

Your Statement

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



Account Summary

Opening Balance	307,028.57
Payments In	11,635.40
Payments Out	52,147.40
Closing Balance	266,516.57

2 August to 1 September 2024

International Bank Account Number

GB93HBUK40352101300504

Branch Identifier Code

HBUKGB4147V

Account Name

Oakham Town Council

Sortcode

40-35-21

Account Number Sheet Number

01300504 667

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
01 Aug 24	BALANCE BROUGHT FORWARD			307,028.57
05 Aug 24	CR RUTLAND HOUSE COMM ACCOUNT 206		3,100.00	310,128.57
08 Aug 24	BP ADAM LOWE Lloyds Bank	2.00		
	CR Oakham Home Garden INVOICE 004		547.00	
	CR The Emily Redding		900.00	311,573.57
09 Aug 24	CR CASH IN AT HSBC BANK PLC MELTON MOWBRAY		805.00	312,378.57
11 Aug 24	CR E Dinsey Elaine Dinsey 25/8		10.00	312,388.57
12 Aug 24	CR CHQ IN AT 403214 BP Flowers WINDOWFLOWERS LTD BIB BACS PAYMENT	7,319.20		
	BP July Payment Glendale Countrysi BIB BACS PAYMENT	2,485.76		
	CR DIANE SMITH 250824		10.00	302,843.61
14 Aug 24	CR HMRC VAT BP August Payroll Mr. Lee Anthony BIB BACS PAYMENT	1,434.54	5,948.40	
	BP August Payroll KATHY GERAGHTY BIB BACS PAYMENT	1,203.41		
	BALANCE CARRIED FORWARD			306,154.06

2 August to 1 September 2024

Your Statement

Account Name
 Oakham Town Council

Sortcode 40-35-21 **Account Number** 01300504 **Sheet Number** 668

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			306,154.06
	BP Cutts Close Park Hathern Band BIB BACS PAYMENT	450.00		
	BP Cutts Close Park Mark Butterill BIB BACS PAYMENT	400.00		
	BP Flowers WINDOWFLOWERS LTD BIB BACS PAYMENT	5,000.00		300,304.06
15 Aug 24	BP August Payroll Chris Evans BIB BACS PAYMENT	1,474.32		298,829.74
16 Aug 24	BP Contract Advice Hegarty LLP client BIB BACS PAYMENT	1,038.00		
	BP Flags KATHY GERAGHTY BIB BACS PAYMENT	40.98		
	BP Flowers WINDOWFLOWERS LTD BIB BACS PAYMENT	6,000.00		
	BP HMRC HMRC CORP TAX CUMB BIB BACS PAYMENT	970.60		
	BP Pension LEICESTERSHIRE C C BIB BACS PAYMENT	813.67		289,966.49
19 Aug 24	BP Christmas Lights Blachere Illuminat BIB BACS PAYMENT	10,000.00		279,966.49
20 Aug 24	CR VICTORIA TEAHAN GilmourGlass		10.00	
	CR E Blades		10.00	279,986.49
21 Aug 24	BP Christmas Lights Blachere Illuminat BIB BACS PAYMENT	8,868.24		
	BP Church St Toilets PHS GROUP BIB BACS PAYMENT	584.11		
	BP Offices Supplies Chris Evans BIB BACS PAYMENT	9.70		
	BALANCE CARRIED FORWARD			270,524.44

2 August to 1 September 2024

Your Statement

Account Name
 Oakham Town Council

Sortcode Account Number Sheet Number
 40-35-21 01300504 669

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			270,524.44
	BP Quarterly Inspect Playscape Ltd			
	BIB BACS PAYMENT	324.00		
	BP Toilets in Oakham WATER PLUS			
	BIB BACS PAYMENT	84.31		
	CR LYNN CROWN CuttsCloseMon26/8		10.00	270,126.13
22 Aug 24	DR TOTAL CHARGES TO 31JUL2024	8.00		
	CR I Pearce Isobel Pearce		10.00	270,128.13
23 Aug 24	BP Pod Point Fee Pod Point Ltd			
	BIB BACS PAYMENT	25.07		
	BP The Kobras Band Mr Paul D Lumsdon			
	BIB BACS PAYMENT	300.00		
	BP Toilet Services S4 Facilities Mana			
	BIB BACS PAYMENT	1,508.01		
	DD TOTALENERGIES G&P	6.82		
	CR STO FO BR LTD SW 023		25.00	268,313.23
30 Aug 24	BP Bank Holiday Adver ILIFFE MEDIA			
	BIB BACS PAYMENT	124.74		
	BP Building Insurance W & S DOODY			
	BIB BACS PAYMENT	717.47		
	BP Out of the Blue Ba Mr Ian B Ellis			
	BIB BACS PAYMENT	400.00		
	BP PHS Group PHS GROUP			
	BIB BACS PAYMENT	104.45		
	BP Vesper Band David Hault			
	BIB BACS PAYMENT	450.00		266,516.57
01 Sep 24	BALANCE CARRIED FORWARD			266,516.57

2 August to 1 September 2024

Your Statement

Account Name
 Oakham Town Council

Sortcode **Account Number** **Sheet Number**
 40-35-21 01300504 670

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%

Business Banking Customers

Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges are also separately available through these channels.

To help us continuously improve our service and in the interests of security, we may monitor and/or record your conversation with us.

Business and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're calling from outside the UK, please call us on +44 1442 422 929. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that limit.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft or takes your account over your arranged overdraft limit.

Monthly cap on unarranged overdraft charges

- Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

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

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.