

MINUTES of the online Finance and Audit Committee held on Monday 7th September 2020 at 7pm

Committee membership:

Cllr Batchelor (Broadway)	*	Cllr Ridout, Chairman (West)	*
Cllr Davis (East)	*	Cllr Robbins, (East)	A
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: 0

FA/20/031 Apologies for absence

Cllr Robbins sent apologies having been called away urgently, but he hoped to join the meeting later.

FA/20/032 Declaration of Interest

None

FA/20/033 Minutes

FA/20/033.1 The minutes of the Finance and Assets Committee meeting held on Monday 3rd August 2020 **were approved and signed by the Chairman.**

FA/20/033.2 None

FA/20/034 Chairman's Announcements

None

FA/20/035 Questions

Cllr Pitcher asked when does the Warminster Community Radio service agreement end and what is the plan for the future?

In reply the Assistant Clerk said the service agreement ended on 31st March 2022 and that talks would be held with WCR before the agreement ended to consider how to proceed.

FA/20/036 Public Participation

None.

FA/20/037 Reports from Unitary Authority Members

None

FA/20/038 Allotments

These were no minutes received from the Allotment Committee – Noted.

FA/20/039 Financial Information

FA/20/039.1 The reconciliations for July 2020 were noted and the Chairman signed and verified them against the bank statements seen.

FA/20/039.2 The accounts to July 31st 2020 were Noted.

FA/19/039.3 The list of payments made in July 2020 were approved and signed by the Chairman.

FA/20/039.4 The Variance Report for July 2020 was approved

FA/20/039.5 The internal transfers were Noted.

FA/20/039.6 The CCLA investments were Noted.

FA/20/039.7 The current value of Dewey Trust was Noted.

Cllr Ridout proposed that the committee make a recommendation to Full Council about the Dewey Trust, seconded by Cllr Spender. Following discussion, Cllr Ridout and Cllr Spender accepted the amend put forward by Cllr Nicklin and seconded by Cllr Davis.

Cllr Ridout proposed that, the committee agrees with the principle that some of the Dewey Trust money should be spent and recommends that a report goes to Full Council so it can decide how much of the Dewey Trust to keep back and how much to spend, seconded Cllr Spender. Voting unanimous in favour. Motion carried.

FA/20/040 Clerks Report

The clerks report was Noted

FA/20/041 Communications

Members asked for media release on the resolution regarding the Dewey Trust and that Cllr Ridout be spokesman.

Meeting closed 7.59 pm

Date of next meeting: 2nd November 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.

1 July to 31 July 2020

Your Statement

Account Name
Warminster Town Council

Sortcode **Account Number** **Sheet Number**
40-45-23 91001000 152

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			10,389.82
	BP IDVERDE			
	GM786239 & 40THER	9,301.33		
	BP Drinksup			
	SITP Refund	150.00		
29 Jul 20	TFR TRANSFER 21136496		4,061.51	5,000.00
	CR MV- 21574633 -2507		37.20	
	CR MV- 21574633 -2607		194.35	
	CR MV- 21574633 -2407		268.25	
	BP NETITUDE			
	24805	4,758.34		
	TFR 404523 21136496			
	INTERNET TRANSFER		8,000.00	
	BP MIRAGE SIGNS			
	35951	552.00		
	BP WATER 2 BUSINESS			
	1055831065	85.30		
	BP Scarb			
	1000011197	480.00		
	BP Edifice Design			
	SI 86	2,940.00		
30 Jul 20	TFR TRANSFER 21136496		315.84	5,000.00
	CR MV- 21574633 -2707		16.30	
	SO HUNOT HR	240.00		
	BP FARNFIELDS			
	TF022278-0017	3,227.10		
	BP Margaret Mason			
	SITP Refund 1020/200 vnt.	50.00		
31 Jul 20	TFR TRANSFER 21136496		3,500.80	5,000.00
	CR MV- 21574633 -2807		248.95	
	BP PAYE FEB 2020			
	HMRC			
	BIB BACS PAYMENT	4,684.19		
	DD HILLS WASTE SOLUTI	331.08		
	DD ATOS RE FUELGENIE	216.37		
	TFR 404523 21136496			
	INTERNET TRANSFER		5,000.00	
31 Jul 20	TFR TRANSFER 21136496	17.31		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

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1 July to 31 July 2020

Your Statement

Account Name
Warminster Town Council

Sortcode **Account Number** **Sheet Number**
40-45-23 91001000 153

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

Contact tel 03457 60 60 60
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

1 July to 31 July 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 150

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,682.28
	BP WHEELERS 969630	151.20		
	BP AMAZON 192685095	7.14		
	BP AMAZON 249207637	42.12		
	BP AMAZON 1263702055-2020-62	10.69		
	BP AMAZON 128249771-2020-127	15.95		
	BP AMAZON 133475141-2020-159	127.85		
	BP AMAZON 204-9715448-978516	74.97		
	BP AMAZON 394017295-2020-167	18.75		
	BP AMAZON three various	126.90		
	TFR 404523 21136496 INTERNET TRANSFER		6,000.00	
	BP DCK BEAVERS LTD TPC9208	1,356.97		
	BP PHARAOH LAW 106	2,404.00		
	BP VITA PLAY 2517	1,728.00		
	BP Tudor Environmenta INV0074181	347.16		
	TFR 404523 21136496 INTERNET TRANSFER		5,000.00	
	BP WILTSHIRE C/TAX 90358261	1,700.00		
	BP WILTSHIRE C/TAX 90358866	612.77		
	TFR TRANSFER 21136496		1,042.19	5,000.00
21 Jul 20	CR MV- 21574633 -1607		167.05	
	BP JULY PAYROLL WILTSHIRE COUNCIL			
	BIB BACS PAYMENT	32,082.55		
	DD S/LINE 112379418	46.43		
	DD S/LINE 112409646	72.49		
	DD BOOKER LTD -BK	923.13		
	TFR 404523 21136496 INTERNET TRANSFER		32,000.00	
	BALANCE CARRIED FORWARD			4,042.45

4,042.45
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1 July to 31 July 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 151

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,042.45
	DR TOTAL CHARGES			
	TO 29JUN2020	20.70		
	BP MIRAGE SIGNS			
	35931	153.66		
	TFR TRANSFER 21136496		1,131.91	5,000.00
22 Jul 20	CR MV- 21574633 -1907		42.65	
	CR MV- 21574633 -1707		280.05	
	CR MV- 21574633 -1807		354.15	
	TFR TRANSFER 21136496	676.85		5,000.00
23 Jul 20	CR MV- 21574633 -2007		221.80	
	CR MV- 21574633 -1907		250.75	
	DD VWFS UK LIMITED WNZO NCA	33.98		
	CR CASH IN P.O. JUL23			
	8-10 THREE H@11:42		1,656.00	
	TFR TRANSFER 21136496	2,094.57		5,000.00
24 Jul 20	CR MV- 21574633 -2107		260.80	
	DD O2	138.80		
	DD ATOS RE FUELGENIE	165.81		
	TFR TRANSFER 21136496		43.81	5,000.00
27 Jul 20	CR CHQ IN AT 407080		140.00	
	CR MV- 21574633 -2207		299.50	
	DD ALD AUTOMOTIVE	3,779.28		
	TFR TRANSFER 21136496		3,339.78	5,000.00
28 Jul 20	CR MV- 21574633 -2307		204.85	
	BP Warminster Action			
	Grant	2,388.00		
	BP ASHTON FARMS			
	1105157 & 3 others	386.64		
	BP DCK BEAVERS LTD			
	TPC9226	774.00		
	BP Mark Ingram			
	decorating cc	1,150.00		
	BP AMAZON			
	1193234245-2020-29	24.78		
	BP AMAZON			
	171268201-2020-429	18.09		
	BP AMAZON			
	2020-267894593	23.43		
	BP TRADE UK/SCREWFIX			
	1084906813 & 1 oth	33.75		
	BP OFFICE RIGHT			
	84693	16.34		
	TFR 404523 21136496			
	INTERNET TRANSFER		10,000.00	
	BALANCE CARRIED FORWARD			10,389.82

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1 July to 31 July 2020

Account Name

Warminster Town Council

Your Statement

Sortcode Account Number Sheet Number

40-45-23 91001000 148

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			10,003.42
BP	Warm Cricket Club			
	Grant 2020	2,000.00 ✓		
BP	Warm Town Football			
	grant 2020	2,000.00 ✓		
BP	ADT FIRE & SEC			
	44626757-15	827.39 ✓		
BP	ASHTON FARMS			
	1103565 +829 +4034	351.44 ✓		
BP	COATES & PARKER			
	44512	140.16 ✓		
BP	D NAUGHTON ELEC SER			
	10346	93.00 ✓		
BP	FARNFIELDS			
	S42820	366.00 ✓		
BP	AMAZON			
	831026875202048059	11.77 ✓		
BP	AMAZON			
	140579851202076189	36.69 ✓		
BP	AMAZON			
	18053828120204571	34.40 ✓		
BP	AMAZON			
	135000381202043289	6.99 ✓		
BP	AMAZON			
	180135641202022515	28.52 ✓		
BP	AMAZON			
	122019751202021142	129.99 ✓		
BP	AMAZON			
	20432537237829913	107.96 ✓		
BP	OFFICE RIGHT			
	84312	181.96 ✓		
BP	OFFICE RIGHT			
	84290	60.35 ✓		
BP	OFFICE RIGHT			
	84332+84184	74.76 ✓		
BP	SYDENHAMS			
	I5711546	1,242.00 ✓		
BP	WHEELERS			
	969466	330.00 ✓		
BP	WILTSHIRE C/TAX			
	90357876	650.00 ✓		
BP	ROUNDSTONE VENDING			
	27595	160.00 ✓		
BP	TRADE UK/SCREWFIX			
	10782021730 & 6	245.58 ✓		
	BALANCE CARRIED FORWARD			924.46

924.46

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1 July to 31 July 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 149

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			924.46
	TFR 404523 21136496			
	INTERNET TRANSFER		20,000.00 ✓	
	BP GB HEATING			
	1030L	4,573.20 ✓		
	BP IDVERDE			
	GM784347 & 4oth	9,301.33 ✓		
	BP MIRAGE SIGNS			
	35873	210.00 ✓		
	BP MIRAGE SIGNS			
	35925	2,304.00 ✓		
	BP NETITUDE			
	2479300	1,397.16 ✓		
17 Jul 20	TFR TRANSFER 21136496		1,861.23 ✓	5,000.00
	CR MV- 21574633 -1407		93.25 ✓	
	DD WEST MERCIA ENERGY	167.22 ✓		
	DD ATOS RE FUELGENIE	133.26 ✓		
	TFR 404523 21136496			
	INTERNET TRANSFER		32,000.00 ✓	
	TFR 404523 21136496			
	INTERNET TRANSFER	32,000.00 ✓		
	BP Amelia Ap Ellis			
	Incredible Edible	100.00 ✓		
	BP Wiltshire Sight			
	Grant 2020	700.00 ✓		
	BP Grist Environmenta			
	Skips	168.00 ✓		
	BP Churches Together			
	Grant	385.00 ✓		
20 Jul 20	TFR TRANSFER 21136496		1,560.23 ✓	5,000.00
	CR MV- 21574633 -1507		115.40 ✓	
	BP ASHTON FARMS			
	1104824	128.88 ✓		
	BP AUDITING SOLUTIONS			
	A6631	534.00 ✓		
	BP CHUBB FIRE & SEC			
	8245898	172.70 ✓		
	BP Grist Environmenta			
	319946	1,559.10 ✓		
	BP TRADE UK/SCREWFIX			
	1081518715 & 8 oth	427.38 ✓		
	BP ROUNDSTONE VENDING			
	27665	104.00 ✓		
	BP OFFICE RIGHT			
	84510 & 5 others	507.06 ✓		
	BALANCE CARRIED FORWARD			1,682.28

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1 July to 31 July 2020

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 146

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,157.35
	CR MV- 21574633 -0407		216.50	
	CR MV- 21574633 -0507		230.70	
	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR <i>1005 hve</i>			
	TFR TRANSFER 21136496	1,204.55	600.00	5,000.00
09 Jul 20	CR MV- 21574633 -0607		92.55	
	TFR TRANSFER 21136496	92.55		5,000.00
10 Jul 20	CR MV- 21574633 -0707		112.75	
	DD ATOS RE FUELGENIE	134.41		
	CR Westbury Town Coun			
	2007		3,001.10	
	TFR TRANSFER 21136496	2,979.44		5,000.00
13 Jul 20	CR MV- 21574633 -0807		97.15	
	TFR TRANSFER 21136496	97.15		5,000.00
14 Jul 20	CR MV- 21574633 -0907		44.95	
	TFR TRANSFER 21136496	44.95		5,000.00
15 Jul 20	CR MV- 21574633 -1007		182.95	
	CR MV- 21574633 -1207		334.95	
	CR MV- 21574633 -1107		365.70	
	DD WILTSHIRE COUNCIL	20.00		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	536.00		
	DD WILTSHIRE COUNCIL	299.00		
	TFR TRANSFER 21136496		670.40	5,000.00
16 Jul 20	CR MV- 21574633 -1307		169.65	
	DD OFFICE EVOLUTION	39.44		
	BP AMAZON			
	206-4429465-996431	80.00		
	BP AMAZON			
	206-9184893-356355	54.75		
	BP AMAZON			
	131848041-2020-207	21.45		
	BP AMAZON			
	859593997520208949	31.14		
	BP AMAZON			
	705358265202018859	9.99		
	BP AMAZON			
	831026875202045801	5.89		
	BP AMAZON			
	12318220122027192	58.95		
	BP AMAZON			
	118595141202053375	6.42		
	BP ASHTON FARMS			
	1103376	107.40		
	BALANCE CARRIED FORWARD			4,754.22

for 10/9

1 July to 31 July 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 147

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,754.22
BP	Cancer Research 211120 Refund	67.20		
BP	NIGEL CONNOR 2018+2156	144.00		
BP	DCK BEAVERS LTD TPC9150	222.00		
BP	Heritage Bristol 0000440138689768	600.00		
BP	TRADE UK/SCREWFIX 1075989825	60.92		
BP	OFFICE RIGHT 83948 + 3 others	519.55		
TFR	404523 21136496 INTERNET TRANSFER		31,000.00	
BP	Alzheimers Support Grant	2,000.00		
BP	Cop Heap Volunteer Grant	1,433.98		
BP	WVCP GROVELANDS GRANT 2020	500.00		
BP	HELP COUNSELLING GRANT 2020	300.00		
BP	ATHENAEUM TRUST GRANT 2020	2,000.00		
BP	RELATE WILTS-SOMER GRANT 2020	720.00		
BP	Cop Heap Volunteer Rights of Way	313.80		
BP	SUSTAINABLE WARMIN GRANT 2020	1,826.35		
BP	Warm & W Visually Grant 2020	500.00		
BP	WARM COMMUNITY HUB Warm Arts Week	2,000.00		
BP	MS THERAPY CENTRE GRANT 2020	1,884.00		
BP	Proludic gym equipment	14,279.00		
BP	Community Choir Grant 2020	720.00		
CR	CASH IN P.O. JUL16 8-10 THREE H@11:01		3,620.00	
CR	HSBC BACS CREDITS RTN FP ACC CLOSED		720.00	
	BALANCE CARRIED FORWARD			10,003.42

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1 July to 31 July 2020

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 21136496 458

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			662,819.51
21 Jul 20	TFR TRANSFER 91001000	1,042.19		661,777.32
	404523 91001000			
	INTERNET TRANSFER	32,000.00		
22 Jul 20	TFR TRANSFER 91001000	1,131.91		628,645.41
23 Jul 20	TFR TRANSFER 91001000		676.85	629,322.26
24 Jul 20	TFR TRANSFER 91001000		2,094.57	631,416.83
27 Jul 20	TFR TRANSFER 91001000	43.81		631,373.02
28 Jul 20	TFR TRANSFER 91001000	3,339.78		628,033.24
	404523 91001000			
	INTERNET TRANSFER	10,000.00		
29 Jul 20	TFR TRANSFER 91001000	4,061.51		613,971.73
	404523 91001000			
	INTERNET TRANSFER	8,000.00		
30 Jul 20	TFR TRANSFER 91001000	315.84		605,655.89
31 Jul 20	TFR TRANSFER 91001000	3,500.80		602,155.09
	404523 91001000			
	INTERNET TRANSFER	5,000.00		
	TFR TRANSFER 91001000		17.31	597,172.40
31 Jul 20	BALANCE CARRIED FORWARD			597,172.40

Information about the Financial Services Compensation Scheme

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PR 10/9

049500_213 1/ 4 00007 5249 1239 39700

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



Your Statement

Account Summary

Opening Balance	725,382.87
Payments In	41,400.48
Payments Out	169,610.95
Closing Balance	597,172.40

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

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

1 July to 31 July 2020

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 457

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Jun 20	BALANCE BROUGHT FORWARD			725,382.87
01 Jul 20	TFR TRANSFER 91001000	2,350.88		723,031.99
02 Jul 20	TFR TRANSFER 91001000		81.40	723,113.39
03 Jul 20	TFR TRANSFER 91001000		2,111.71	725,225.10
06 Jul 20	TFR TRANSFER 91001000	323.53		724,901.57
07 Jul 20	TFR TRANSFER 91001000	408.84		724,492.73
08 Jul 20	TFR TRANSFER 91001000		1,204.55	725,697.28
09 Jul 20	TFR TRANSFER 91001000		92.55	725,789.83
10 Jul 20	TFR TRANSFER 91001000		2,979.44	728,769.27
13 Jul 20	TFR TRANSFER 91001000		97.15	728,866.42
14 Jul 20	TFR TRANSFER 91001000		44.95	728,911.37
15 Jul 20	TFR TRANSFER 91001000	670.40		728,240.97
16 Jul 20	TFR 404523 91001000			
	INTERNET TRANSFER	31,000.00		
	TFR 404523 91001000			
	INTERNET TRANSFER	20,000.00		
	TFR TRANSFER 91001000	1,861.23		675,379.74
17 Jul 20	TFR 404523 91001000			
	INTERNET TRANSFER	32,000.00		
	TFR 404523 91001000			
	INTERNET TRANSFER		32,000.00	
	TFR TRANSFER 91001000	1,560.23		673,819.51
20 Jul 20	TFR 404523 91001000			
	INTERNET TRANSFER	6,000.00		
	TFR 404523 91001000			
	INTERNET TRANSFER	5,000.00		
	BALANCE CARRIED FORWARD			662,819.51

662,819.51
PJR 10/9

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.

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.

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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.