



Delivering a brighter, greener future for all

MINUTES
of the
Finance and Audit Committee
held on Monday 5th September 2022, 7pm
at Warminster Civic Centre, Sambourne Road,
Warminster BA12 8LB

Membership:

Cllr Brett (East)	*	Cllr Macdonald Vice Chairman (East)	*
Cllr Cooper (Broadway) Chairman	A	Cllr Parks (North)	A
Cllr Jeffries (North)	*	Cllr Robbins (East)	*
Cllr Keeble (West)	*		

Key: * - Present A - Apologies AB - Absent

In attendance:

Officers: Tom Dommett (Town Clerk & RFO) Judith Halls (Deputy Town Clerk),
Stuart Atherton (Committees and Administration Clerk)

Unitary Councillors: 0

Press: 0

Members of the public: 0

FA/22/024 Apologies for absence

Apologies received and accepted from Cllrs Cooper and Parks

FA/22/025 Declarations of Interest

Cllr Robbins declared interest in item 10 of the agenda - Funding Request from The Athenaeum, which was received under Warminster Town Council's Code of Conduct issued in accordance with the Localism Act 2011. Cllr Robbins would join in discussion and vote.

- FA/22/026** **Minutes**
FA/22/026.1 The minutes of the Finance and Audit Committee meeting, held on Monday 27th June 2022, were approved as a true record, and signed by the chairman.
FA/22/026.2 Members noted that there were no matters arising from the minutes of the Finance and Audit Committee meeting, held on Monday 27th June 2022.
- FA/22/027** **Chairman's Announcements**
There were no chairman's announcements.
- FA/22/028** **Questions**
There were no questions received from members.
- FA/22/029** **Public Participation**
There were no members of the public present.
- FA/22/030** **Reports from Unitary Authority Members**
There were no Unitary Councillors present.
- FA/22/031** **Dewey Trust Update**
Fiona Hamer, Senior Solicitor from Farnfields gave a presentation to summarise and confirm the details of the trust left by Harold Nelson Dewey on the 2nd of January 1971.
Members noted the presentation and thanked Fiona Hamer for attending the meeting .
- FA/22/032** **Financial Information**
FA/22/032.1 Members noted the reconciliations for May, June and July 2022; the Chairman to signed and verify against the bank statements seen.
FA/22/032.2 Members noted the accounts to 31st July 2022.
FA/22/032.3 Members received the variance report to 31st July 2022.
FA/22/032.4 Members approved the list of payments made in May, June and July 2022 and the Chairman to sign.
FA/22/032.5 Members noted that there have been no internal transfers made between the Instant Access Account and the Current Account since the last report.
FA/22/032.6 Members approved the petty cash schedule to 23rd August 2022

FA/22/033 Funding Request from The Athenaeum

The Chairman of the Trustees of the Athenaeum had written to the Town Council, asking for the sum of £60,000 to help fund further phases of their restoration work to the Athenaeum.

Members resolved to make a recommendation to Full Council to allocate a grant of £60,000 to come from the Dewey Trust Fund towards the continuation of the restoration of the Athenaeum.

FA/22/034 Grant Applications

Members resolved to allocate the following grant awards.

App	Name	Grant requested	Council Grant	Dewey Trust Grant	Total
5	Warminster Sight	£700	£700	-	£700
13	Splitz	£500	£500	-	£500
15	St Georges Primary School	£2000	£0	£0	£0
16	HELP Counselling Services CIO	£200	£200	-	£200
17	Warminster Citizens Advice	£2000	£1000	-	£1000
	Sub Totals	£4,200	£2400	-	£2400

FA/22/035 Salisbury Plain Rights of Way Volunteers - Draft Service Level Agreement

Members resolved that the service level agreement needs to reflect that future liaison with all stakeholders of the land, that will be used jointly by Warminster Town Council and the SPRoWV.

FA/22/036 The Council's Bank Accounts

Members resolved to recommend to Full Council to move the Council's Bank Accounts from HSBC to Lloyds Bank.

FA/22/037 Communications

Members agreed that a press release relating to grant allocations would be released. Cllr Jeffries was nominated as spokesperson.

Date of next scheduled meeting: Monday 7th November 2022

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.

Meeting ended at 8:18pm

1 May to 31 May 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 294

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,080.61
	BP Swallow Drinks 0298679	77.99		
	BP Sydenhams Hire 597744	231.84		
	BP ROUNDSTONE VENDING 29586	216.00		
	BP OFFICE RIGHT 95224	33.12		
	BP Pirtek Westbury WEST5721	170.16		
25 May 22	TFR TRANSFER 21136496		4,648.50	5,000.00
	CR CHQ IN AT 407080		340.00	
	DD PEOPLESAFE	57.60		
	DD O2	193.74		
	DD TOTALENERGIES G&P	1,002.55		
	DD TOTALENERGIES G&P	2,743.04		
	DR CONTRA	126.00		
	DR CONTRA	35,492.36		
	CR WORLDPAY 2405		69.40	
26 May 22	TFR TRANSFER 21136496		39,205.89	5,000.00
	BP MEMBERSHIP X2 SLCC			
	BP BIB BACS PAYMENT 839457	699.00		
	BP GLASDON UK LTD BIB BACS PAYMENT	1,991.01		
	DD ALD AUTOMOTIVE	377.93		
	BP Jack Mollison payroll-May	676.37		
	CR WORLDPAY 2505		29.55	
	CR CASH IN P.O. MAY26 8 10 THREE H@17:02 465941XXXXX8085		692.20	
27 May 22	TFR TRANSFER 21136496		3,022.56	5,000.00
	CR MOLLISON JACK		676.37	
	CR WORLDPAY 2605		67.10	
30 May 22	TFR TRANSFER 21136496	743.47		5,000.00
	SO HUNOT HR	240.00		
	CR WORLDPAY 2705		217.25	
	CR WORLDPAY 2805		650.60	
	CR WORLDPAY 2905		426.50	
	BP AMAZON invoices	183.58		
	TFR TRANSFER 21136496	870.77		5,000.00
	BALANCE CARRIED FORWARD			5,000.00



PM
 5.9.22

1 May to 31 May 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode **Account Number** **Sheet Number**
 40-45-23 91001000 295

Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			5,000.00
31 May 22	DD HILLS WASTE SOLUTN	• 1,685.70		
	CR WORLDPAY 3005		• 296.00	
	BP Warminster Engrave			
	Engraving	• 16.99		
	BP OFFICE RIGHT			
	4 invoices	• 542.97		
	BP CHARLES SAUNDERS			
	712275	• 139.89		
	BP MR T DOMMETT			
	Travel refund	• 97.70		
	BP Instrom Security			
	1549	• 2,400.00		
	BP COMPLETE FIRE SERV			
	930917	• 122.40		
	BP PAULA YOUNG			
	INV NO WCC3830		• 619.50	
	TFR TRANSFER 21136496		• 4,090.15	5,000.00
31 May 22	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (hsbc.co.uk/fscs/).

Debit Interest Rates	balance	EAR variable
Debit interest		21.34%

Credit Interest Rates	balance	AER variable
Credit interest is not applied		

1 May to 31 May 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 292

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,005.47
	CR WORLDPAY 1505		• 92.45	
	CR WORLDPAY 1405		• 626.00	
	CR WORLDPAY 1305		• 116.40	
	CR CASH IN P.O. MAY16 8 10 THREE H@16:12 465941XXXXX8085		• 1,429.15	
17 May 22	TFR TRANSFER 21136496	<i>ck</i> 269.47		5,000.00
	CR WILTSHIRE COUNCIL		13,639.47	
	CR MV- 21574633 -1205		• 72.00	
	DD DIGITAL SPACE	• 125.11		
	DD WEST MERCIA ENERGY	• 761.69		
	DD ATOS RE FUELGENIE	• 377.38		
	CR WORLDPAY 1605		• 88.75	
	BP Alvian Ltd 0727	• 1,585.20		
	BP COATES & PARKER Newspaper	• 7.50		
	BP DCK BEAVERS LTD TPC10168	• 894.07		
	BP Gary Boon GBS0218	• 432.00		
	BP Hampshire Flag 4869	• 396.12		
	BP MR T DOMMETT Jennychem	• 1,485.00		
	BP NICKS SHOE REPAIRS 3 INVOICES 9/15/20	• 92.10		
	BP Place Studios Ltd 5986	• 2,310.00		
	BP RIALTUS SM25531	• 362.40		
	BP ROUNDSTONE VENDING 29553	• 178.49		
	BP Scarb 2022.1000007525	• 88.16		
	BP OFFICE RIGHT 95041/6	• 320.65		
	BP T Deacon Ltd 15817	• 1,410.00		
	BP WH Darby Ltd 53110	• 1,819.32		
18 May 22	TFR TRANSFER 21136496	<i>ck</i> 1,155.03		5,000.00
	CR CHQ IN AT 407080		• 222.26	
	CHQ 109583	175.00		
	BALANCE CARRIED FORWARD			5,047.26



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5.9.22

1 May to 31 May 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode **Account Number** **Sheet Number**
 40-45-23 91001000 293

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,047.26
	BP • Neptune Aquatics 0001	• 201.80		
	BP • P J Dunn 2023001	• 250.00		
19 May 22	CR WORLDPAY 1705		• 106.45	
	TFR • TRANSFER 21136496		298.09	5,000.00
	DD S/LINE 203909352	• 64.92		
	DD W/PAY 203934738	• 145.64		
	DD PARAGON	• 2,467.51		
	CR WORLDPAY 1805		• 75.35	
20 May 22	TFR TRANSFER 21136496		2,602.72	5,000.00
	DR CONTRA	• 8,157.82		
	CR CASH IN P.O. MAY20 8 10 THREE H@11:31 465941XXXXX8085		• 1,130.80	
	CR WORLDPAY 1905		• 160.95	
21 May 22	TFR TRANSFER 21136496		6,866.07	5,000.00
	DR TOTAL CHARGES TO 29APR2022	• 114.83		
23 May 22	TFR TRANSFER 21136496		114.83	5,000.00
	CR MV- 21574633 -1805		• 29.00	
	DD VWFS UK LIMITED	• 33.98		
	DD 35922 - TOLCHAR	• 1,322.85		
	CR F F			
	FALLON INV WCC3834		• 126.00	
	CR HOWARD MITCHELL TA WCC3833		• 367.50	
	CR WORLDPAY 2105		• 485.85	
	CR WORLDPAY 2005		• 57.50	
	CR WORLDPAY 2205		• 836.67	
24 May 22	TFR TRANSFER 21136496	545.69		5,000.00
	DD BOOKER LTD -BK	• 757.40		
	DD ATOS RE FUELGENIE	• 473.55		
	BP Moviola Ltd 211060	• 72.68		
	CR WORLDPAY 2305		• 52.80	
	BP JOT Carpets Damage to Unit 3	• 1,553.00		
	BP ASHTON FARMS 20034030&4491	• 458.87		
	BP Agrovista UK Ltd CO971344584	• 17.87		
	BP Tudor Environmenta 190487/1625/380	• 638.82		
	BALANCE CARRIED FORWARD			1,080.61

1 May to 31 May 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 290

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			74,950.00 D
	DD VWFS UK LIMITED	• 405.53		
	DD • ATOS RE FUELGENIE	• 261.49		
	CR CASH IN P.O. MAY04			
	• 8 10 THREE H@11:43			
	• 465941XXXXX8085		• 2,638.95	
	CR WORLDPAY 0305		• 42.15	
	BP Kingcombe St			
	WCC3821		• 127.00	
05 May 22	TFR TRANSFER 21136496		<i>u</i> 77,808.92	5,000.00
	CR MV- 21574633 -2904		• 10.00	
	BP WARM00012730			
	CCLA			
	BIB BACS PAYMENT	• 80,000.00		
	CR WORLDPAY 0405		• 107.70	
06 May 22	TFR TRANSFER 21136496		<i>u</i> 79,882.30	5,000.00
	CR MV- 21574633 -0305		• 115.00	
	CR NHS BLOOD TRANSPLA		• 510.00	
	BP ASHTON FARMS			
	Invoices	• 1,090.24		
	BP Barriers4u			
	Safety Barrier	• 738.00		
	BP COATES & PARKER			
	• 50222	• 224.24		
	BP • D.A.N. Hire			
	1233WTC05	• 273.00		
	BP WPS Hallam			
	Insurance	• 72.33		
	BP MIRAGE SIGNS			
	37452	• 156.00		
	BP Prosec			
	2383&2386	• 984.00		
	BP ROUNDSTONE VENDING			
	29496	• 408.48		
	BP OFFICE RIGHT			
	94953&94862	• 319.72		
	BP Swallow Drinks			
	0295969	• 119.76		
	BP Warminster Park			
	01.05.22 Hall Hire	• 100.00		
	BP AMAZON			
	invoice	• 124.96		
	CR WORLDPAY 0505		• 152.85	
09 May 22	TFR TRANSFER 21136496		<i>u</i> 3,832.88	5,000.00
	CR MV- 21574633 -0405		• 5.00	
	BALANCE CARRIED FORWARD			5,005.00



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5-9-22

1 May to 31 May 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 291

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,005.00
	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR		• 600.00	
	CR WORLDPAY 0605		• 87.30	
	CR WORLDPAY 0705		• 684.15	
	CR WORLDPAY 0805		• 621.45	
10 May 22	TFR TRANSFER 21136496	1,997.90		5,000.00
	BP ANNUAL MAINTENANCE			
	Gary Boon			
	BIB BACS PAYMENT	4,573.20		
	BP A779			
	Minerva Stone			
	BIB BACS PAYMENT	5,280.00		
	BP WEBSITE			
	DESIGNER MARK			
	BIB BACS PAYMENT	1,935.00		
	DD BOOKER LTD -BK	1,964.02		
	DD ATOS RE FUELGENIE	59.49		
	CR R Poolman			
	ROSIE-ZUMBAWCC3835		378.00	
11 May 22	TFR TRANSFER 21136496		13,433.71	5,000.00
	CR MV- 21574633 -0805		192.30	
	DD GOCARDLESS	2,886.45		
	CR WORLDPAY 1005		69.70	
12 May 22	TFR TRANSFER 21136496		2,624.45	5,000.00
	CR ROCK CHOIR LTD		189.04	
	CR WORLDPAY 1105		21.60	
13 May 22	TFR TRANSFER 21136496	210.64		5,000.00
	DR CONTRA	7,627.85		
	CR WORLDPAY 1205		117.00	
14 May 22	TFR TRANSFER 21136496		7,510.85	5,000.00
	BP DEB'S DANCE			
	WCC3842		31.50	
16 May 22	TFR TRANSFER 21136496	31.50		5,000.00
	CR AGE UK WILTSHIRE -		105.00	
	DD MOLE VALLEY FARMER	93.17		
	DD PROPEL FINANCE PLC	66.88		
	DD OFFICE EVOLUTION	148.48		
	DD WILTSHIRE COUNCIL	32.00		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	536.00		
	DD WILTSHIRE COUNCIL	266.00		
	DD WILTSHIRE COUNCIL	358.00		
	CR Warminster U3A			
	U3A-GEN WCC3841		100.00	
	BALANCE CARRIED FORWARD			3,005.47

Your Statement

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

Account Summary

Opening Balance	5,000.00
Payments In	359,895.44
Payments Out	359,895.44
Closing Balance	5,000.00

1 May to 31 May 2022

International Bank Account Number
 GB17HBUK40452391001000

Branch Identifier Code
 HBUKGB4161U

Account Name
 Warminster Town Council

Sortcode **Account Number** **Sheet Number**
 40-45-23 91001000 289

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
30 Apr 22	BALANCE BROUGHT FORWARD			5,000.00
02 May 22	CR E Rabczak Wcc3811		• 126.00	
03 May 22	TFR TRANSFER 21136496	uk 126.00		5,000.00
	BP WARM00012730 CCLA			
	BIB BACS PAYMENT	• 80,000.00		
	DD ST ENVIRONMENTASWO	• 210.00		
	DD WATER2BUSINESS	• 48.00		
	DD SCREWFIX DIRECT LT	• 741.51		
	DD WATER2BUSINESS	• 262.50		
	DR CONTRA	1,500.00		
	SO DESIGNER MARK WEBSITE	• 70.00		
	SO HUNOT HR	• 240.00		
	CR Hervin Robin J71 P508 LODGE REN		• 329.98	
	CR WORLDPAY 3004		• 462.40	
	CR WORLDPAY 2904		• 92.95	
	CR WORLDPAY 0205		• 208.00	
	CR WORLDPAY 0105		• 871.40	
	BP PAULA YOUNG Invoice no WCC3794		• 630.00	
04 May 22	TFR TRANSFER 21136496		uk 80,477.28	5,000.00
	CR MV- 21574633 -2804		• 50.00	
	BP WARM00012730 CCLA			
	BIB BACS PAYMENT	• 80,000.00		
	BALANCE CARRIED FORWARD			74,950.00 D

46 Fore Street Trowbridge Wiltshire BA14 8EL

PM
 5.9.22

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:

- going overdrawn when you have not arranged an overdraft; or
- going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- interest and fees for going over/past your arranged overdraft limit;
- fees for each payment your bank allows despite lack of funds; and
- fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC 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.

J21C6100EQGMFA0000136221001006 396 000

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



Your Statement

Account Summary

Opening Balance	600,944.06
Payments In	5,950.47
Payments Out	326,419.20
Closing Balance	280,475.33

Interest Rate - Valid as at end date of the statement period
 0.04% AER

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

30 April to 31 May 2022

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

21136496

Sheet Number

502

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
29 Apr 22	BALANCE BROUGHT FORWARD			600,944.06
02 May 22	TFR TRANSFER 91001000		46126.00	601,070.06
03 May 22	TFR TRANSFER 91001000	46 80,477.28		520,592.78
04 May 22	TFR TRANSFER 91001000	- 77,808.92		442,783.86
05 May 22	TFR TRANSFER 91001000	- 79,882.30		362,901.56
06 May 22	TFR TRANSFER 91001000	- 3,832.88		359,068.68
09 May 22	TFR TRANSFER 91001000		- 1,997.90	361,066.58
10 May 22	TFR TRANSFER 91001000	- 13,433.71		347,632.87
11 May 22	TFR TRANSFER 91001000	- 2,624.45		345,008.42
12 May 22	TFR TRANSFER 91001000		- 210.64	345,219.06
13 May 22	TFR TRANSFER 91001000	- 7,510.85		337,708.21
14 May 22	TFR TRANSFER 91001000		- 31.50	337,739.71
16 May 22	TFR TRANSFER 91001000		- 269.47	338,009.18
17 May 22	TFR TRANSFER 91001000		- 1,155.03	339,164.21
18 May 22	TFR TRANSFER 91001000	- 298.09		338,866.12
19 May 22	TFR TRANSFER 91001000	- 2,602.72		336,263.40
20 May 22	TFR TRANSFER 91001000	- 6,866.07		329,397.33
21 May 22	TFR TRANSFER 91001000	- 114.83		329,282.50
23 May 22	TFR TRANSFER 91001000		- 545.69	329,828.19
24 May 22	TFR TRANSFER 91001000	- 4,648.50		325,179.69
25 May 22	TFR TRANSFER 91001000	- 39,205.89		285,973.80
26 May 22	TFR TRANSFER 91001000	- 3,022.56		282,951.24
27 May 22	TFR TRANSFER 91001000		- 743.47	283,694.71
30 May 22	TFR TRANSFER 91001000		- 870.77	284,565.48
31 May 22	TFR TRANSFER 91001000	- 4,090.15		280,475.33
31 May 22	BALANCE CARRIED FORWARD			280,475.33

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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:

- going overdrawn when you have not arranged an overdraft; or
- going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- interest and fees for going over/past your arranged overdraft limit;
- fees for each payment your bank allows despite lack of funds; and
- fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC 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 June to 30 June 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 301

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,122.15
	BP Tudor Environmenta IN0196518	365.07		
24 Jun 22	CR WORLDPAY 2206		421.40	
	TFR TRANSFER 21136496		821.52	5,000.00
	CR CHQ IN AT 407080		281.55	
	CR WILTSHIRE COUNCIL		29,002.80	
	CR MV- 21574633 -2106		15.60	
	DD O2	193.74		
	DD ATOS RE FUELGENIE	243.64		
	DR CONTRA	32,811.36		
	CR WORLDPAY 2306		125.90	
27 Jun 22	TFR TRANSFER 21136496		3,822.89	5,000.00
	BP SIN005609 Proludic			
	BIB BACS PAYMENT	13,753.31		
	DD ALD AUTOMOTIVE	407.93		
	CR HOWARD MITCHELL TA WCC 3854		294.00	
	CR WORLDPAY 2506		331.50	
	CR WORLDPAY 2606		664.20	
	CR WORLDPAY 2406		114.00	
	BP MF MARTIAL A HIRE WCC3856		336.04	
28 Jun 22	TFR TRANSFER 21136496		12,421.50	5,000.00
	DD MOLE VALLEY FARMER	98.00		
	CR CASH IN P.O. JUN28 8 10 THREE H@12:56 465941XXXXX8085		1,101.40	
	CR WORLDPAY 2706		97.25	
	CR SOUNDABOUT WILTSHIRE HIRE		52.50	
29 Jun 22	TFR TRANSFER 21136496	1,153.15		5,000.00
	BP VAT ASHTON FARMS			
	BIB BACS PAYMENT	66.31		
	DD ICO	35.00		
	BP Thermaglaze 67046	67.00		
	BP Neptune 0002	34.40		
	BP WPS Hallam 515996743	69.04		
	BP MIRAGE SIGNS 37615	240.00		
	BALANCE CARRIED FORWARD			4,488.25



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1 June to 30 June 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 302

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,488.25
	BP GORDON MORRIS 2593422228	24.00		
	BP COATES & PARKER 50471	116.80		
	BP MIRAGE SIGNS 37603	108.00		
	BP Blackmore 67361	214.80		
	BP ASHTON FARMS 20036412&34781	720.88		
	BP OFFICE RIGHT 95688	64.73		
	BP Swallow Drinks 0300577	95.81		
	BP Tudor Environmenta 0196517&753	42.54		
	BP WHEELERS 977873	129.00		
	BP AMAZON invoices	218.34		
	CR WORLDPAY 2806		83.00	
	TFR TRANSFER 21136496		2,163.65	5,000.00
30 Jun 22	CR ROCK CHOIR LTD		189.04	
	CR AGE UK WILTSHIRE -		70.00	
	CR AMAS LTD RE VOYAGE		1,718.90	
	CR MV- 21574633 -2706		1.50	
	DD HILLS WASTE SOLUTN	2,314.98		
	SO HUNOT HR	240.00		
	CR WORLDPAY 2906		74.20	
	TFR TRANSFER 21136496		501.34	5,000.00
30 Jun 22	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (hsbc.co.uk/fscs/).

1 June to 30 June 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 299

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			977.20
	BP Stuart Legg WTC	53.38		
	BP OFFICE RIGHT 4 Invoices	441.30		
	BP Warminster Engrave 1361	40.00		
	BP AMAZON WTC - Invoices	326.29		
16 Jun 22	CR WORLDPAY 1406		352.40	
	TFR TRANSFER 21136496		4,531.37	5,000.00
	CR AGE UK WILTSHIRE -		70.00	
	CR MONRO SHRH&A ROYPR WCC3867		311.50	
	CR CASH IN P.O. JUN16 8 10 THREE H@10:35 465941XXXXX8085		1,981.29	
17 Jun 22	CR WORLDPAY 1506		399.10	
	TFR TRANSFER 21136496	2,761.89		5,000.00
	CR THE AVENUE SURGERY		172.00	
	CR THE AVENUE SURGERY		145.00	
	CR MV- 21574633 -1406		8.00	
	CR NHS BLOOD TRANSPLA		255.00	
	BP SLA WCR			
	BP BIB BACS PAYMENT 0082 Kingcombe Stonbury	2,500.00		
	DD BIB BACS PAYMENT	5,320.21		
	DD ATOS RE FUELGENIE	75.01		
	CR WORLDPAY 1606		363.57	
18 Jun 22	TFR TRANSFER 21136496		6,951.65	5,000.00
	BP DEB'S DANCE WCC3860		31.50	
20 Jun 22	TFR TRANSFER 21136496	31.50		5,000.00
	CR MV- 21574633 -1506		8.00	
	DD PARAGON	2,467.51		
	CR F F FALLON INV WCC3851		126.00	
	CR WORLDPAY 1806		261.00	
	CR WORLDPAY 1706		609.25	
	CR WORLDPAY 1906		338.65	
	BP ASHTON FARMS 20035892&6088	331.51		
	BALANCE CARRIED FORWARD			3,543.88



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1 June to 30 June 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 300

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,543.88
	BP Hire Station Ltd 11165947	24.84		
	BP COMPLETE FIRE SERV 937300	291.60		
	BP FENLAND LEISURE SIN047063	1,134.00		
	BP OFFICE RIGHT 95519&95578	460.24		
	BP Tudor Environmenta SO0122731	265.74		
	BP AMAZON invoices	63.42		
21 Jun 22	TFR TRANSFER 21136496		3,695.96	5,000.00
	CR CHQ IN AT 407080		95.00	
	CR MV- 21574633 -1606		63.00	
	DD S/LINE 208603061	39.77		
	DD W/PAY 208453419	154.68		
	DD BOOKER LTD -BK	1,411.12		
	CR WES 2060		3,000.02	
	DR TOTAL CHARGES TO 30MAY2022	110.37		
	CR WORLDPAY 2006		240.40	
22 Jun 22	TFR TRANSFER 21136496	1,682.48		5,000.00
	BP WPP MAY REFUNDS BIB MULTIPLE BENEF BIB BACS PAYMENT	94.00		
	DD WEST MERCIA ENERGY	997.94		
	DR CONTRA	11,736.17		
	CR CASH IN P.O. JUN22 8 10 THREE H@12:44 465941XXXXX8085		1,243.43	
	CR WORLDPAY 2106		260.65	
23 Jun 22	TFR TRANSFER 21136496		11,324.03	5,000.00
	DD VWFS UK LIMITED	33.98		
	BP AMAZON GB23SDRCJAEUI	20.00		
	BP David Wiltshire 11232	57.60		
	BP FENLAND LEISURE SIN047122	580.80		
	BP Sydenhams Hire 600241	185.47		
	BALANCE CARRIED FORWARD			4,122.15

1 June to 30 June 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 297

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,008.00
	BP APRIL REFUNDS			
	BIB MULTIPLE BENEF			
	BIB BACS PAYMENT	112.30		
	BP 2469			
	Estate Incomes Ltd			
	BIB BACS PAYMENT	4,758.31		
	BP 311			
	SJ SURVEYORS			
	BIB BACS PAYMENT	979.20		
	CR R Poolman			
	ROSIE-ZUMBAWCC3848		409.50	
	CR WORLDPAY 0606		73.50	
	TFR TRANSFER 21136496		5,358.81	5,000.00
08 Jun 22	CR MV- 21574633 -0206		31.10	
	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR		600.00	
	BP ASHTON FARMS			
	20035196&395	838.56		
	BP Agrovista UK Ltd			
	CD971359307	79.20		
	BP COATES & PARKER			
	Adverts and papers	265.28		
	BP Gary Boon			
	GBS0228&9	306.00		
	BP Moviola Ltd			
	211128	144.60		
	BP Prosec			
	2422	54.00		
	BP Snelgrove Recovery			
	5348	180.00		
	BP OFFICE RIGHT			
	95423	24.14		
	BP Swallow Drinks			
	0298679&894	173.75		
	BP Sweeperhire			
	26525	1,085.40		
	BP Warminster Park			
	Hire of Community	31.25		
	BP AMAZON			
	GB23HH7V3AEEUI	78.06		
	CR WORLDPAY 0706		226.45	
	CR SOUNDABOUT			
	WILTSHIRE HIRE		52.50	
	TFR TRANSFER 21136496		2,350.19	5,000.00
	BALANCE CARRIED FORWARD			5,000.00



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1 June to 30 June 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 298

Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			5,000.00
09 Jun 22	CR CHQ IN AT 407080		207.15	
	CR MV- 21574633 -0606		5.00	
	DD BOOKER LTD -BK	950.39		
	CHQ 109585	142.15		
	BP Cop Heap Volunteer Grant	1,250.00		
	CR WORLDPAY 0806		154.80	
	TFR TRANSFER 21136496		1,975.59	5,000.00
10 Jun 22	CR MV- 21574633 -0706		63.50	
	DD ATOS RE FUELGENIE	166.56		
	CR WORLDPAY 0906		79.75	
	CR Michael Beckley INVOICE NO WCC3826		40.00	
	TFR TRANSFER 21136496	16.69		5,000.00
13 Jun 22	CR FARNFIELDS CLIENT		1,250.00	
	CR MV- 21574633 -0806		0.01	
	CR WORLDPAY 1006		235.90	
	CR WORLDPAY 1106		889.35	
	CR WORLDPAY 1206		951.60	
	TFR TRANSFER 21136496	3,326.86		5,000.00
14 Jun 22	CR MV- 21574633 -0906		610.00	
	DD GOCARDLESS	4,940.25		
	DR CONTRA	10,636.49		
	CR WORLDPAY 1306		197.00	
	TFR TRANSFER 21136496		14,769.74	5,000.00
15 Jun 22	CR MV- 21574633 -1006		119.40	
	DD DIGITAL SPACE	25.49		
	DD PROPEL FINANCE PLC	66.88		
	DD OFFICE EVOLUTION	97.88		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	536.00		
	DD WILTSHIRE COUNCIL	266.00		
	DD WILTSHIRE COUNCIL	358.00		
	BP COMPLETE FIRE SERV 930340	178.80		
	BP DCK BEAVERS LTD TPC10223	894.07		
	BP EG.COLES 104500	270.00		
	BP MIRAGE SIGNS 37583	237.60		
	BP ROUNDSTONE VENDING 29674	512.48		
	BALANCE CARRIED FORWARD			977.20

Your Statement

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



Account Summary

Opening Balance	5,000.00
Payments In	130,522.49
Payments Out	130,522.49
Closing Balance	5,000.00

1 June to 30 June 2022

Account Name

Warminster Town Council

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Sortcode

40-45-23

Account Number Sheet Number

91001000 296

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
31 May 22	BALANCE BROUGHT FORWARD			5,000.00
01 Jun 22	CR MV- 21574633 -2705		12.00	
	DD WATER2BUSINESS	48.00		
	DD SCREWFIX DIRECT LT	397.95		
	DD ATOS RE FUELGENIE	201.30		
	DD WATER2BUSINESS	469.07		
	DD WATER2BUSINESS	262.50		
	SO DESIGNER MARK WEBSITE	70.00		
	CR Hervin Robin J71 P508 LODGE REN		329.98	
	BP AUDITING SOLUTIONS A7542	552.00		
	BP AMAZON Invoices	166.96		
	CR WORLDPAY 3105		456.80	
	TFR TRANSFER 21136496		1,369.00	5,000.00
06 Jun 22	DD VWFS UK LIMITED	405.53		
	CR CASH IN P.O. JUN06 8 10 THREE H@16:08 465941XXXXX8085		3,224.12	
	CR WORLDPAY 0206		1,023.15	
	CR WORLDPAY 0106		619.95	
	CR WORLDPAY 0406		349.35	
	CR WORLDPAY 0506		241.10	
	CR WORLDPAY 0306		694.75	
	TFR TRANSFER 21136496	5,746.89		5,000.00
07 Jun 22	CR MV- 21574633 -3105		8.00	
	BALANCE CARRIED FORWARD			5,008.00

46 Fore Street Trowbridge Wiltshire BA14 8EL

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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.

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



Your Statement

Account Summary

Opening Balance	280,475.33
Payments In	14,719.46
Payments Out	72,057.24
Closing Balance	223,137.55

Interest Rate - Valid as at end date of the statement period
 0.04% AER

1 June to 30 June 2022

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 504

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
31 May 22	BALANCE BROUGHT FORWARD			280,475.33
01 Jun 22	TFR TRANSFER 91001000	1,369.00		279,106.33
06 Jun 22	TFR TRANSFER 91001000		5,746.89	284,853.22
07 Jun 22	TFR TRANSFER 91001000	5,358.81		279,494.41
08 Jun 22	TFR TRANSFER 91001000	2,350.19		277,144.22
09 Jun 22	TFR TRANSFER 91001000	1,975.59		275,168.63
10 Jun 22	TFR TRANSFER 91001000		16.69	275,185.32
13 Jun 22	TFR TRANSFER 91001000		3,326.86	278,512.18
14 Jun 22	TFR TRANSFER 91001000	14,769.74		263,742.44
15 Jun 22	TFR TRANSFER 91001000	4,531.37		259,211.07
16 Jun 22	TFR TRANSFER 91001000		2,761.89	261,972.96
17 Jun 22	TFR TRANSFER 91001000	6,951.65		255,021.31
18 Jun 22	TFR TRANSFER 91001000		31.50	255,052.81
20 Jun 22	TFR TRANSFER 91001000	3,695.96		251,356.85
21 Jun 22	TFR TRANSFER 91001000		1,682.48	253,039.33
22 Jun 22	TFR TRANSFER 91001000	11,324.03		241,715.30
23 Jun 22	TFR TRANSFER 91001000	821.52		240,893.78
24 Jun 22	TFR TRANSFER 91001000	3,822.89		237,070.89
27 Jun 22	TFR TRANSFER 91001000	12,421.50		224,649.39
28 Jun 22	TFR TRANSFER 91001000		1,153.15	225,802.54
29 Jun 22	TFR TRANSFER 91001000	2,163.65		223,638.89
30 Jun 22	TFR TRANSFER 91001000	501.34		223,137.55
30 Jun 22	BALANCE CARRIED FORWARD			223,137.55

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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

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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 310

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,993.61
	BP Scarb 1000010133	• 38.71		
	BP WILTSHIRE C/TAX 90415684	• 1,113.25		
	CR CASH IN P.O. JUL26 8 10 THREE H@13:18 465941XXXXXX8085		• 1,756.78	
	CR WORLDPAY 2507		• 451.10	
	BP MF MARTIAL A HALL HIRE		• 383.30	
27 Jul 22	TFR TRANSFER 21136496		• 1,567.17	5,000.00
	CR HMRC VAT		• 43,596.06	
	CR WORLDPAY 2607		• 593.10	
28 Jul 22	TFR TRANSFER 21136496	• 44,189.16		5,000.00
	CR MV- 21574633 -2507		• 2.50	
	BP WPP-JULY REFUNDS BIB MULTIPLE BENEF BIB BACS PAYMENT	• 78.30 • 98.00		
	DD MOLE VALLEY FARMER		• 593.15	
29 Jul 22	TFR TRANSFER 21136496	• 419.35		5,000.00
	DD HILLS WASTE SOLUTN	• 1,214.99		
	CR WORLDPAY 2807		• 682.00	
30 Jul 22	TFR TRANSFER 21136496		• 532.99	5,000.00
	CR M Wollaston WOLLASTON 27 AUG		• 147.00	
31 Jul 22	TFR TRANSFER 21136496	• 147.00		5,000.00
	BP PAULA YOUNG INV NO WCC3872		• 630.00	
	TFR TRANSFER 21136496	• 630.00		5,000.00
31 Jul 22	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (hsbc.co.uk/fscs/).

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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 2022

Your Statement

Account Name
Warminster Town Council

Sortcode **Account Number** **Sheet Number**
40-45-23 91001000 311

Debit Interest Rates	balance	<i>EAR</i> variable
Debit interest		21.34%

Credit Interest Rates	balance	<i>AER</i> variable
Credit interest is not applied		

1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 308

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,000.00
19 Jul 22	CR MV- 21574633 -1407		• 60.00	
	DD S/LINE 212924329	• 89.67		
	DD W/PAY 212723556	• 196.82		
	DD WEST MERCIA ENERGY	• 896.28		
	DD BOOKER LTD -BK	• 1,174.73		
	DD PARAGON	• 2,467.51		
	DD ATOS RE FUELGENIE	• 331.65		
	CR PAYPAL CODE 9274			
	PAYPAL CODE 9274		0.01	
	CR WORLDPAY 1807		• 150.30	
	TFR TRANSFER 21136496		4,946.35	5,000.00
20 Jul 22	CR MV- 21574633 -1507		• 4.00	
	DD TOTALENERGIES G&P	• 2,800.31		
	BP ASHTON FARMS invoices	• 1,192.54		
	BP Hire Station Ltd 11284949	• 91.08		
	BP Sydenhams Hire Hire 602805	• 55.20		
	BP Tudor Environmenta IN0201316	• 424.44		
	BP WILTSHIRE C/TAX WK/202214684	• 180.00		
	BP Swallow Drinks 0302435	• 133.53		
	BP DEB'S DANCE WCC3871		• 31.50	
	CR WORLDPAY 1907		• 293.30	
	CR Gibbs Angela WARM CIVIC XMAS		• 30.00	
	TFR TRANSFER 21136496		4,518.30	5,000.00
21 Jul 22	CR ROCK CHOIR LTD		• 52.50	
	DR TOTAL CHARGES TO 29JUN2022	• 137.75		
	CR WORLDPAY 2007		• 204.60	
	TFR TRANSFER 21136496	119.35		5,000.00
22 Jul 22	BP GBSO244 Gary Boon			
	BIB BACS PAYMENT	• 2,628.00		
	BP JULY OFFICE RIGHT			
	BIB BACS PAYMENT	• 1,027.61		
	BALANCE CARRIED FORWARD			1,344.39



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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 309

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,344.39
	BP 2252&2253 MRM Property Ser.			
	BIB BACS PAYMENT	• 9,098.40		
	BP 8010174652 Bristol City Council			
	BIB BACS PAYMENT	• 3,739.50		
	DR CONTRA	• 9,485.86		
	CR F F			
	FALLON INV WCC3875		• 126.00	
	CR HOWARD MITCHELL TA WCC 3874		• 220.50	
	CR R Poolman ROSIE-ZUMBAWCC3876		• 423.00	
	CR WORLDPAY 2107		• 245.85	
	TFR TRANSFER 21136496		• 24,964.02	
25 Jul 22	CR MV- 21574633 -2007		• 4.00	5,000.00
	BP GRANT 2022 Warm Town Football			
	BIB BACS PAYMENT	• 2,500.00		
	DD VWFS UK LIMITED	• 33.98		
	DD TOTALENERGIES G&P	• 931.93		
	DD TOTALENERGIES G&P	• 133.87		
	DR CONTRA	• 33,998.97		
	CR WORLDPAY 2407		• 519.55	
	CR WORLDPAY 2207		• 416.00	
	CR WORLDPAY 2307		• 484.25	
26 Jul 22	TFR TRANSFER 21136496		• 36,174.95	5,000.00
	DD ALD AUTOMOTIVE	• 377.93		
	DD O2	• 193.74		
	DD ATOS RE FUELGENIE	• 302.11		
	CR Emma Latchem e latchem		• 6.00	
	BP AMAZON Invoices - WTC	• 336.17		
	BP ASHTON FARMS 0038659/9123	• 973.14		
	BP CHUBB FIRE & SEC 9437990	• 193.38		
	BP Gary Boon GBS0247/8	• 456.00		
	BP M T & L Chalmers travel refund	• 19.80		
	BP Moviola Ltd 211178&211329	• 160.12		
	BALANCE CARRIED FORWARD			1,993.61

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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 306

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
09 Jul 22	CR BALANCE BROUGHT FORWARD Bent Sharon			5,000.00
	XMAS CRAFT FAIR		• 30.00	
11 Jul 22	TFR TRANSFER 21136496	• 30.00		5,000.00
	CR CHQ IN AT 407080		• 160.00	
	CR MV- 21574633 -0607		• 5.00	
	BP INV-0083 Kingcombe Stonbury			
	BIB BACS PAYMENT	• 10,749.41		
	CR WORLDPAY 1007		• 1,215.40	
	CR WORLDPAY 0907		• 152.65	
	CR WORLDPAY 0807		• 584.40	
12 Jul 22	TFR TRANSFER 21136496		• 8,631.96	5,000.00
	DD GOCARDLESS	• 1,241.17		
	DD ATOS RE FUELGENIE	• 317.42		
	CR CASH IN P.O. JUL12 8 10 THREE H@10:29 465941XXXXX8085		• 1,619.20	
	CR ALICIA COPE LisDreams		• 30.00	
	BP ASHTON FARMS 0037307/962/7624	• 467.11		
	BP COATES & PARKER War. Journal Subsc	• 7.75		
	BP COMPLETE FIRE SERV 937346	• 45.60		
	BP DCK BEAVERS LTD TPC10262	• 1,030.99		
	BP EG.COLES 105237	• 270.00		
	BP Gary Boon GBS0240	• 522.00		
	BP MIRAGE SIGNS 37451	• 216.00		
	BP GORDON MORRIS 2593434704	• 54.89		
	BP Neptune Aquatics 0006	• 102.65		
	BP D NAUGHTON ELECSE 11744	• 133.80		
	BP OFFICE RIGHT 95792/95860/95878	• 613.71		
	BP ADT FIRE & SEC 50179358	• 1,098.05		
	BALANCE CARRIED FORWARD			528.06



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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 307

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			528.06
	BP AMAZON Invoices	• 112.15		
	CR WORLDPAY 1107		• 467.85	
13 Jul 22	TFR TRANSFER 21136496		• 4,116.24	5,000.00
	CR ROYAL SUNALLIANCE		3,730.00	
	CR MV- 21574633 -0807		• 30.00	
	CR MV- 21574633 -1007		128.80	
	CR MV- 21574633 -0907		901.50	
	CR WORLDPAY 1207		• 371.90	
	CR GLCM MISC RFB HSBC REFUND		209.75	
14 Jul 22	TFR TRANSFER 21136496	• 5,371.95		5,000.00
	CR CHQ IN AT 407080		• 135.00	
	CR ROCK CHOIR LTD		• 141.78	
	CR MV- 21574633 -1107		• 30.00	
	DD OFFICE EVOLUTION	• 121.23		
	DR CONTRA	• 9,149.39		
	CR Think Outside The XmasfairTotbshop		• 60.00	
	CR WORLDPAY 1307		• 397.50	
15 Jul 22	TFR TRANSFER 21136496		• 8,506.34	5,000.00
	CR WILTSHIRE COUNCIL		• 104.00	
	CR NHS BLOOD TRANSPLA		• 255.00	
	DD DIGITAL SPACE	• 25.49		
	DD PROPEL FINANCE PLC	• 66.88		
	DD WILTSHIRE COUNCIL	• 29.13		
	DD WILTSHIRE COUNCIL	• 699.00		
	DD WILTSHIRE COUNCIL	• 536.00		
	DD WILTSHIRE COUNCIL	• 266.00		
	DD WILTSHIRE COUNCIL	• 358.00		
	CR A.c.t.s Theatre Ar A.C.T.S WCC3892		• 252.00	
	CR WORLDPAY 1407		• 334.05	
	CR Chloe May Creation ChloeMayXmasMarket		• 30.00	
18 Jul 22	TFR TRANSFER 21136496		• 1,005.45	5,000.00
	DD ALPHABET GB	• 378.95		
	CR CASH IN P.O. JUL18 8 10 THREE H@13:09 465941XXXXX8085		• 2,017.95	
	CR WORLDPAY 1707		• 1,121.60	
	CR WORLDPAY 1507		• 329.55	
	CR WORLDPAY 1607		• 1,175.80	
	TFR TRANSFER 21136496	• 4,265.95		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 304

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,183.57
	BP Prosec 2472	• 96.00		
	BP Sweeperhire 26550	• 329.76		
	BP Tudor Environmenta 0198223	• 535.44		
	BP Wybone 41548	• 67.56		
	BP Warminster Phil Or Grant 2022	• 650.00		
	BP Warm & W Visually Grant 22	• 500.00		
	BP War. Saddle Club Grants	• 2,000.00		
	BP Sustainable Warmin Grant 2022	• 728.00		
05 Jul 22	TFR TRANSFER 21136496		4,723.19	5,000.00
	DD BOOKER LTD -BK	• 907.27		
	DD GRENKELEASING LIM	• 318.89		
	DD GRENKELEASING LIM	• 111.60		
	BP COATES & PARKER VAT 50471	• 23.36		
06 Jul 22	CR WORLDPAY 0407		• 138.75	
	TFR TRANSFER 21136496		1,222.37	5,000.00
	CR MV- 21574633 -0107		• 11.00	
	BP GRANT AWARD Age UK Wiltshire			
	BP BIB BACS PAYMENT GRANTS WC Princecroft Pri	• 1,558.42		
	BP BIB BACS PAYMENT 977914 WHEELERS	• 1,600.00		
	CR BIB BACS PAYMENT GROSS INTEREST TO 05JUL2022 FOR ACCOUNT 404523 21136496	• 4,432.00		
	CR Network For Practi NFP WCC3887		• 28.01	
	CR WORLDPAY 0507		• 228.50	
07 Jul 22	TFR TRANSFER 21136496		• 188.20	
	CR AMAS LTD RE VOYAGE		7,134.71	5,000.00
	CR WILTSHIRE COUNCIL		• 1,718.90	
			• 607.50	
	BALANCE CARRIED FORWARD			7,326.40

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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 305

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			7,326.40
	CR MV- 21574633 -0407		• 8.00	
	BP GRANT 2022 Youth Club			
	BIB BACS PAYMENT	• 1,560.00		
	CR CASH IN P.O. JUL07 8 10 THREE H@12:49 465941XXXXX8085		• 1,476.65	
	CR WORLDPAY 0607		• 157.50	
	CR ADVICE CONFIRMS RBC07072JEH90CZK			
	CR FARNFIELDS LLP T/A Grant C Smith SK CCFV 5032-22		10,032.22	
	ALFIA- Xmas Market		• 30.00	
	CR INSPIRE OF WARMI 2062		• 499.20	
	CR Waite Thomas DAVES DOODLES		• 30.00	
08 Jul 22	TFR TRANSFER 21136496	£ 12,999.97		5,000.00
	BP GRANT 2022 Warminster Cricket			
	BIB BACS PAYMENT	• 1,500.00		
	BP GRANT 2022 Warmin. Carnival			
	BIB BACS PAYMENT	• 4,500.00		
	BP GRANT 2022 WVCP GROVELANDS			
	BIB BACS PAYMENT	• 6,000.00		
	BP GRANT 2022 Touching Tones			
	BIB BACS PAYMENT	• 1,872.77		
	BP 977914 VAT WHEELERS			
	BIB BACS PAYMENT	• 824.00		
	DD ALPHABET GB	• 2,273.69		
	CR WARMINSTER & K9QF WARMINSTER & DISTR		• 600.00	
	CR JONES S+D TWIRLS SWEET TREAT		• 30.00	
	CR DENISE HILL xmas market		• 30.00	
	CR MICHAEL FRICKER Fricker/Rossiter		• 60.00	
	CR WORLDPAY 0707		• 207.20	
	TFR TRANSFER 21136496	£ 16,043.26		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

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J21C8100DA7MEA0000112574001005 398 200

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	212,456.58
Payments Out	212,456.58
Closing Balance	5,000.00

1 July to 31 July 2022

Account Name
 Warminster Town Council

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Sortcode **Account Number** **Sheet Number**
 40-45-23 91001000 303

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
30 Jun 22	BALANCE BROUGHT FORWARD			5,000.00
01 Jul 22	DD DVLA-WN20NCA FIRST PAYMENT	• 290.00		
	DD ST ENVIRONMENTASWO	• 266.76		
	DD WATER2BUSINESS	• 48.00		
	DD SCREWFIX DIRECT LT	• 221.91		
	DD ATOS RE FUELGENIE	• 179.81		
	DD WATER2BUSINESS	• 632.54		
	DD WATER2BUSINESS	• 262.50		
	SO DESIGNER MARK WEBSITE	• 70.00		
	CR Hervin Robin J71 P508 LODGE REN		• 329.98	
	CR WORLDPAY 3006		• 101.85	
	TFR TRANSFER 21136496		£ 1,539.69	5,000.00
02 Jul 22	BP PAULA YOUNG Invoice no WCC3852		• 693.00	
	TFR TRANSFER 21136496	£ 693.00		5,000.00
04 Jul 22	DD VWFS UK LIMITED	• 405.53		
	BP Agrovista UK Ltd CD971382948	• 129.60		
	BP ASHTON FARMS 0036675	• 769.90		
	CR WORLDPAY 0207		• 102.40	
	CR WORLDPAY 0107		• 92.70	
	CR WORLDPAY 0307		• 1,301.00	
	BP COATES & PARKER Newspapers	• 7.50		
	BALANCE CARRIED FORWARD			5,183.57

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.

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