

MINUTES of the online Finance and Audit Committee held on Monday 2nd June 2020 at 7pm

Committee membership:

Cllr Batchelor (Broadway)	*	Cllr Ridout, Chairman (West)	*
Cllr Davis (East)	*	Cllr Robbins, (East)	*
Cllr Nicklin (West)	*	Cllr Spender Vice Chairman (Broadway)	*
Cllr Pitcher (Broadway)	*		

Key: * Present A Apologies AB Absent

In attendance:

Officers: Tom Dommett (Assistant Town Clerk), Stuart Legg (Park and Open Spaces Manager), Judith Halls (Office Manager)

Online attendees: 2

FA/20/001 Apologies for absence

There were no apologies, all members were in attendance.

FA/20/002 Declaration of Interest

Cllrs Ridout declared an interest in agenda item 14 as she is a member of the Groveland committee.

Cllr Nicklin declared an interest in agenda item 14 as he is the chairman of the Athenaeum Trust.

Cllr Robbins declared an interest in agenda item 14 as he is the chairman of the Warminster Football Club.

FA/20/003 Minutes

FA/20/003.1 The minutes of the Finance and Assets Committee meeting held on Monday 2nd March 2020 **were approved and signed by the Chairman.**

FA/20/003.2 None

FA/20/004 Chairman's Announcements

The committee is now be known as Finance and Audit to reflect its enhanced scrutiny role and role in long-term financial planning. The Chairman would be agreeing a forward work plan with staff and the Vice Chairman and would hold regular meetings especially to see what effect the pandemic was having on budget for this year. An extra committee meeting may be held in July or August.

- FA/20/005 Questions**
None.
- FA/20/006 Public Participation**
None.
- FA/20/007 Reports from Unitary Authority Members**
The chairman reported that Covid19 had had a significant impact on Wiltshire Council. Primarily that was not due to extra expense but due to a drop in income of £80m e.g. from Car Parks, Leisure Centre and Business rates. The Government had given the Council an extra £28m but that still left a budget shortfall of currently £52m. This was a major concern.
- FA/20/008 Allotments**
These were no minutes received from the Allotment Committee – Noted.
- FA/20/009 Financial Information**
FA/20/009.1 The reconciliations for February and March 2020 were noted and the Chairman signed and verified them against the bank statements seen.
FA/20/009.2 The accounts to March 2020 were noted.
FA/19/009.3 The list of payments made in February and March 2020 respectively, were approved and signed by the Chairman.
FA/19/009.4 The petty cash schedule to 4th March was approved
FA/19/009.5 The internal transfers were noted.
- FA/20/010 Clerks Report**
The clerks report was Noted
- FA/20/011 Town Promotion Sub-Committee**
The minutes from the Town Promotion Sub-Committee held on 2nd March were approved.
- FA/20/012 To approve the Annual Regular Payment List**
Members unanimously approved the annual regular payments list.
- FA/20/013 CCLA Investments**
Members Noted CCLA Investments which now stand at £373,848.90.

Name	App No	Grant requested	Council Grant	Dewey Trust Grant	Total
Alzheimer's Support	1	£2,000	£1,000	£1,000	£2,000
Athenaeum Trust (Warminster)	2	£2,000	£1,000	£1,000	£2,000
Cop Heap Volunteers	3	£1,433.98	£433.98	£1,000	£1433.98
Friends of St Georges	4	£2,000	Nil	Nil	Nil
Groveland Countryside and Wildlife Park	5	£500	£500	Nil	£500
Help Counselling Service	6	£300	£300	Nil	£300
Incredible Edible Community Garden	7	£100	£100	Nil	£100
KCF UK (Kids Come First)	8	£2,000	Nil	Nil	Nil
Multiple Sclerosis Therapy Centre (Wessex) Ltd	9	£1,884	£884	£1,000	£1884
Relate Wiltshire and Somerset	10	£720	£720	Nil	£720
Salisbury Plain Rights of Way	11	£313.80	£313.80	Nil	£313.80
Sustainable Warminster	12	£1,826.35	£826.35	£1,000	£1826.35
Warminster and Westbury Visually Handicapped Club	13	£2,000	£500	Nil	£500
Warminster Arts Week	14	£2,000	£1,000	£1,000	£2,000
Warminster Community Choir	15	£720	Nil	£720	£720
Warminster Cricket Club	16	£2,000	£1,000	£1,000	£2,000
Warminster Town Football	17	£2,000	£1,000	£1,000	£2,000
Wiltshire Sight	18	£2,000	£700	Nil	£700
Sub Totals		£25,078.13	£10,278.13	£8720	£18998.13

For Information – Grants over £2000.

Warminster Community Hub	Budget	£6000			£6000
Warminster Carnival	Budget	n/a this year			
Warminster Wobble	Budget	n/a this year			
Inspire	Budget	n/a this year			
CCTV request to Dewey Trust					£4,000

Members considered a request for permission to make a late application for a grant but decided, in the interest of equitable treatment of all applicants, that it could not consider an application that had not been made.

FA/20/016 Climate Change Fund

Members Ratified the setting up of an earmarked reserve for Climate Change projects. Members expressed the view that this was just an initial amount that would be added to. Members asked that the issue of Solar Panels on Council owned building be added to the Budget discussions in September.

FA/20/017 Communications

Members asked for media releases on the decisions on the Grants awarded and on the setting up of an earmarked reserve for Climate Change.

Meeting closed 20.05 pm

Date of next meeting: 7th September 2020

Minutes from this meeting will be available to all members of the public either from our website www.warminster-tc.gov.uk or by contacting us at Warminster Civic Centre.

Contact tel 03457 60 60 60
see reverse for call times
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www.hsbc.co.uk

1 February to 29 February 2020

Account Name

Warminster Town Council

Your Statement

Sortcode Account Number Sheet Number
40-45-23 91001000 125

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	CR BALANCE BROUGHT FORWARD S Waldron WCC3419			4,981.78
26 Feb 20	TFR TRANSFER 21136496	107.78	126.00	5,000.00
	CR MV- 17760605 -2302		21.25	
	CR MV- 17760605 -2202		29.00	
	CR MV- 21574633 -2102		137.65	
	DD O2	186.53		
27 Feb 20	TFR TRANSFER 21136496	1.37		5,000.00
	CR ROCK CHOIR LIMITED		210.00	
	CR MV- 21574633 -2402		10.00	
	BP PENSIONS FEB 2020			
	WC PENSION FUND			
	BIB BACS PAYMENT	4,767.39		
	CR F F			
	FALLON INV WCC3456		126.00	
	TFR 404523 21136496			
	INTERNET TRANSFER		6,000.00	
28 Feb 20	TFR TRANSFER 21136496	1,578.61		5,000.00
	CR MV- 21574633 -2502		139.50	
	DD SGW PAYROLL	79.14		
	DD HILLS WASTE SOLUTI	1,213.09		
	DD SOUTHERN ELECTRIC	1,820.35		
	TFR TRANSFER 21136496		2,973.08	5,000.00
29 Feb 20	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Your deposit is 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 www.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 (www.hsbc.co.uk).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%

see signed 11/6/20

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1 February to 28 February 2020

Account Name
Warminster Town Council

Your Statement

Sortcode 40-45-23 **Account Number** 21136496 **Sheet Number** 449

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
21 Feb 20	TFR BALANCE BROUGHT FORWARD 404523 91001000			453,065.11
	INTERNET TRANSFER	17,000.00%		
	TFR TRANSFER 91001000	157.83%		435,907.28
23 Feb 20	TFR TRANSFER 91001000		151.00%	436,058.28
24 Feb 20	TFR TRANSFER 91001000	264.62%		435,793.66
25 Feb 20	TFR TRANSFER 91001000		107.78%	435,901.44
26 Feb 20	TFR TRANSFER 91001000		1.37%	435,902.81
27 Feb 20	TFR 404523 91001000			
	INTERNET TRANSFER	6,000.00%		
	TFR TRANSFER 91001000		1,578.61%	431,481.42
28 Feb 20	TFR TRANSFER 91001000	2,973.08%		428,508.34
28 Feb 20	BALANCE CARRIED FORWARD			428,508.34

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29 February to 31 March 2020

Account Name
Warminster Town Council

Your Statement

Sortcode 40-45-23 **Account Number** 21136496 **Sheet Number** 451

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
25 Mar 20	TFR BALANCE BROUGHT FORWARD			368,611.81
26 Mar 20	TFR TRANSFER 91001000	18,381.93		350,229.88
27 Mar 20	TFR 404523 91001000		792.40	351,022.28
	INTERNET TRANSFER			
	TFR TRANSFER 91001000	23,000.00		
30 Mar 20	TFR TRANSFER 91001000		15,844.22	343,866.50
31 Mar 20	TFR 404523 91001000	4,364.04		339,502.46
	INTERNET TRANSFER			
	TFR TRANSFER 91001000	5,000.00		
31 Mar 20	TFR TRANSFER 91001000	4,019.19		330,483.27
	BALANCE CARRIED FORWARD			330,483.27

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1 March to 31 March 2020

Account Name
Warminster Town Council

Your Statement

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 127

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BP BALANCE BROUGHT FORWARD			3,568.04
	MOVOLA LTD 192172	145.82		
	BP ROUNDSTONE VENDING 27433	122.00		
	BP TRADE UK/SCREWFIX 1052976441	66.25		
	BP TRADE UK/SCREWFIX 1056678526 OTHERS	272.95		
	BP WARMINSTER WAY 3886	130.00		
	BP WPS INSURANCE 43042684	56.00		
	BP PHARAOH LAW 83	2,072.80		
	TFR 404523 21136496 INTERNET TRANSFER		15,000.00	
	BP SYDENHAMS L5645621 & OTHERS	529.40		
	BP IDVERDE GM777290 & OTHERS	10,447.91		
	BP OFFICE RIGHT 82310	31.57		
	BP SLACKLINE SCHOOL 0136	1,300.00		
	BP TAPS TUBS KITCH CAFE	1,800.00		
	BP SB SERVICES 0956	164.20		
04 Mar 20	TFR TRANSFER 21136496		3,570.86	5,000.00
	CR MV- 17760605 -2902		11.30	
	CR MEATI POINT T/AS MEATING POINT UK		150.00	
05 Mar 20	TFR TRANSFER 21136496	161.30		5,000.00
	CR WILTSHIRE COUNCIL		42.00	
	CR MV- 21574633 -0203		40.00	
	CR PROGRESS PHY LTD PROGPHYS WCC3417		210.00	
	CR M Garcia BAEW 3/5/20 SITP		25.00	
06 Mar 20	TFR TRANSFER 21136496	317.00		5,000.00
	BP Ceroc Live WCC3414 CEROC DRIN		330.06	
	TFR TRANSFER 21136496	330.06		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

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1 March to 31 March 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 128

Your Business Current Account details

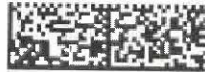
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,000.00
09 Mar 20	CR WARMINSTER & K9QF WARMINSTER & DISTR		600.00	
	TFR TRANSFER 21136496	600.00		5,000.00
10 Mar 20	CR THE AVENUE SURGERY		50.40	
	CR FLEMING N PRETTYLITTLEUNICOR		25.00	
	BP ADT FIRE & SEC 43919761-15	117.60		
	BP ALL DRAINAGE SERVI 2787	138.00		
	BP AMAZON 2020-647	11.48		
	BP AMAZON 2020-4985	119.99		
	BP AMAZON 55865	41.98		
	BP COATES & PARKER 43852	132.48		
	BP REDPIN PUBLISHING 45417	156.00		
	BP SYDENHAMS 528477	138.45		
	BP TRADE UK/SCREWFIX 1058918680 & 1	9.98		
	BP WHEELERS 968455	554.99		
	BP ESRI UK 18789	718.20		
	TFR TRANSFER 21136496		2,063.75	5,000.00
11 Mar 20	CR MV- 17760605 -0703		12.40	
	CR MV- 17760605 -0803		33.90	
	CR WILTSHIRE COUNCIL		63.00	
	CR MV- 21574633 -0603		50.00	
	BP NETITUDE 23432	2,558.36		
	TFR TRANSFER 21136496		2,399.06	5,000.00
12 Mar 20	CR WILTSHIRE COUNCIL		105.00	
	TFR 404523 21136496 INTERNET TRANSFER		5,000.00	
	CR UNISON WILTSHIRE A UNISON2		73.50	
	DR CHARGE AUTO TRANSFER	20.00		
	TFR TRANSFER 21136496	5,158.50		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

FOR

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088514_103 1/ 2 00004 14403 3185 39700

Warminster Town Council Mayors
Fund
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

Account Summary

Opening Balance	1,531.76
Payments In	0.00
Payments Out	0.00
Closing Balance	1,531.76

13 March to 12 April 2020

International Bank Account Number
GB75HBUK40452301463233

Branch Identifier Code
HBUKGB4161U

Account Name

Warminster Town Council Mayors Fund

Sortcode **Account Number** **Sheet Number**
40-45-23 01463233 97

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
12 Mar 20	BALANCE BROUGHT FORWARD			1,531.76
12 Apr 20	BALANCE CARRIED FORWARD			1,531.76

Information about the Financial Services Compensation Scheme

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%

PR

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft:

Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates, see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website

www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rates we pay and charge 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 telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. 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.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are 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 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.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.

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Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that take your account overdrawn, or over your current arranged overdraft 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.

Effective from 14 March 2020

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 HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

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.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign 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 foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For 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 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk 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, and to cash machines in the UK, 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.

082401_091 1/ 14.00007 11697 2501 39700

The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

Account Summary

Opening Balance	5,000.00
Payments In	124,528.49
Payments Out	124,528.49
Closing Balance	5,000.00

1 March to 31 March 2020

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

91001000

Sheet Number

126

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
29 Feb 20	BALANCE BROUGHT FORWARD			5,000.00
02 Mar 20	DD PUBLIC WORKS LOANS	19,800.89		
	DD PREMIUM CREDIT LTD	1,215.39		
	DD WATER2BUSINESS	743.82		
	DD WATER2BUSINESS	13.50		
	DD WATER2BUSINESS	1,467.50		
	DD WATER2BUSINESS	192.00		
	SO HUNOT HR	240.00		
	TFR 404523 21136496			
	INTERNET TRANSFER		2,000.00	
	CR Hervin Robin			
	J71 P508 LODGE REN		329.98	
	CR DRINKSUP			
	DRINKSUP SPRING		150.00	
	TFR TRANSFER 21136496		21,193.12	5,000.00
03 Mar 20	CR MV- 21574633 -2702		6.00	
	BP AMAZON			
	141086601	24.25		
	BP DCK BEAVERS LTD			
	TPC8973	837.18		
	BP HEALTHMATIC LTD			
	1826	63.84		
	BP INITIAL			
	33371244	122.69		
	BP KOZLOWSKI KATE			
	SIA LICENCE	210.00		
	BP MIRAGE SIGNS			
	35659	180.00		
	BALANCE CARRIED FORWARD			3,568.04

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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 outside the UK, your statement will show where the transaction took place, the amount spent in foreign 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 debit card payments in a foreign currency (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For 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 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.

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www.hsbc.co.uk

1 March to 31 March 2020

Account Name
Warminster Town Council

Your Statement

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 129

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Mar 20	CR MV- 21574633 -1003 DD ATOS RE FUELGENIE TFR TRANSFER 21136496	148.04	50.00	5,000.00
16 Mar 20	DD TIMICO/KECONNECT DD WEST MERCIA ENERGY DD OFFICE EVOLUTION DD WILTSHIRE COUNCIL TFR TRANSFER 21136496	301.12 368.86 70.38 295.00	98.04	5,000.00
18 Mar 20	BP AMAZON 7263561 BP AMAZON 68430 BP AMAZON P6KO-MM3J BP AMAZON 37261 BP AMAZON 65502193 BP COMPLETE FIRE SERV 1315 BP JRB ENTERPRISE LTD 21010 BP KEEP BRITAIN TIDY POSM1061 BP NATIONAL TRUST 609766 BP TRADE UK/SCREWFIX 1060662701 BP OFFICE RIGHT 82608 BP SYDENHAMS 15659236 15660010 BP ACB PRINTANDDESIGN 3116 BP WESSEX RURAL CRAFT 02316 BP EPOSNOW 175035 TFR 404523 21136496 INTERNET TRANSFER BP NETITUDE 2361400 BP WCR SLA 1ST QTR 2020	2.99 16.99 15.99 3.84 6.10 64.20 297.60 329.00 687.60 165.97 14.18 28.66 351.00 1,080.00 1,210.19	1,035.36 5,000.00	5,000.00
	BALANCE BROUGHT FORWARD			
	BALANCE CARRIED FORWARD			1,938.89

PRR

1 March to 31 March 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 130

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>
	BP BALANCE BROUGHT FORWARD			1,938.89
	SLCC			
	MEM218862 131162	708.00		
	TFR TRANSFER 21136496		3,769.11	5,000.00
19 Mar 20	DD S/LINE 102301140	43.46		
	DD S/LINE 102255039	28.82		
	BP AMY LUND			
	REFUND	130.00		
	TFR TRANSFER 21136496		202.28	5,000.00
20 Mar 20	BP WPPFEB2020			
	BIB MULTIPLE BENEF			
	BIB BACS PAYMENT	185.30		
	TFR TRANSFER 21136496		185.30	5,000.00
21 Mar 20	DR TOTAL CHARGES			
	TO 28FEB2020	36.35		
	TFR TRANSFER 21136496		36.35	5,000.00
23 Mar 20	DD VWFS UK LIMITED	32.12		
	DD SE GAS LIMITED	3,912.06		
	BP PINT SIZED PEOPLE			
	REFUND SITP	50.00		
	BP RW&CE ELLIOTT			
	REFUND SITP	25.00		
	BP NICOLA FLEMING			
	REFUND SITP	25.00		
	BP CAROLSCARDS			
	REFUND SITP	25.00		
	BP DEBBIE SMITH			
	REFUND SITP	25.00		
	BP JEMMA BRIMBLECOMBE			
	REFUND SITP	50.00		
	BP CLAIRE ADAMS			
	REFUND SITP	25.00		
	BP WILD PIZZA CO			
	REFUND SITP	150.00		
	BP REBECCA FOX			
	REFUND SITP	25.00		
	BP M GARCIA			
	REFUND SITP	25.00		
	BP ELLIE ROBINSON			
	REFUND SITP	25.00		
	BP JAYNE MAGGS			
	REFUND SITP	25.00		
	BP CELEBIOGLU			
	REFUND SITP	25.00		
	BALANCE CARRIED FORWARD			555.82

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1 March to 31 March 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 131

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BP BALANCE BROUGHT FORWARD			555.82
	A TSAVELI			
	REFUND SITP	150.00		
	BP LISA CRICK			
	REFUND SITP	25.00		
	BP MF SUPPORT LTD			
	REFUND SITP	25.00		
24 Mar 20	TFR TRANSFER 21136496		4,644.18	5,000.00
	DD SGW PAYROLL	75.18		
	BP L M BRITTON			
	REFUND SITP	50.00		
	BP ARTIFACT WORKSHOP			
	REFUND SITP	25.00		
	BP KEEP BRITAIN TIDY			
	POSM1061	65.80		
	BP LINDA BATTEN			
	REFUND SITP	50.00		
25 Mar 20	TFR TRANSFER 21136496		265.98	5,000.00
	BP PAYROLL MARCH 2020			
	BIB MULTIPLE BENEF			
	BIB BACS PAYMENT	17,845.91		
	DD VWFS UK LIMITED	383.14		
	DD BOC MANCHESTER ACC	34.08		
	DD O2	118.80		
26 Mar 20	TFR TRANSFER 21136496		18,381.93	5,000.00
	CR WILTSHIRE HEALTH A		640.00	
	CR NHS BLOOD TRANSPLA		302.40	
	DD MV- 21574633 -2303	150.00		
27 Mar 20	TFR TRANSFER 21136496	792.40		5,000.00
	BP MAR20 PENSION CONT			
	WC PENSION FUND			
	BIB BACS PAYMENT	5,316.42		
	DD SOUTHERN ELECTRIC	1,839.36		
	TFR 404523 21136496			
	INTERNET TRANSFER		23,000.00	
30 Mar 20	TFR TRANSFER 21136496	15,844.22		5,000.00
	SO HUNOT HR	240.00		
	BP AMAZON			
	7594284452020579	19.59		
	BP AMAZON			
	176555401-2020-442	9.38		
	BP AMAZON			
	176555401-2020-442	11.52		
	BP AMAZON			
	771333255-2020-128	39.96		
	BALANCE CARRIED FORWARD			4,679.55

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1 March to 31 March 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 132

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BP BALANCE BROUGHT FORWARD			4,679.55
	AMAZON 119947861-2020-767	11.49		
	BP BATH & WILTS PAR BP10486	258.00		
	BP BATSFORD TIMBER LL00042193	26.24		
	BP CHUBB FIRE & SEC 8091792	1,003.13		
	BP IDVERDE GM778640/1	1,885.78		
	BP OFFICE RIGHT 82868	41.57		
	BP SYDENHAMS I5666252	33.79		
	BP WILTSHIRE C/TAX 90352399	708.59		
	BP TREVOR GODDARD REFUND SITP	25.00		
	BP JOSIE MCCULLOCH REFUND SITP	25.00		
	BP CATS PROTECT FROME REFUND SITP	25.00		
	TFR TRANSFER 21136496		4,364.04	5,000.00
31 Mar 20	DD HILLS WASTE SOLUTI	896.15		
	BP GLASDON UK LTD SI794588	1,653.84		
	BP TAPS TUBS KITCHENS PAV. REFURBISHMENT	1,800.00		
	TFR 404523 21136496 INTERNET TRANSFER		5,000.00	
	BP HOMEMAKER SL HMW102241-1	4,598.40		
	BP RIALTUS 27412	70.80		
	TFR TRANSFER 21136496		4,019.19	5,000.00
31 Mar 20	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Your deposit is 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 www.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 (www.hsbc.co.uk).

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1 March to 31 March 2020

Your Statement

Account Name

Warminster Town Council

Sortcode **Account Number** **Sheet Number**
 40-45-23 91001000 133

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Debit interest		21.34%



psf

082401_091 11/ 14 00007 11707 2501 39700

Your Statement

The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Account Summary

Opening Balance	428,508.34
Payments In	23,203.48
Payments Out	121,228.55
Closing Balance	330,483.27

Interest Rate - Valid as at end date of the statement period
0.00% AER

29 February to 31 March 2020

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 450

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
28 Feb 20	BALANCE BROUGHT FORWARD			428,508.34
02 Mar 20	TFR 404523 91001000 INTERNET TRANSFER	2,000.00		
	TFR TRANSFER 91001000	21,193.12		405,315.22
03 Mar 20	TFR 404523 91001000 INTERNET TRANSFER	15,000.00		
	TFR TRANSFER 91001000	3,570.86		386,744.36
04 Mar 20	TFR TRANSFER 91001000		161.30	386,905.66
05 Mar 20	TFR TRANSFER 91001000		317.00	387,222.66
06 Mar 20	TFR TRANSFER 91001000		330.06	387,552.72
09 Mar 20	TFR TRANSFER 91001000		600.00	388,152.72
10 Mar 20	TFR TRANSFER 91001000	2,063.75		386,088.97
11 Mar 20	TFR TRANSFER 91001000	2,399.06		383,689.91
12 Mar 20	TFR 404523 91001000 INTERNET TRANSFER	5,000.00		
	TFR TRANSFER 91001000		5,158.50	383,848.41
13 Mar 20	TFR TRANSFER 91001000	98.04		383,750.37
16 Mar 20	TFR TRANSFER 91001000	1,035.36		382,715.01
18 Mar 20	TFR 404523 91001000 INTERNET TRANSFER	5,000.00		
	TFR TRANSFER 91001000	3,769.11		373,945.90
19 Mar 20	TFR TRANSFER 91001000	202.28		373,743.62
20 Mar 20	TFR TRANSFER 91001000	185.30		373,558.32
21 Mar 20	TFR TRANSFER 91001000	36.35		373,521.97
23 Mar 20	TFR TRANSFER 91001000	4,644.18		368,877.79
24 Mar 20	TFR TRANSFER 91001000	265.98		368,611.81
	BALANCE CARRIED FORWARD			368,611.81

For

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 outside the UK, your statement will show where the transaction took place, the amount spent in foreign 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 debit card payments in a foreign currency (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

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082401_091 1/ 2 00007 11711 2502 39700

The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

29 February 2020 to 30 March 2020

Account Name	Sortcode	Account Number	Sheet Number
Warminster Town Council	40-45-23	91001000	1 of 1

Summary of your Business Current Account charges and interest

This summary details charges incurred for banking services for the charging period 29 February 2020 to 30 March 2020 which will be deducted from your account on 21 April 2020.

Description	Amount(GBP)
Fee for maintaining the account	6.50

Total charges	6.50
----------------------	-------------

Charges which have already been deducted from your account during this charging period will not appear on this statement.

Please note this is an advice only and not a VAT invoice.

Key to abbreviations used.

GBP Pounds Sterling C Credit

RJR

Interest

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