	Amazon Business			
	BIB BACS PAYMENT	32.13		
BP	Mayors Event			
	The Stamford Marqu			
	BIB BACS PAYMENT	144.00		
BP	Mayors Event			
	KATHY GERAGHTY			
	BIB BACS PAYMENT	204.60		
BP	Mayors Event			
	Zechariah Seekins			
	BIB BACS PAYMENT	150.00		
BP	NAS Backup			
	MILLENNIUM LTD			
	BIB BACS PAYMENT	24.00		
BP	Stationery			
	Amazon Business			
	BIB BACS PAYMENT	14.98		
BP	Stationery			
	Lincolnshire Offic			
	BIB BACS PAYMENT	66.66		
BP	Tax Digital for VA			
	Rialtas Business S			
	BIB BACS PAYMENT	132.00		
BP	Toilet Contractor			
	S4 Facilities Mana			
	BIB BACS PAYMENT	180.00		
BP	Toilets			
	AA CLEANING			
	BIB BACS PAYMENT	1,511.80		
	<b>BALANCE CARRIED FORWARD</b>			<b>28,093.43</b>

**2 April to 1 May 2024**

## Your Statement

**Account Name**  
 Oakham Town Council

**Sortcode** 40-35-21    **Account Number** 01300504    **Sheet Number** 654

### 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>28,093.43</b>
	BP Tree Care Ltd			
	George Walker Tree			
	BIB BACS PAYMENT	454.00		27,639.43
08 Apr 24	CR RUTLAND C C		280,325.00	307,964.43
10 Apr 24	BP Bunting			
	Amber Event Traffi			
	BIB BACS PAYMENT	225.00		
	BP Lights Cutts Clos			
	N POWER			
	BIB BACS PAYMENT	170.22		307,569.21
15 Apr 24	BP April Pay			
	KATHY GERAGHTY			
	BIB BACS PAYMENT	1,239.36		
	BP April Payment			
	HMRC CORP TAX CUMB			
	BIB BACS PAYMENT	961.11		
	BP April Payment			
	LEICESTERSHIRE C C			
	BIB BACS PAYMENT	795.30		
	BP April Payroll			
	Mr. Lee Anthony			
	BIB BACS PAYMENT	1,337.04		
	BP April Payroll			
	Chris Evans			
	BIB BACS PAYMENT	1,562.89		
	BP Oakham Town Counci			
	WATER PLUS			
	BIB BACS PAYMENT	41.42		
	BP Oakham Town Counci			
	BIFFA			
	BIB BACS PAYMENT	2,536.44		299,095.65
17 Apr 24	BP Free Parking			
	RUTLAND C/TAX			
	BIB BACS PAYMENT	1,000.00		
	BP Membership Fee			
	LRALC LTD			
	BIB BACS PAYMENT	1,629.90		
	BP ZURICH			
	3704473	5,318.43		
	BP ZURICH			
	3704473	232.58		290,914.74
18 Apr 24	CR CHQ IN AT 403521		250.00	291,164.74
	<b>BALANCE CARRIED FORWARD</b>			<b>291,164.74</b>

**2 April to 1 May 2024**

## Your Statement

**Account Name**  
 Oakham Town Council

**Sortcode** 40-35-21    **Account Number** 01300504    **Sheet Number** 655

### 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>
19 Apr 24	BP <b>BALANCE BROUGHT FORWARD</b> Apogee Printer APOGEE Ltd			<b>291,164.74</b>
22 Apr 24	CR BIB BACS PAYMENT RUTLAND C C	80.86		291,083.88
	DD TOTALENERGIES G&P	500.48	103,045.48	
	DR TOTAL CHARGES TO 31MAR2024	14.88		393,614.00
24 Apr 24	BP Telephone Bill MILLENNIUM LTD			
	BP BIB BACS PAYMENT VAT Legal Services Irwin Mitchell LLP	92.89		
30 Apr 24	DD BIB BACS PAYMENT TOTALENERGIES G&P	864.00 273.81		392,657.11 392,383.30
<b>01 May 24</b>	<b>BALANCE CARRIED FORWARD</b>			<b>392,383.30</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/)).

<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'.

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

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**.