

MINUTES of the online Finance and Audit Committee held on Monday 8th March 2021 at 7pm

Committee membership:

Cllr Brett (East)	*	Cllr Nicklin (West)	*
Cllr Davis (East)	*	Cllr Pitcher (Broadway)	*
Cllr Fraser (West)	*	Cllr Robbins (East) Chairman	*
Cllr Jeffries (Copheap)	*		

Key: * Present A Apologies AB Absent

In attendance:

Warminster Town Council members: Cllrs Philip Keeble and Paul Macfarlane
Officers: Fiona Fox (Town Clerk and RFO), Judith Halls (Office Manager)

Online attendees: 3

FA/20/069 **Apologies for absence**
None.

FA/20/070 **Declaration of Interest**
None.

FA/20/071 **Minutes**
FA/20/071.1 The minutes of the Finance and Audit Committee meeting held on Monday 4th January 2021 **were approved and signed by the Chairman. Proposed: Cllr Nicklin, Seconded: Cllr Fraser, Voting: Unanimous.**

FA/20/071.2 There were no matters arising from the minutes of the Finance and Audit Committee meeting held on Monday 4th January 2021.

FA/20/072 **Chairman's Announcements**
None.

FA/20/073 **Questions**
There were no questions received by the Clerk, from members of the committee, submitted in advance of the meeting.

FA/20/074 Public Participation

There were no items for public participation. Standing Orders were suspended and reinstated.

FA/20/075 Reports from Unitary Authority Members

Cllr Andrew Davis informed members that the Wiltshire Council budget for 2021 – 2022 had been set, and that this had included the Warminster Town Council precept.

FA/20/076 Allotments

No update to report.

FA/20/077 Financial Information

FA/20/077.1 The reconciliations for December 2020 and January 2021 were noted and the Chairman signed and verified them against the bank statements seen.

FA/20/077.2 The accounts for December 2020 and January 2021 were Noted.

FA/19/077.3 The Variance Report to January 2021 was Noted.

FA/20/077.4 The list of payments made in December 2020 and January 2021 were approved and signed by the Chairman.

FA/20/077.5 The internal transfers were Noted.

FA/20/077.6 The CCLA investments were Noted.

FA/20/077.7 The petty cash schedule was Noted.

The Clerk advised members that the council had received notification from CCLA that changes were to be made to their terms. She would distribute the notifications to members for their information.

Proposed: Cllr Jefferies, Seconded: Cllr Fraser, Voting: unanimous.

FA/20/078 Athenaeum Centre for the Community

Members had received a comprehensive report package with their agendas. Cllr Nicklin explained to members that Lottery Funding required the applicants to buy in professional information. This includes quantity surveyor reports and architectural plans up to a detailed stage. The cost of professional reports totals £50,000, with the first stage costing £10,000. The application had already been scrutinised by WTC's CIL working group and, using the assessment criteria, had received a 5* allocation. A member asked whether previous The Athenaeum surveys could be re-used, Cllr Nicklin confirmed that they could not.

Members resolved to support the request for a £10,000 CIL payment, and to commend this recommendation to Full Council.

Proposed: Cllr Jefferies, Seconded: Cllr Fraser, Voting: 6 in favour 1 abstention.

FA/20/079 Community Hub Building

Members had received a background report covering this item. Cllr Nicklin informed councillors that the lease for the hub, which was built in 1992 by the West Urban District Council and was now owned by Wiltshire Council, came to the Warminster and Villages Development Trust (WVDT), in 2005. Since then, the building had been used as an information centre and shared with Cornerstones. However, it had now become less active, and the directors of the WVDT were looking to release the 25 year lease and were interested in joining with WTC in registering the building as a community asset, via the Community Asset Transfer (CAT) process and request a transfer of the freehold to the town council. A member added that the building was well built, but noted that it required updating, including improved access. Cllr Nicklin confirmed that if the CAT did not happen the WVDT would continue with the lease, however, its life may be limited.

Members resolved to recommend to Full Council, that WTC approach Wiltshire Council with a view to taking over the Community Hub Building and to merge our business.

Proposed: Cllr Nicklin, Seconded: Cllr Robbins, Voting: 6 in favour 1 abstention.

FA/20/080 Police Station

A background report had been received by members with their agenda. The police station on Station Road, was currently for sale, an offer had been received 'subject to contract'. It was noted that if WTC were to register the police station under the CAT process, it would give the council time to consider the finances in relation to a purchase. Members noted their disappointment that despite meetings with the police over the past four years regarding the regeneration programme, at which the future of the police station was discussed, the council had not been given a timely opportunity to respond to the sale. In addition, a member noted that WTC had followed the correct committee procedures, and in doing so, had been thwarted. Members added that Town Development, the referring committee, had been concerned over the cost of such a purchase and that if WTC were serious purchasers, how would this be funded. It was explained that if a property is registered under CAT, it cannot be sold, by law, for six months, thus giving interest community groups time to ascertain the value of the site and then to explore the financial implications. Registering a CAT would be the first step.

Members resolved to recommend to Full Council that WTC approach Wiltshire Council with a CAT request.

Proposed: Cllr Nicklin, Seconded: Cllr Jefferies, Voting: unanimous.

FA/20/081 Central Warminster Regeneration

A report was included with members agendas. An extensive debate took place, where members raised: the previous campus project and the

regeneration programme, which included discussions with potential commercial partners; a meeting with the leader of Wiltshire Council at which a way forward had been agreed, including discussions regarding seed funding from the new £4m, over four years, funding for Wiltshire market towns, and plans for a piazza area to the rear of The Three Horseshoes.

It was noted that garages sited in the area between the hub building and library had already been demolished opening up the area. A member further noted that changes in leadership at Wiltshire Council and Covid had again delayed discussions, but if Warminster were to benefit from part of the £4m it had to put in an expression of interest, with its intention to put plans together. Some members did raise concerns over the cost of the entire project, but a member countered that without current plans, WTC had nothing to start funding requests. The request for up to £10,000 from WTC was not resolved.

It was resolved that the clerk would write to Wiltshire Council, to lodge WTC's expression of interest in the fund.

Proposed: Cllr Nicklin, Seconded: Cllr Fraser, Vote: Unanimous.

FA/20/082 Communications
None.

Meeting closed 20.02

Date of next meeting: Tuesday 4th May 2021

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.

033640_366 9/ 12 00006 115411 24639 39700

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



Your Statement

Account Summary

Opening Balance	951,100.14
Payments In	8,742.96
Payments Out	94,944.90
Closing Balance	864,898.20

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

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

1 December to 31 December 2020

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 467

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Nov 20	BALANCE BROUGHT FORWARD			951,100.14
01 Dec 20	TFR 404523 91001000 INTERNET TRANSFER	7,000.00		939,814.70
	TFR TRANSFER 91001000	4,285.44		940,401.86
02 Dec 20	TFR TRANSFER 91001000		587.16	940,806.86
03 Dec 20	TFR TRANSFER 91001000		405.00	940,979.98
04 Dec 20	TFR TRANSFER 91001000		173.12	941,034.43
07 Dec 20	TFR TRANSFER 91001000		54.45	947,246.58
08 Dec 20	TFR TRANSFER 91001000		6,212.15	947,549.88
09 Dec 20	TFR TRANSFER 91001000		303.30	947,352.63
10 Dec 20	TFR TRANSFER 91001000	197.25		947,502.28
11 Dec 20	TFR TRANSFER 91001000		149.65	947,649.28
13 Dec 20	TFR TRANSFER 91001000		147.00	938,760.57
14 Dec 20	TFR TRANSFER 91001000	8,888.71		937,007.86
15 Dec 20	TFR TRANSFER 91001000	1,752.71		937,311.07
16 Dec 20	TFR TRANSFER 91001000		303.21	
17 Dec 20	TFR 404523 91001000 INTERNET TRANSFER	37,000.00		893,686.93
	TFR 404523 91001000 INTERNET TRANSFER	2,000.00		893,742.33
	TFR TRANSFER 91001000	4,624.14		872,266.53
18 Dec 20	TFR TRANSFER 91001000		55.40	
21 Dec 20	TFR TRANSFER 91001000	21,475.80		
22 Dec 20	TFR 404523 91001000 INTERNET TRANSFER	1,500.00		865,806.67
	TFR TRANSFER 91001000	4,959.86		865,806.67
	BALANCE CARRIED FORWARD			865,806.67

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

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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

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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.

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1 December to 31 December 2020

Your Statement

Account Name
Warminster Town Council

Sortcode **Account Number** **Sheet Number**
40-45-23 21136496 468

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			865,806.67
23 Dec 20	TFR TRANSFER 91001000		4/2 352.52	866,159.19
24 Dec 20	TFR TRANSFER 91001000	4/2 434.49		865,724.70
29 Dec 20	TFR TRANSFER 91001000	9/2 358.39		865,366.31
30 Dec 20	TFR TRANSFER 91001000	4/2 203.00		865,163.31
31 Dec 20	TFR TRANSFER 91001000	4/2 265.11		864,898.20
31 Dec 20	BALANCE CARRIED FORWARD			864,898.20

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).

050189_029 1/ 4 00004 108935 24723 39700

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



Your Statement

Account Summary

Opening Balance	864,898.20
Payments In	16,677.53
Payments Out	383,783.93
Closing Balance	497,791.80

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

International Bank Account Number
GB85HBUK40452321136496

Branch Identifier Code
HBUKGB4161U

1 January to 29 January 2021

Account Name
Warminster Town Council

Sortcode Account Number Sheet Number
40-45-23 21136496 469

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
31 Dec 20	BALANCE BROUGHT FORWARD			864,898.20
04 Jan 21	TFR TRANSFER 91001000	1,445.05		863,453.15
07 Jan 21	TFR TRANSFER 91001000	644.09		862,809.06
08 Jan 21	TFR TRANSFER 91001000		600.00	863,409.06
11 Jan 21	TFR 404523 91001000			
	INTERNET TRANSFER	5,000.00		
	TFR TRANSFER 91001000	4,067.44		854,341.62
12 Jan 21	TFR TRANSFER 91001000		1,192.81	855,534.43
13 Jan 21	TFR TRANSFER 91001000		431.50	855,965.93
14 Jan 21	TFR TRANSFER 91001000	5,075.40		850,890.53
15 Jan 21	TFR TRANSFER 91001000	4,740.64		846,149.89
18 Jan 21	TFR TRANSFER 91001000	79,964.40		766,185.49
19 Jan 21	TFR 404523 91001000			
	INTERNET TRANSFER	500.00		
	TFR TRANSFER 91001000	4,896.54		760,788.95
20 Jan 21	TFR TRANSFER 91001000		405.59	761,194.54
21 Jan 21	TFR TRANSFER 91001000	80,170.00		681,024.54
22 Jan 21	TFR TRANSFER 91001000		13,465.88	694,490.42
25 Jan 21	TFR TRANSFER 91001000	100,520.95		593,969.47
26 Jan 21	TFR 404523 91001000			
	INTERNET TRANSFER	11,000.00		
	TFR TRANSFER 91001000	4,716.24		578,253.23
27 Jan 21	TFR TRANSFER 91001000		581.75	578,834.98
28 Jan 21	TFR TRANSFER 91001000	78,650.08		500,184.90
29 Jan 21	TFR TRANSFER 91001000	2,393.10		497,791.80
29 Jan 21	BALANCE CARRIED FORWARD			497,791.80

Commercial Banking Customers

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Effective from 14 March 2020

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see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
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1 January to 29 January 2021

Your Statement

Account Name

Warminster Town Council

Sortcode	Account Number	Sheet Number
40-45-23	21136496	470

Information about the Financial Services Compensation Scheme

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033640_366 1/ 12 00006 115403 24639 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	118,566.93
Payments Out	118,566.93
Closing Balance	5,000.00

1 December to 31 December 2020

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

91001000 178

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Nov 20	BALANCE BROUGHT FORWARD			5,000.00
01 Dec 20	CR MV- 17760605 -2611		• 172.05	
	DD WATER2BUSINESS	• 12.00		
	DD ATOS RE FUELGENIE	• 225.63		
	DD WATER2BUSINESS	• 1,165.50		
	DD WATER2BUSINESS	• 192.00		
	CR Hervin Robin			
	J71 P508 LODGE REN		• 329.98	
	BP GB HEATING			
	1104L	• 97.20		
	BP DCK BEAVERS LTD			
	TPC9431	• 770.58		
	BP Grist Environmenta			
	334257	• 1,188.13		
	BP NETITUDE			
	25941	• 105.12		
	BP ROUNDSTONE VENDING			
	27930	• 226.00		
	BP TRADE UK/SCREWFIX			
	1117655377&3others	• 171.06		
	BP OFFICE RIGHT			
	86721&4others	• 246.93		
	BP Tudor Environmenta			
	97318&96338	• 398.18		
	BP WALC			
	WALC4621	• 216.00		
	TFR 404523 21136496			
	INTERNET TRANSFER			
	BALANCE CARRIED FORWARD		• 7,000.00	7,487.70

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.

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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.

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

1 December to 31 December 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 179

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			7,487.70
	BP IDVERDE			
	GM793829&3	• 6,742.08		
	BP Sydenhams Hire			
	Hire	• 31.06		
02 Dec 20	TFR TRANSFER 21136496		• 4,285.44	5,000.00
	CR MV- 17760605 -2711		• 115.95	
	CR MV- 17760605 -2811		• 203.50	
	CR MV- 17760605 -2911		• 291.15	
	DD GRENKELEASING LIM	• 23.44		
	TFR TRANSFER 21136496	• 587.16		5,000.00
03 Dec 20	CR WILTSHIRE HEALTH A		• 405.00	
	TFR TRANSFER 21136496	• 405.00		5,000.00
04 Dec 20	CR MV- 17760605 -0112		• 89.60	
	DD VWFS UK LIMITED WJN 20 NCA 44112-201	405.53		
	CR CASH IN P.O. DEC04			
	8-10 THREE H@13:56			
	465941XXXXX8085		• 489.05	
	TFR TRANSFER 21136496	• 173.12		5,000.00
07 Dec 20	CR MV- 17760605 -0212		• 54.45	
	TFR TRANSFER 21136496	• 54.45		5,000.00
08 Dec 20	CR GBS RE RPA NO2 ACC stake part.		• 17,623.33	
	CR MV- 17760605 -0312		• 27.50	
	DD BOOKER LTD -BK	• 190.67		
	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR		• 600.00	
	BP ADT FIRE & SEC			
	45872141	• 474.00		
	BP ALL DRAINAGE SERVI			
	5108	• 150.00		
	BP AMAZON			
	131172001-2020-300	• 11.86		
	BP COATES & PARKER			
	45168	• 140.16		
	BP D NAUGHTON ELECSE			
	10634	• 390.89		
	BP DESIGNER MARK			
	2094	• 740.00		
	BP Estate Incomes Ltd			
	Swan Centre-2206	• 5,740.31		
	BP Grist Environmenta			
	334517	• 1,468.42		
	BP NICKS SHOE REPAIRS			
	1120	• 29.75		
	BALANCE CARRIED FORWARD			13,914.77

1 December to 31 December 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 180

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			13,914.77
	BP NETITUDE			
	2605000	• 1,800.08		
	BP RIALTUS			
	SM22778	• 70.80		
	BP SLCC ENTERPRISES			
	507451	• 123.80		
	BP SLCC ENTERPRISES			
	133003	• 30.00		
	BP OFFICE RIGHT			
	86964&87045	• 362.42		
	BP SYDENHAMS			
	L5831525	• 244.80		
	BP TRADE UK/SCREWFIX			
	1120784514	• 9.19		
	BP Tudor Environmenta			
	98684	• 85.60		
	BP NALC			
	1450898057	• 38.93		
	CR F Fallon			
	FALLON INV WCC3591		• 63.00	
09 Dec 20	TFR TRANSFER 21136496	• 6,212.15		5,000.00
	CR MV- 17760605 -0412		• 75.35	
	CR MV- 17760605 -0512		• 96.40	
	CR MV- 17760605 -0612		• 131.55	
10 Dec 20	TFR TRANSFER 21136496	• 303.30		5,000.00
	DD ATOS RE FUELGENIE	• 197.25		
	TFR TRANSFER 21136496		• 197.25	5,000.00
11 Dec 20	CR MV- 17760605 -0812		• 86.65	
	CR R Poolman			
	ROSIE-ZUMBAWCC3598		• 63.00	
13 Dec 20	TFR TRANSFER 21136496	• 149.65		5,000.00
	CR HOWARD MITCHELL TA			
	WCC3590		• 147.00	
14 Dec 20	TFR TRANSFER 21136496	• 147.00		5,000.00
	CR MV- 17760605 -0912		• 37.40	
	DD SE GAS LIMITED	• 2,162.85		
	DR CONTRA	• 6,763.26		
15 Dec 20	TFR TRANSFER 21136496		• 8,888.71	5,000.00
	CR MV- 17760605 -1012		• 52.70	
	DD TIMICO/KECONNECT	• 22.84		
	DD WILTSHIRE COUNCIL	• 20.00		
	DD WILTSHIRE COUNCIL	• 699.00		
	DD TOTAL GAS & POWER	• 228.57		
	DD WILTSHIRE COUNCIL	• 536.00		
	BALANCE CARRIED FORWARD			3,546.29

1 December to 31 December 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 181

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,546.29
16 Dec 20	DD WILTSHIRE COUNCIL	• 299.00		
	TFR TRANSFER 21136496		✓ 1,752.71	5,000.00
	CR MV- 17760605 -1112		• 35.60	
	CR MV- 17760605 -1312		• 77.80	
	CR MV- 17760605 -1212		• 253.80	
	DD WEST MERCIA ENERGY	• 383.74		
	DD OFFICE EVOLUTION	• 48.15		
	CR CASH IN P.O. DEC16			
	8-10 THREE H@13:06			
	465941XXXXX8085		• 346.90	
17 Dec 20	CR PROGRESS PHY LTD		• 21.00	
	PROGPHYS WCC3594			
	TFR TRANSFER 21136496	✓ 303.21		5,000.00
	DD ATOS RE FUELGENIE	• 185.50		
	CR PROGRESS PHY LTD			
	PROGPHYS WCC3592		• 21.00	
	BP AMAZON			
	PO141 &142	• 172.27		
	BP F&S Gibbs			
	013942	• 240.00		
	BP Mark Ingram			
	decorating cc	• 2,780.00		
	BP JRB ENTERPRISE LTD			
	21926	• 297.60		
	BP ROUNDSTONE VENDING			
	27945	• 96.00		
	BP TRADE UK/SCREWFIX			
	1122425767	• 27.18		
	BP OFFICE RIGHT			
	87166&3others	• 275.20		
	BP SYDENHAMS			
	I5836248&9385&9386	• 491.41		
	BP War. Engraving			
	1205	• 8.50		
	TFR 404523 21136496		✓ 37,000.00	
	INTERNET TRANSFER			
	BP WARM COMM HUB			
	Grant 2020/21	• 6,000.00		
	BP WHEELERS			
	971209	• 21,565.20		
	BP IDVERDE			
	GM795388&5others	• 8,627.48		
	BP HEWLETT PACKARD			
	2047093	• 478.80		
	BALANCE CARRIED FORWARD			775.86

6/20/2020
4045-23

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1 December to 31 December 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 182

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			775.86
	TFR 404523 21136496			
	INTERNET TRANSFER		CL 2,000.00	
	BP PKF Littlejohn			
	WIO242	2,400.00		
18 Dec 20	TFR TRANSFER 21136496		CL 4,624.14	5,000.00
	CR MV- 17760605 -1512		55.40	
	TFR TRANSFER 21136496	CL 55.40		5,000.00
21 Dec 20	CR CHQ IN AT 407080		469.00	
	CR MV- 17760605 -1612		4.00	
	DD S/LINE 133598587	86.47		
	DD S/LINE 133527941	23.40		
	DD PARAGON BUSINESS F	2,467.51		
	DR CONTRA	45.00		
	DR CONTRA	19,432.20		
	DR TOTAL CHARGES			
	TO 29NOV2020	30.74		
	BP MF MARTIAL A			
	HALL HIRE		136.52	
22 Dec 20	TFR TRANSFER 21136496		CL 21,475.80	5,000.00
	CR MV- 17760605 -1712		49.05	
	CR NHS BLOOD TRANSPLA		285.60	
	DD BOOKER LTD -BK	187.42		
	DR CONTRA	6,361.57		
	TFR 404523 21136496		CL 1,500.00	
	INTERNET TRANSFER			
	BP Checkpoint			
	ACW06261	245.52		
23 Dec 20	TFR TRANSFER 21136496		CL 4,959.86	5,000.00
	CR MV- 17760605 -1812		4.00	
	CR MV- 17760605 -1912		115.80	
	CR MV- 17760605 -2012		266.70	
	DD VWFS UK LIMITED	33.98		
24 Dec 20	TFR TRANSFER 21136496	CL 352.52		5,000.00
	DD O2	138.80		
	DD ATOS RE FUELGENIE	295.69		
29 Dec 20	TFR TRANSFER 21136496		CL 434.49	5,000.00
	CR MV- 17760605 -2212		88.05	
	DD ALD AUTOMOTIVE	377.93		
	DD MOLE VALLEY FARMER	68.51		
30 Dec 20	TFR TRANSFER 21136496		CL 358.39	5,000.00
	CR MV- 17760605 -2312		37.00	
	SO HUNOT HR	240.00		
31 Dec 20	TFR TRANSFER 21136496		CL 203.00	5,000.00
	CR MV- 17760605 -2412		200.20	
	BALANCE CARRIED FORWARD			5,200.20

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www.hsbc.co.uk

1 December to 31 December 2020

Your Statement

Account Name
Warminster Town Council

Sortcode Account Number Sheet Number
40-45-23 91001000 183

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,200.20
	DD HILLS WASTE SOLUTN	• 324.29		
	DD ATOS RE FUELGENIE	• 141.02		
	TFR TRANSFER 21136496		265.11	5,000.00
31 Dec 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	<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%



050642_031 5/ 10 00005 100581 22681 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	410,596.77
Payments Out	410,596.77
Closing Balance	5,000.00

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

1 January to 31 January 2021

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

91001000

184

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
31 Dec 20	BALANCE BROUGHT FORWARD			5,000.00
04 Jan 21	DD VWFS UK LIMITED	405.53		
	DD WATER2BUSINESS	12.00		
	DD WATER2BUSINESS	1,165.50		
	DD WATER2BUSINESS	192.00		
	CR Hervin Robin			
	J71 P508 LODGE REN		329.98	
	TFR TRANSFER 21136496		1,445.05	5,000.00
07 Jan 21	DD GRENKELEASING LIM			
	FIRST PAYMENT	106.80		
	DD GRENKELEASING LIM			
	FIRST PAYMENT	111.60		
	DD GRENKELEASING LIM	106.80		
	DD GRENKELEASING LIM	318.89		
	TFR TRANSFER 21136496		644.09	5,000.00
08 Jan 21	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR		600.00	
	TFR TRANSFER 21136496	600.00		5,000.00
11 Jan 21	BP COATES & PARKER			
	45313	693.79		
	BP DCK BEAVERS LTD			
	TPC9469	770.58		
	BP Grist Environmenta			
	337593	1,628.17		
	BP NETITUDE			
	2644000	1,800.08		
	TFR 404523 21136496			
	INTERNET TRANSFER		5,000.00	
	BALANCE CARRIED FORWARD			5,107.38

46 Fore Street Trowbridge Wiltshire BA14 8EL

Commercial Banking Customers

Interest and Charges

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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.

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Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is charged 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.

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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.

1 January to 31 January 2021

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 185

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,107.38
	BP OFFICE RIGHT 87304	12.84		
	BP SB SERVICES 1108	1,171.77		
	BP WCR SLA 4th QTR 2020	2,500.00		
	BP WILTSHIRE C/TAX 90369375	490.21		
12 Jan 21	TFR TRANSFER 21136496		4,067.44	5,000.00
	CR WILTSHIRE COUNCIL		1,754.61	
	DD WEST MERCIA ENERGY	450.26		
	DD ATOS RE FUELGENIE	111.54		
13 Jan 21	TFR TRANSFER 21136496	1,192.81		5,000.00
	CR MV- 17760605 -0801		74.80	
	CR MV- 17760605 -0901		124.05	
	CR MV- 17760605 -1001		232.65	
14 Jan 21	TFR TRANSFER 21136496	431.50		5,000.00
	CR MV- 17760605 -1101		17.85	
	CR AMAS LTD RE VOYAGE		1,718.90	
	DR CONTRA	6,812.15		
15 Jan 21	TFR TRANSFER 21136496		5,075.40	5,000.00
	CR MV- 17760605 -1201		38.45	
	DD TIMICO/KECONNECT	23.59		
	DD PREMIUM CREDIT LTD	1,600.75		
	DD PREMIUM CREDIT LTD	1,600.75		
	DD WILTSHIRE COUNCIL	20.00		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	536.00		
	DD WILTSHIRE COUNCIL	299.00		
18 Jan 21	TFR TRANSFER 21136496		4,740.64	5,000.00
	CR MV- 17760605 -1301		35.60	
	BP WARM00012730			
	CCLA			
	BIB BACS PAYMENT	80,000.00		
19 Jan 21	TFR TRANSFER 21136496		79,964.40	5,000.00
	CR MV- 17760605 -1401		18.00	
	DD S/LINE 137477061	66.83		
	DD S/LINE 137398385	23.40		
	DD PARAGON BUSINESS F	2,467.51		
	DD ATOS RE FUELGENIE	250.11		
	BP AMAZON			
	13842879&874621545	27.88		
	BP AUDITING SOLUTIONS			
	A6798	534.00		
	BALANCE CARRIED FORWARD			1,646.27

1 January to 31 January 2021

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 186

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,646.27
	BP ESRI UK			
	23593	794.40		
	BP F&S Gibbs			
	014002	278.40		
	BP ROUNDSTONE VENDING			
	28032	288.00		
	BP Scarb			
	Sweeper	62.00		
	BP TRADE UK/SCREWFIX			
	1114565342	24.99		
	BP WARMINSTER FLEURS			
	ANNUAL SUB	40.00		
	TFR 404523 21136496			
	INTERNET TRANSFER		500.00	
	BP OFFICE RIGHT			
	87564	227.42		
	BP Fieldfare Farms Lt			
	220000012011	327.60		
	TFR TRANSFER 21136496		4,896.54	5,000.00
20 Jan 21	CR MV- 17760605 -1501		98.20	
	CR MV- 17760605 -1601		148.30	
	CR MV- 17760605 -1701		179.80	
	DD OFFICE EVOLUTION	20.71		
	TFR TRANSFER 21136496	405.59		5,000.00
21 Jan 21	BP PARKING REFUNDS			
	BIB MULTIPLE BENEF			
	BIB BACS PAYMENT	150.80		
	BP WARM00012730			
	CCLA			
	BIB BACS PAYMENT	80,000.00		
	DR TOTAL CHARGES			
	TO 30DEC2020	19.20		
	TFR TRANSFER 21136496		80,170.00	5,000.00
22 Jan 21	CR MV- 17760605 -1901		38.85	
	CR HMRC VAT		19,274.48	
	DR CONTRA <i>PAYIN.</i>	5,847.45		
	TFR TRANSFER 21136496	13,465.88		5,000.00
25 Jan 21	CR MV- 17760605 -2001		4.00	
	BP WARM00012730			
	CCLA			
	BIB BACS PAYMENT	80,000.00		
	DD VWFS UK LIMITED	33.98		
	DD TOTAL GAS & POWER	1,286.33		
	DR CONTRA	19,204.64		
	BALANCE CARRIED FORWARD			95,520.95 D



1 January to 31 January 2021

Your Statement

Account Name
Warminster Town Council

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Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			95,520.95 D
	TFR TRANSFER 21136496		100,520.95	5,000.00
26 Jan 21	CR MV- 17760605 -2101		112.85	
	CR MV- 21574633 -2101		40.00	
	DD ALD AUTOMOTIVE	377.93		
	DD O2	138.80		
	DD ATOS RE FUELGENIE	170.64		
	BP AMAZON			
	PO 144&145	44.74		
	BP COMPLETE FIRE SERV			
	840438	189.60		
	BP Dan Line			
	brushes - 63915	774.48		
	BP DecOrTint			
	513	83.00		
	BP DCK BEAVERS LTD			
	TPC9489	770.58		
	BP GB HEATING			
	1155L	98.40		
	BP Grist Environmenta			
	340789	1,571.46		
	BP MIRAGE SIGNS			
	36387	504.00		
	BP ROUNDSTONE VENDING			
	28050	208.00		
	BP SLCC ENTERPRISES			
	BK200220	90.00		
	BP SYDENHAMS			
	I5859300	64.74		
	TFR 404523 21136496			
	INTERNET TRANSFER		11,000.00	
	BP IDVERDE			
	GM798177/78/79/80	6,741.72		
	BP Plantscape			
	9718	4,041.00		
	TFR TRANSFER 21136496		4,716.24	5,000.00
27 Jan 21	CR MV- 17760605 -2201		114.00	
	CR MV- 17760605 -2301		184.75	
	CR MV- 17760605 -2401		283.00	
	TFR TRANSFER 21136496	581.75		5,000.00
28 Jan 21	CR MV- 17760605 -2501		27.60	
	BP WARM00012730			
	CCLA			
	BIB BACS PAYMENT	80,000.00		
	BALANCE CARRIED FORWARD			74,972.40 D

1 January to 31 January 2021

Your Statement

Account Name
Warminster Town Council

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Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			74,972.40 D
	CR CASH IN P.O. JAN28			
	8-10 THREE H@10:29			
	465941XXXXXX8085		1,322.32	
29 Jan 21	TFR TRANSFER 21136496		78,650.08	5,000.00
	CR MV- 17760605 -2601		39.80	
	DD HILLS WASTE SOLUTN	292.94		
	BP B&S CHAINS LTD			
	2627	503.72		
	BP OFFICE RIGHT			
	87753	37.24		
	BP Fieldfare Farms Lt			
	220000012120	1,362.00		
	BP E-careers			
	SB290121	237.00		
31 Jan 21	TFR TRANSFER 21136496		2,393.10	5,000.00
	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	variable
Credit interest is not paid			Debit interest		21.34%



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



Your Statement

31 December 2020 to 30 January 2021

Account Name
Warminster Town Council

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40-45-23

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91001000


Sheet Number
1 of 2

Summary of your Business Current Account charges and interest

This summary details charges incurred for banking services for the charging period 31 December 2020 to 30 January 2021 which will be deducted from your account on 21 February 2021.

Description	Amount(GBP)
Total of activity charges	14.80
Fee for maintaining the account	6.50

Total charges	21.30
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 Charges which have already been deducted from your account during this charging period will not appear this statement.

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

Key to abbreviations used.

GBP Pounds Sterling **C** Credit

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 charged 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.

31 December 2020 to 30 January 2021

Your Statement

Account Name
Warminster Town Council

Sortcode
40-45-23

Account Number
91001000

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Itemised activity charges

The following charges for the period 31 December 2020 to 30 January 2021 will be deducted from your account on 21 February 2021.



Credit Items

Description	No of items	Rate(GBP)	Amount(GBP)
PO Deposit Item Fee	1	0.2500	0.25
Subtotal			0.25

Cash Paid In

Description	Volume	Rate(GBP)	Amount(GBP)
PO Cash Deposit	1,322.32	1.1000 per 100.00	14.55
Subtotal			14.55

Total of activity charges

14.80

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

Key to abbreviations used.

Br Branch **BTB** Business Telephone Banking **Chqs** Cheques **Coll** Collected
Cr Credit **Ctr** Counter **Dr** Debit

2148-2024

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