

Your Statement

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



Account Summary

Opening Balance	266,51 6.57
Payments In	7,504.84
Payments Out	65,133.23
Closing Balance	208,888.18

2 September to 1 October 2024

International Bank Account Number

GB93HBUK40352101300504

Branch Identifier Code

HBUKGB4147V

Account Name

Oakham Town Council

Sortcode

40-35-21

Account Number Sheet Number

01300504 671

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
01 Sep 24	BALANCE BROUGHT FORWARD			266,516.57
02 Sep 24	CR The Emily Redding ERDA rent		900.00	267,416.57
03 Sep 24	CHQ 320764	4,950.00		
	CR 320764		4,950.00	267,416.57
04 Sep 24	BP EPDM Surface Playscape Ltd			
	BIB BACS PAYMENT	10,000.00		257,416.57
06 Sep 24	BP EPDM Surface Playscape Ltd			
	BIB BACS PAYMENT	137.60		
	BP Project Management Eddisons Commercia			
	BIB BACS PAYMENT	1,800.00		
	BP Quarterly Rent W & S DOODY			
	BIB BACS PAYMENT	2,850.00		
	BP Royces Recreation Barker Signs			
	BIB BACS PAYMENT	108.00		
	BP Toilets in Oakham S4 Facilities Mana			
	BIB BACS PAYMENT	1,521.30		250,999.67
09 Sep 24	BP Ovation INVOICE 24		25.00	251,024.67
10 Sep 24	CR OAK SMALLHOLDERS OAKHAM SMALLHOLDER		112.00	251,136.67
	BALANCE CARRIED FORWARD			251,136.67

2 September to 1 October 2024

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Account Name
 Oakham Town Council

Sortcode 40-35-21 **Account Number** 01300504 **Sheet Number** 672

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>
11 Sep 24	BP BALANCE BROUGHT FORWARD Oakham Town Council			251,136.67
	HMRC CORP TAX CUMB			
	BIB BACS PAYMENT	964.93		
	BP Parks			
	Glendale Countrysi			
	BIB BACS PAYMENT	2,485.76		
	BP Pension			
	LEICESTERSHIRE C C			
	BIB BACS PAYMENT	809.89		
	BP September Pay			
	Mr. Lee Anthony			
	BIB BACS PAYMENT	1,424.99		245,451.10
12 Sep 24	BP KATHY GERAGHTY			
	Natwest	500.00		244,951.10
13 Sep 24	BP Builders Merchant			
	Travis perkins			
	BIB BACS PAYMENT	225.66		
	BP Car park			
	WATER PLUS			
	BIB BACS PAYMENT	44.18		
	BP Computer Services			
	MILLENNIUM LTD			
	BIB BACS PAYMENT	708.96		
	BP Domain Name			
	Chris Evans			
	BIB BACS PAYMENT	76.78		
	BP DJ Set Bank Holida			
	Hey Mr Wilson DJ S			
	BIB BACS PAYMENT	150.00		
	BP Rope Ladder			
	Playscape Ltd			
	BIB BACS PAYMENT	354.00		
	BP Rope Repair u 5s			
	Playscape Ltd			
	BIB BACS PAYMENT	474.00		
	BP September Pay			
	Chris Evans			
	BIB BACS PAYMENT	1,474.32		
	BP September Pay			
	KATHY GERAGHTY			
	BIB BACS PAYMENT	1,203.41		
	BP Window Cleaning			
	K&K WINDOW CLEANER			
	BIB BACS PAYMENT	34.00		
	BALANCE CARRIED FORWARD			240,205.79

2 September to 1 October 2024

Your Statement

Account Name
 Oakham Town Council

Sortcode 40-35-21 **Account Number** 01300504 **Sheet Number** 673

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			240,205.79
	CR CASH IN AT HSBC BANK PLC			
	MELTON MOWBRAY		170.00	240,375.79
20 Sep 24	CR PODPT GBP			
	Podpoint Ltd		1,044.59	241,420.38
22 Sep 24	DR TOTAL CHARGES			
	TO 31AUG2024	22.08		241,398.30
23 Sep 24	DD TOTALENERGIES G&P	346.78		
	TOTALENERGIES G&P	24.56		241,026.96
25 Sep 24	BP Advert			
	ILIFFE MEDIA			
	BIB BACS PAYMENT	247.20		
	BP Repair under Swing			
	Playscape Ltd			
	BIB BACS PAYMENT	594.00		
	BP Under 5s Gate			
	Playscape Ltd			
	BIB BACS PAYMENT	1,018.00		
	BP Wet Pour			
	Playscape Ltd			
	BIB BACS PAYMENT	7,456.00		231,711.76
26 Sep 24	BP Wet Pour			
	Playscape Ltd			
	BIB BACS PAYMENT	10,000.00		221,711.76
27 Sep 24	BP Wet Pour			
	Playscape Ltd			
	BIB BACS PAYMENT	10,000.00		211,711.76
30 Sep 24	BP Grant Victoria Hal			
	Trustees of the Vi			
	BIB BACS PAYMENT	2,800.00		
	BP Shelter Cutts Clos			
	WATER PLUS			
	BIB BACS PAYMENT	49.45		
	BP Utility Bills			
	W & S DOODY			
	BIB BACS PAYMENT	272.68		
	BP Water			
	Chris Evans			
	BIB BACS PAYMENT	4.70		208,584.93
01 Oct 24	CR OAK LAWN TEN		303.25	208,888.18
01 Oct 24	BALANCE CARRIED FORWARD			208,888.18

2 September to 1 October 2024

Your Statement

Account Name
 Oakham Town Council

Sortcode **Account Number** **Sheet Number**
 40-35-21 01300504 674

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.

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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.