

SUMMARY FOR AMBLE TOWN COUNCIL

BARCLAYCARD COMMERCIAL  
PO BOX 4000  
SAFFRON ROAD  
WIGSTON, LE18 9EN

Company reference: 5566771532605137  
Statement date: 21 March 2026  
Page number: 1 of 3  
Monthly spend limit: £2,000.00

Tel: 0800 008 008  
Outside UK: +44 1604 269452  
ROI: 1800 849 123  
Online: [www.barclaycard.co.uk/commercial](http://www.barclaycard.co.uk/commercial)

Date of previous statement: 21 February 2026  
Previous balance: £226.14  
Payment received: £226.14 CR  
Total of charges and adjustments: £0.00  
Total of new spending: £83.16  
New balance: **£83.16**  
Payment due by: **7 April 2026**



**Payment instructions**

"Thank you for using Barclaycard Commercial. Your bank account 4\*\*\*\*767, at branch 20 -\*\*- 17 will be debited with the amount of the new balance on or immediately after 07 April 2026."

**Allocation of payments**

If you do not pay off the full amount outstanding by the payment due date, we will allocate any partial payments to the outstanding balance in the following order: Default fees, Interest, Service Charges, Fees, Transactions and Cash. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

**Payments, charges and adjustments**

	BALANCE FROM PREVIOUS STATEMENT	226.14
09 Mar 2026	DIRECT DEBIT PAYMENT THANK YOU	226.14 CR
	<b>Total of payment, charges and adjustments</b>	<b>£0.00</b>

**New balances by individual cardholder**

Name	Card number	Monthly spend limit	Balance
V C SMITH	5566 7711 4559 2268	1,000	83.16
	<b>Total cardholder expenditure</b>		<b>£83.16</b>
	<b>New balance</b>		<b>£83.16</b>

G 008315 BBA2071A 47725  
MISS VICKI CHARLOTTE SMITH  
AMBLE TOWN COUNCIL  
FOURWAYS 2  
6 DILSTON TERRACE  
AMBLE  
NE65 0DT



## STATEMENT FOR V C SMITH

BARCLAYCARD COMMERCIAL  
PO BOX 4000  
SAFFRON ROAD  
WIGSTON LE18 9EN

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Outside UK: +44 1604 269452  
ROI: 1800 849 123  
Online: [www.barclaycard.co.uk/commercial](http://www.barclaycard.co.uk/commercial)

Company reference: 5566771532605137  
Card number: 5566771145592268  
Statement date: 21 March 2026  
Page number: 3 of 3  
Monthly spend limit: £1,000.00

Date	Description	Amount
10 Mar 2026	VIKING LEICESTER ENG 110315122626 COMMERCIAL FURNITURE	52.56
11 Mar 2026	AMZNMktplace*H27MJ2385 LONDON GBR 120352718716 MISCELLANEOUS AND RETAIL STORES	30.60
<b>2 new purchases / cash advances. Total of spending.</b>		<b>£83.16</b>

G 008315 BBA2071A 47725  
MISS V C SMITH  
AMBLE TOWN COUNCIL  
FOURWAYS 2  
6 DILSTON TERRACE  
AMBLE  
NE65 0DT

## Statement of Account

Mrs Victoria C Smith  
Amble Town Council  
Fourways 2  
6 Dilston Terrace  
Amble  
Morpeth  
Northumberland  
NE65 0DT

5 April 2026

Account name: **AMBLE TOWN COUNCIL**  
Account number: **PS3078594-001**  
Statement period: **28/02/2026 to 31/03/2026**

### Account summary

Total valuation as at 31 March 2026 **£270,000.00**  
Total valuation as at last statement at 28 February 2026 **£270,000.00**

### Holdings as at 31 March 2026

Fund name	Unit/share holdings	Price per unit/share	Value
<b>Public Sector Deposit Fund SC4 - Public Sector</b> GB00B3LDFH01	270,000.0000	£1.00	£270,000.00
<b>Total value</b>			<b>£270,000.00</b>

The average Fund yield for this period was 3.74% p.a.

Income for the period is as follows:

Month	Date paid	Fund name	Method	Amount (£)	Destination
Mar 2026	02/04/2026	Public Sector Deposit Fund SC4 - Public Sector	Paid to Nominated Bank Details	£858.52	

Correspondence address: PO Box 12892, Dunmow, Essex CM6 9DL

clientservices@ccla.co.uk      Freephone 0800 022 3505      www.ccla.co.uk

Fund documentation is available at [www.ccla.co.uk/investments](http://www.ccla.co.uk/investments), or may be requested from our Client Services team. Telephone calls are recorded.  
CCLA Investment Management Limited (registered in England & Wales, No. 2183088) is authorised and regulated by the Financial Conduct Authority.  
Registered address: One Angel Lane, London EC4R 3AB.

THE OFFICIALS  
TOWN CLERK  
FOURWAYS 2  
6 DILSTON TERRACE  
AMBLE  
NE65 0DT

## Your Business Current Account

## At a glance









### 28 Feb - 31 Mar 2026

Date	Description	Money out £	Money in £	Balance £
28 Feb	<b>Start Balance</b>			<b>196,159.46</b>
3 Mar	<b>Giro</b> Direct Credit From Ccla Investment MA Ref: PS3078594, Communi		779.56	196,939.02
6 Mar	<b>Giro</b> Direct Credit From Funeral Services L Ref: 541020000335112026		875.00	197,814.02
9 Mar	<b>DD</b> Direct Debit to BCard Commercial Ref: 80000359874lll5137	226.14		197,587.88
	€ Commission Charges For The Period 13 Jan /12 Feb	10.06		197,577.82
10 Mar	<b>On-Line Banking Bill Payment to</b> Lawrence's Garden S Ref: 2375	11.65		197,566.17
	<b>On-Line Banking Bill Payment to</b> High Point Roped A Ref: Hpra00627	36.00		197,530.17
	<b>On-Line Banking Bill Payment to</b> Phoenix Software L Ref: 46926	61.90		197,468.27
	<b>On-Line Banking Bill Payment to</b> Ncc Ref: 014780319983	42,735.58		154,732.69
13 Mar	<b>DD</b> Direct Debit to Nest Ref: It000001401890	801.81		153,930.88
	<b>Giro</b> Direct Credit From HMRC Vtr Ref: Xgv126000104217		3,794.82	157,725.70
17 Mar	<b>DD</b> Direct Debit to British Gas Busine Ref: 602345806260516000	30.10		157,695.60
19 Mar	<b>On-Line Banking Bill Payment to</b> North East War Mem Ref: Ambletc	247.00		157,448.60

Continued

Start balance	£196,159.46
Money out	£57,891.99
▶ Commission charges	£10.06
▶ Interest paid	£0.00
Money in	£5,479.38
End balance	<b>£143,746.85</b>

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
<b>Balance brought forward from previous page</b>				<b>157,448.60</b>
19 Mar	 On-Line Banking Bill Payment to Ncc Ref: 014780689377	5,584.16		151,864.44
20 Mar	 Direct Credit From Funeral Services L Ref: 541020000417912026		30.00	151,894.44
25 Mar	 On-Line Banking Bill Payment to Ncc Ref: 014780320188	21.60		151,872.84
	 On-Line Banking Bill Payment to UK Safety Mgmt Ref: 1117926	181.90		151,690.94
	 On-Line Banking Bill Payment to Northern Structure Ref: 17150	938.40		150,752.54
	 On-Line Banking Bill Payment to Grounds Maintenanc Ref: 60476	6,813.60		143,938.94
31 Mar	 Direct Debit to Onecom Limited Ref: Ambl002	144.00		143,794.94
	 Direct Debit to Document Solution Ref: 2663 Doc Sol	48.09		143,746.85
31 Mar	<b>Balance carried forward</b>			<b>143,746.85</b>
<b>Total Payments/Receipts</b>		<b>57,891.99</b>	<b>5,479.38</b>	

**Anything wrong?** If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

## 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.**

## Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

## Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

### What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- you go overdrawn on your account without agreeing an overdraft with us first; or
- you exceed your agreed overdraft limit.
- not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

### What can you do to help avoid or limit an unarranged overdraft?

**Get in Touch.** If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- understand any changes in your business and explore the options available;
- consider options for authorised borrowing facilities;
- facilitate payments being made;
- limit the costs associated with unarranged borrowing;
- address any concerns that you may have.

**Register for Text Alerts.** Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/business-banking/ways-to-bank/mobile-banking](http://barclays.co.uk/business-banking/ways-to-bank/mobile-banking) for more information. Terms and conditions apply.

**Go online for more support.** For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit [barclays.co.uk/business-banking/borrow](http://barclays.co.uk/business-banking/borrow). For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

## Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at [barclays.co.uk/business-banking](http://barclays.co.uk/business-banking).

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## Online

**barclays.co.uk**

## On the phone

**0345-717-1819**

**Talk to an advisor 7am - 11pm or use our 24-hour automated service**

## Write to us

**Barclays,  
Leicester  
LE87 2BB**

## Your branch

**LEICESTER,  
LE87 2BB**

## Lost and stolen cards

**01604 230 230**


**– 24 hours**

**Tell us straight away if:**

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

## Follow us

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 [www.twitter.com/barclaysbizchat](http://www.twitter.com/barclaysbizchat)

 [youtube.com/BarclaysUK](http://youtube.com/BarclaysUK)

 [www.linkedin.com/BarclaysBusinessBanking](http://www.linkedin.com/BarclaysBusinessBanking)

### Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

### International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: [business.barclays.co.uk/bb/ibanInformation](https://business.barclays.co.uk/bb/ibanInformation).

### Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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\*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.