



Delivering a brighter, greener future for all

MINUTES
of the
Finance and Audit Committee
held on
Monday 7th November 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)	*
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:

FA/22/038 Apologies for absence

Apologies were received and accepted from Cllr Cooper.

FA/22/039 Declarations of Interest

Declarations of interest were received by Cllrs Brett and Parks under Warminster Town Council's Code of Conduct issued in accordance with the Localism Act 2011. They both declare a non-pecuniary interest in FA/22/046 Chapel of St Lawrence. They would both take part in discussion and vote.

FA/22/040 Minutes

FA/22/040.1 The minutes of the Finance and Audit Committee meeting, held on Monday 5th September 2022, were approved as a true record, and signed by the chairman.

FA/22/040.2 Members noted that there were no matters arising from the minutes of the Finance and Audit Committee meeting, held on Monday 5th September 2022.

FA/22/041 Chairman's Announcements

There were no chairman's announcements.

FA/22/042 Questions

There were no questions received from members.

Standing Orders were suspended to allow for public participation at 7:02pm

FA/22/043 Public Participation

Mr Ian Frostick – Vice Chairman of the Feoffees/Trustees of The Chapel of St Lawrence spoke of the need for repairs to the main east stain glass window and the clock room floor, wooden ceiling panels and recommissioning of the clock and bell. (see attached report)

Standing Orders were reinstated following public participation at 7:07pm.

FA/22/044 Reports from Unitary Authority Members

There were no reports from Unitary Councillors.

FA/22/045 Financial Information

FA/22/045.1 Members noted the reconciliations for August and September 2022; the Chairman signed and verified against the bank statements seen.

FA/22/045.2 Members noted the accounts to 30th September 2022.

FA/22/045.3 Members received and noted the variance report to 30th September 2022.

FA/22/045.4 Members approved the list of payments made in August and September 2022 and these were signed by the Chairman.

FA/22/045.5 Members noted that there have been no internal transfers made between the Instant Access Account and the Current Account since the last report.

FA/22/045.6 Members approved the petty cash schedule to 30th September 2022.

FA/22/046 Chapel of St Lawrence

The Feoffees of the Chapel of St Lawrence had requested funding for the repairs needed to the main east window, and the repairs needed to the clock room floor and the decorative wooden ceiling and recommissioning of the clock and bell.

Members noted the Feoffee's request and resolved to recommend to Full Council that an award of £24,600 be agreed with an additional £5,440 available for contingency. This would take the maximum allocation to £30,000. Funding to be allocated from the Community Infrastructure Levy.

FA/22/047 Budget Preparations 2023-24

The Clerk submitted the draft budget.

Members resolved to recommend to Full Council that the draft budget is adopted as the basis for the Final budget and they supported the no increase in Council Tax suggested in the draft budget and proposed that this be maintained once the council tax base figure is supplied by Wiltshire Council.

FA/22/048 Communications.

It was agreed that there were no communications necessary from this meeting.

Date of next scheduled meeting: Tuesday 3rd January 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 7:42pm

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Ian Frostick
Vice Chairman of the Feoffee's / Trustee's
St Lawrence Chapel
High Street
Warminster

Re: Application for support from the Community Infrastructure Levy to repair the St Lawrence Chapel main East window, the clock room floor, decorative wooden panelled ceiling and recommission clock and bells

St Lawrence Chapel is a non-denominational religious Peculiar. It has been owned by the town since 1575 and is held in trust by 12 Feoffees / Trustees on behalf of the community..

With the support of the town's residents, we have been responsible for the Chapel maintenance and improvement for almost 450 years.

We provide a space for religious and humanist services, prayer, quiet reflection and as a venue for a wide range of charity sales, concerts, talks and other community-based activities.

The front garden is used for a wide range of town events: Christmas lights, the towns Christmas tree and crib, The Field of Remembrance, Remembrance Day service and Churches together: Good Friday service.

During the official mourning period for Her Majesty Queen Elizabeth II St Lawrence Chapel was designated as one of Warminster's main locations for the town's official condolence books. In total these were signed by 500+ residents and visitors.

As part of the 2022 Platinum Jubilee celebrations, we removed a large diseased tree and overgrown hedge from the front garden. This allowed us to significantly expand the main grass area and replant the borders. New seating has been ordered and will be installed shortly. The front garden will be renamed "The Queen Elizabeth II Platinum Jubilee Memorial Garden" and will be available as a small green space in the centre of town for all the community to enjoy.

The Chapel has been well maintained over the centuries, but eventually time has taken its toll. We urgently need the Town Councils support to help protect this historic community building for future generations.

Main East Window

Salisbury Cathedral Glass have undertaken a full inspection of the main East Window (Above the Altar). They have confirmed that after 170+ years the leadwork has failed. Small shards of glass can be seen on the windowsill. Pieces have started to crack and fall out. The only option available is to remove the window completely, dismantle, clean, repair, new leadwork, replace the strengthening bars and reinstall. Additional work will also be required to the stonework.

This is considered an urgent repair. The windows would need to be removed for a 3-month period. There is genuine concern that any delay could cause significant additional damage and increase the overall cost.

We have received a quotation for £11,315.00 + vat. For the glass work. We await prices for the stonework. We anticipate the total cost including vat to be approx. **£15,000.**

Clock room floor repair, reattach ceiling wood panelling and recommission clock & bells.

In recent weeks we have been experiencing issues with the clock mechanism. Upon further inspection we noticed that the floor had dropped on one side and underneath the decorative wooden panelling had shifted, with some of the wood has splitting.

After the floorboards were lifted it was evident that several supporting beams had rotted and failed. We have added temporary props to support the ceiling to limit further damage.

We have had to disconnect the Towns historic clock and bells to prevent damage. This is extremely disappointing, but necessary. The clock dates to 1764 and the bells 1657. (These were originally made across the road in what is now North Row).

We arranged a joint site visit to include a structural engineer, architect, conservation officer, Builders and Bill Parks representing the Town Council.

The structural engineer believes that the beams were original and could be over 500+ years old. Many are still in good condition, but several need to be replaced.

Urgent specialist repairs have been recommended:

- Replacement of several supporting oak beams, and repairs to the floor: £5,500 + vat:
- Recommissioning of the clock & bells: £500 + vat
- Professional fees to cover the surveys, architectural drawings, Listed Building approval / heritage statements etc. £2,000+ vat

The total cost including £8,000 + vat = **£9,600**

The Chapel is Community owned and run. We rely entirely on donations, the rental income from Curfew cottage, fund raising, bequests and grants for larger projects.

We would like to request urgent financial support to repair the historic stain glass window, the clock room floor, decorative ceiling panelling and to reinstate the clock & bells.

We understand that the Town Council has funds available from the Community Infrastructure Levy (CIL) and that these may be available to help preserve this historic building for the town.

Based on the projects outlined we would like to request a grant of **£24,600**

Ian Frostick
07/11/2022

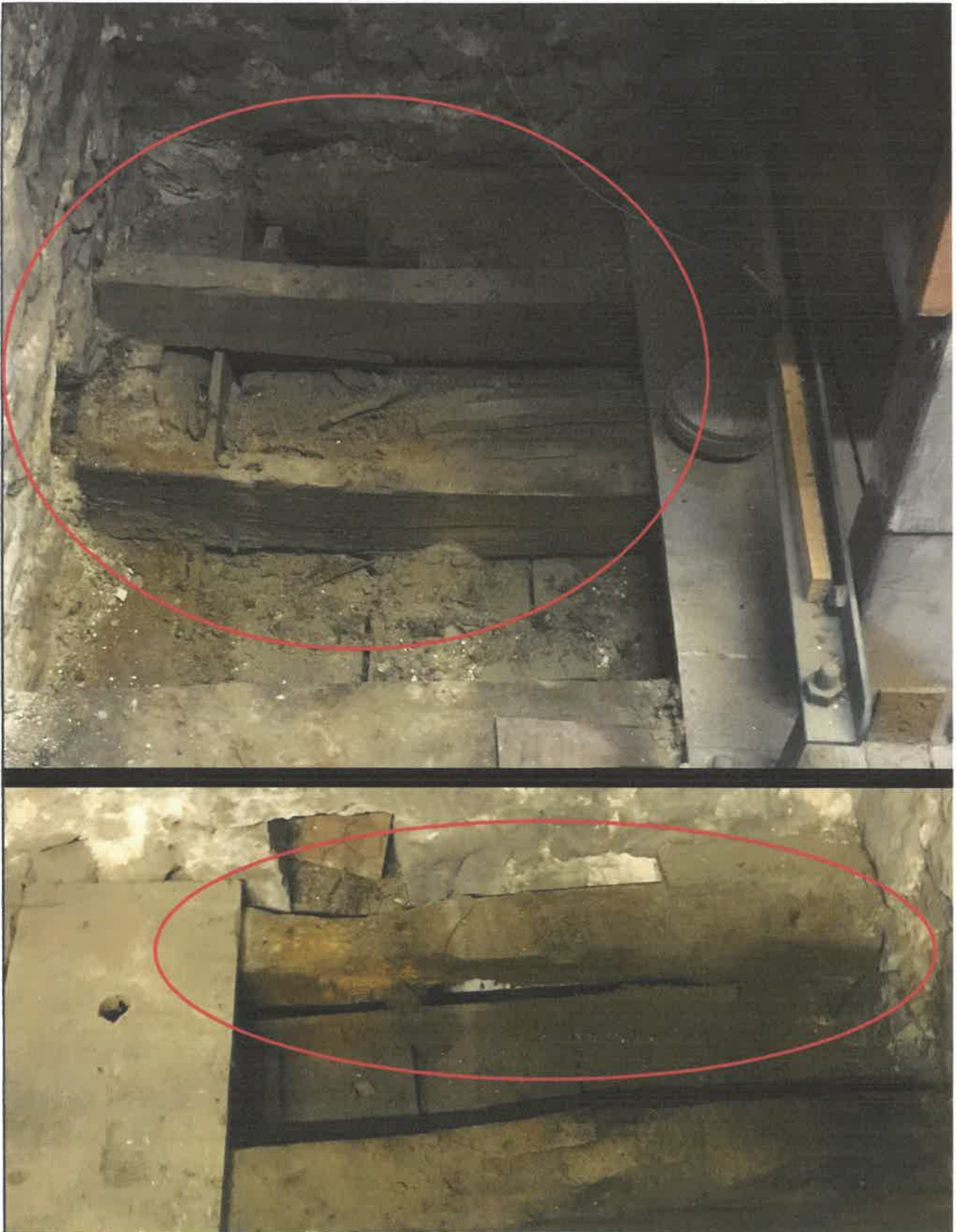
East Window

- Remove all stain glass panels
- Take apart, clean, repair, seal, new lead work and strengthening bars
- Repair stonework and reinstall stain glass



Clock room

- Beam Replacement / pack out under other rotted areas
- Floor repair



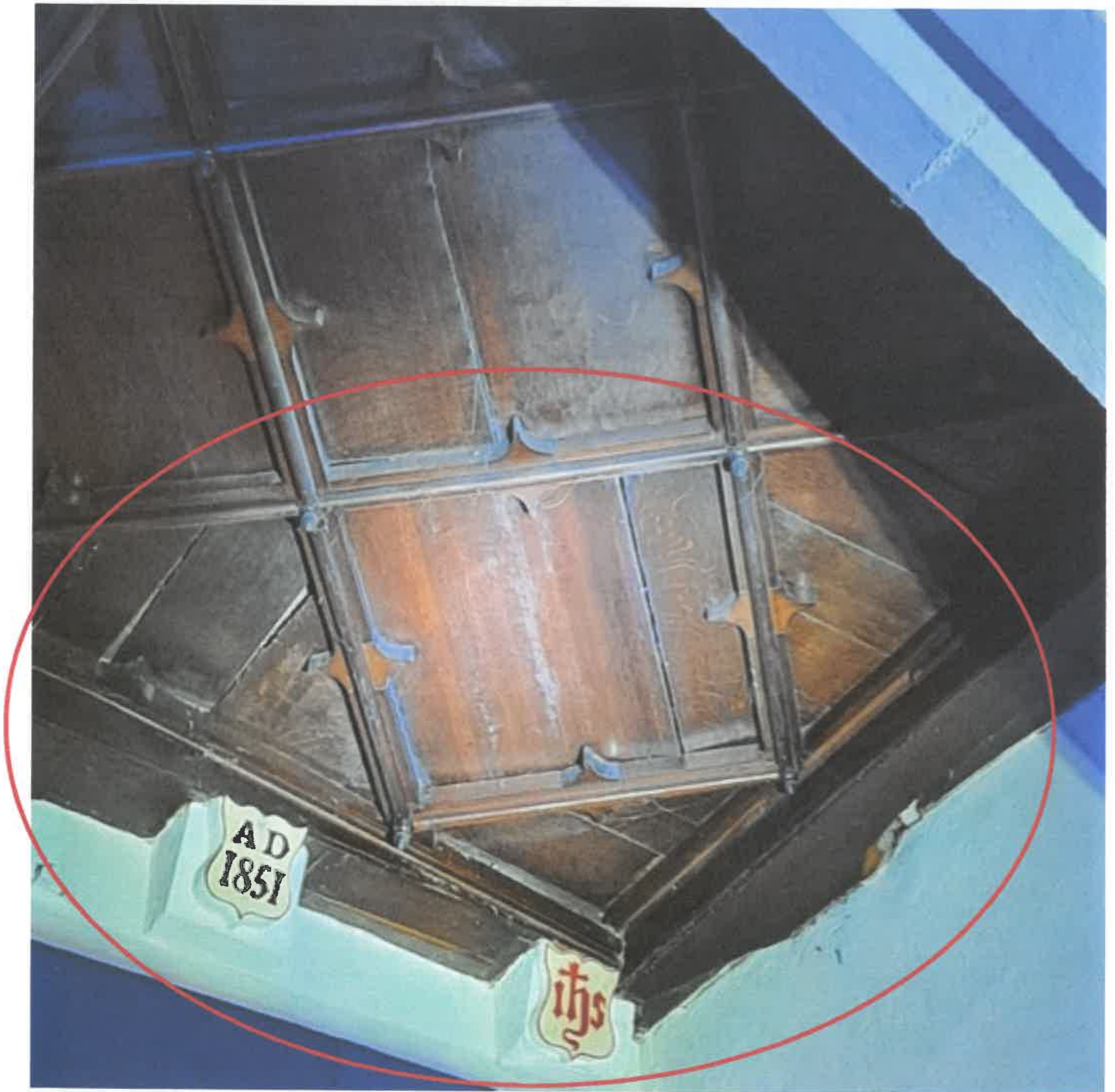
The towns historic clock and bells have been disconnected to prevent damage. The mechanism will need to be moved to undertake the beam and floor repairs.

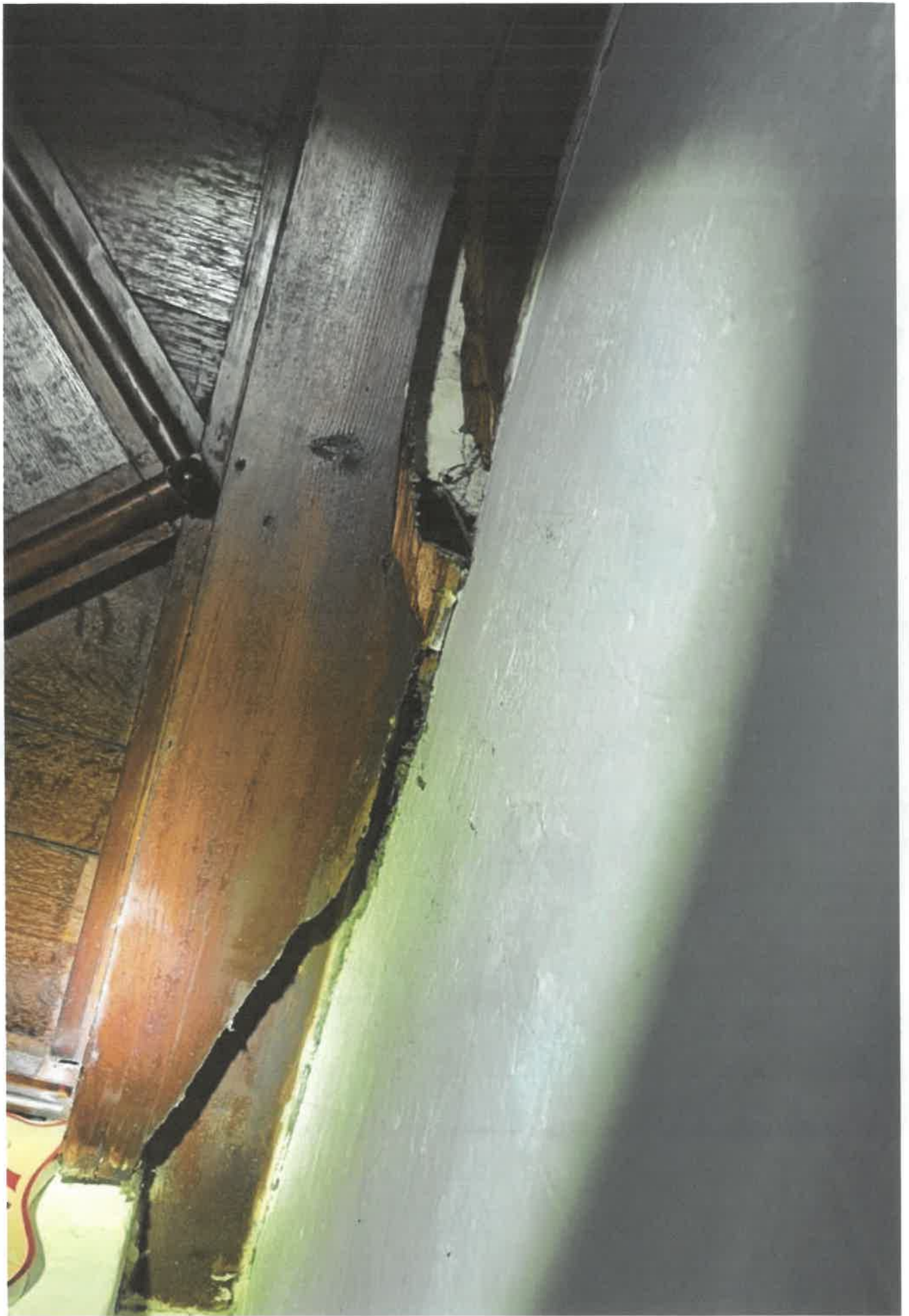


The clock will need to be repositioned, the mechanism adjusted, and the towns historic bells reconnected.



The panelled Ceiling below the clock room is attached to the broken beams. It has dropped and split. It will need to be repaired and reattached to the new beams.





J21C9100GRIMFA0000126483001007 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	5,000.00
Payments In	135,470.73
Payments Out	135,470.73
Closing Balance	5,000.00

1 August to 31 August 2022

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

91001000

Sheet Number

311

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
31 Jul 22	BALANCE BROUGHT FORWARD			5,000.00
01 Aug 22	CR AGE UK WILTSHIRE -		70.00	
	CR MV- 21574633 -2707		20.00	
	DD WESSEX LIFT CO LTD	118.50		
	DD WATER2BUSINESS	622.17		
	DD WATER2BUSINESS	48.00		
	DD SCREWFIX DIRECT LT	325.87		
	DD WATER2BUSINESS	958.15		
	DD WATER2BUSINESS	262.50		
	SO DESIGNER MARK			
	WEBSITE	70.00		
	SO HUNOT HR	240.00		
	CR Hervin Robin			
	J71 P508 LODGE REN		329.98	
	CR Williams Heating a			
	JWXmasMarket		30.00	
	CR WORLDPAY 3107		386.43	
	CR WORLDPAY 3007		649.50	
	CR WORLDPAY 2907		1,306.75	
	TFR TRANSFER 21136496	147.49		
02 Aug 22	DD BOOKER LTD -BK	1,525.23		
	DD ATOS RE FUELGENIE	258.99		
	CR BEAZLEY JJ			
	WCC3891		84.00	
	BP BARRETT E			
	WCC3909		63.00	
	CR WORLDPAY 0108		1,016.50	
	TFR TRANSFER 21136496		620.72	
	BALANCE CARRIED FORWARD			5,000.00

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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.

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.

1 August to 31 August 2022

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 312

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,000.00
03 Aug 22	CR MV- 21574633 -2907		189.00	
	CR WORLDPAY 0208		670.45	
	TFR TRANSFER 21136496	859.45		5,000.00
04 Aug 22	CR MV- 21574633 -0108		20.00	
	DD PAYPAL PAYMENT			
	FIRST PAYMENT	33.43		
	DD VWFS UK LIMITED	405.53		
	CR WORLDPAY 0308		388.85	
	TFR TRANSFER 21136496		30.11	5,000.00
05 Aug 22	CR MV- 21574633 -0208		4.00	
	CR NHS BLOOD TRANSPLA		255.00	
	CR WORLDPAY 0408		907.50	
	TFR TRANSFER 21136496	1,166.50		5,000.00
08 Aug 22	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR		600.00	
	CR WORLDPAY 0708		1,374.60	
	CR WORLDPAY 0508		1,178.10	
	CR WORLDPAY 0608		915.50	
	CR CASH IN P.O. AUG08			
	8 10 THREE H@16:58			
	465941XXXXXX8085		6,598.48	
	TFR TRANSFER 21136496	10,666.68		5,000.00
09 Aug 22	CR WORLDPAY 0808		1,051.10	
	CR ARTY KIDS POTTERY			
	2063 ARTYKIDS		100.00	
	TFR TRANSFER 21136496	1,151.10		5,000.00
10 Aug 22	CR MV- 21574633 -0508		5.00	
	CR MV- 21574633 -0708		38.20	
	DD ATOS RE FUELGENIE	228.65		
	BP Blackmore			
	67600	815.00		
	BP Hire Station Ltd			
	11399888	86.94		
	BP COATES & PARKER			
	Adverts - 50581	175.20		
	BP COATES & PARKER			
	Newspapers	6.00		
	BP Checkpoint			
	ACW09759/62	55.74		
	BP COMPLETE FIRE SERV			
	937395	66.00		
	BP D NAUGHTON ELEC SER			
	11770	72.00		
	BALANCE CARRIED FORWARD			3,537.67

PM

1 August to 31 August 2022

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 313

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,537.67
	BP Gary Boon			
	GBS0252	162.00		
	BP JRB ENTERPRISE LTD			
	24301	334.56		
	BP Scarb			
	2022.1000010470	625.26		
	BP Overton UK Ltd			
	13227	86.29		
	BP Prosec			
	2534	54.00		
	BP ROUNDSTONE VENDING			
	29884	167.98		
	BP OFFICE RIGHT			
	96246/249	135.84		
	BP Tudor Environmenta			
	IN0204007	195.72		
	CR WORLDPAY 0908		942.15	
11 Aug 22	TFR TRANSFER 21136496		2,281.83	5,000.00
	CR CHQ IN AT 407080		468.50	
	CR MV- 21574633 -0808		2.00	
	DD GOCARDLESS	1,343.61		
	BP AMAZON			
	Invoices	309.03		
	BP ARCHITECTURAL ACOU			
	4090	732.00		
	BP Alvian Ltd			
	0765	366.00		
	BP Checkpoint			
	ACW09697	120.61		
	BP CHARLES SAUNDERS			
	744246	225.04		
	BP MRM Property Ser.			
	2264	777.60		
	BP ROUNDSTONE VENDING			
	29824	380.97		
	BP OFFICE RIGHT			
	96226	36.00		
	BP Tudor Environmenta			
	IN0202989	61.15		
	BP WATER 2 BUSINESS			
	3060854407	98.11		
	BP WILTSHIRE C/TAX			
	90416749	195.00		
	BALANCE CARRIED FORWARD			825.38

PM

1 August to 31 August 2022

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 314

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			825.38
	BP Swallow Drinks			
	0302970	95.76		
	CR WORLDPAY 1008		1,310.45	
	TFR TRANSFER 21136496		2,959.93	5,000.00
12 Aug 22	CR DAYBREAK FAMILY GR		30.00	
	CR MV- 21574633 -0908		5.00	
	DD OFFICE EVOLUTION	89.16		
	DD PAYPAL PAYMENT	10.00		
	DD PAYPAL PAYMENT	10.00		
	DR CONTRA Pension July	8,728.17		
	BP DEB'S DANCE			
	WCC3908		63.00	
	CR CASH IN P.O. AUG12			
	8 10 THREE H@13:47			
	465941XXXXX8085		1,964.15	
	CR WORLDPAY 1108		1,312.05	
	TFR TRANSFER 21136496		5,463.13	5,000.00
15 Aug 22	BP PAVILION CAFE			
	ASHTON FARMS			
	BIB BACS PAYMENT	2,953.71		
	BP 516778409			
	WPS Hallam			
	BIB BACS PAYMENT	3,673.90		
	DD DIGITAL SPACE	25.49		
	DD PROPEL FINANCE PLC	66.88		
	DD WILTSHIRE COUNCIL	27.00		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	536.00		
	DD WILTSHIRE COUNCIL	266.00		
	DD WILTSHIRE COUNCIL	358.00		
	CR T Goddard			
	XMAS MARKET		30.00	
	CR CASH IN P.O. AUG15			
	8 10 THREE H@13:35			
	465941XXXXX8085		2,628.30	
	CR WORLDPAY 1208		1,312.60	
	CR WORLDPAY 1408		957.45	
	CR WORLDPAY 1308		1,033.30	
	TFR TRANSFER 21136496		2,644.33	5,000.00
16 Aug 22	DD ALPHABET GB	378.95		
	DD BOOKER LTD -BK	2,217.55		
	CR WORLDPAY 1508		665.25	
	TFR TRANSFER 21136496		1,931.25	5,000.00
17 Aug 22	CR MV- 21574633 -1308		10.00	
	BALANCE CARRIED FORWARD			5,010.00

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1 August to 31 August 2022

Your Statement

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

91001000

Sheet Number

315

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,010.00
	CR MV- 21574633 -1408		91.35	
	DD ATOS RE FUELGENIE	204.37		
	CR WORLDPAY 1608		88.35	
	BP Joanna Williams			
	Xmas Market Refund	30.00		
	BP Checkpoint			
	ACW09802	107.41		
	BP DCK BEAVERS LTD			
	TPC10306	379.74		
	BP MIRAGE SIGNS			
	37749	357.60		
	BP Place Studios Ltd			
	NHP 6001	1,393.47		
	BP OFFICE RIGHT			
	96364	30.89		
	BP Swallow Drinks			
	0304607	191.52		
	BP ASHTON FARMS			
	invoices	1,964.95		
18 Aug 22	TFR TRANSFER 21136496		4,470.25	5,000.00
	CR MV- 21574633 -1508		2.00	
	DD WEST MERCIA ENERGY	724.72		
	CR Leo Thomas Johnson			
	LTJEWELLERY		30.00	
	BP AMAZON			
	Invoices	150.74		
	CR WORLDPAY 1708		157.85	
	CR R Poolman			
	ROSIE-ZUMBAWCC3904		441.00	
19 Aug 22	TFR TRANSFER 21136496		244.61	5,000.00
	CR MV- 21574633 -1608		8.00	
	BP AUGUST REFUNDS			
	BIB MULTIPLE BENEF			
	BIB BACS PAYMENT	106.00		
	DD S/LINE 217275981	96.02		
	DD W/PAY 217094100	266.86		
	DD PARAGON	2,467.51		
	CR WARMINSTER ACTION			
	XMAS MARKET WAG		30.00	
	CR CASH IN P.O. AUG19			
	8 10 THREE H@11:41			
	465941XXXXXX8085		1,476.05	
	CR WARMINSTER ACTION			
	HIRE FOR BINGO		240.00	
	BALANCE CARRIED FORWARD			3,817.66

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1 August to 31 August 2022

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 316

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,817.66
	CR WORLDPAY 1808		643.40	
	TFR TRANSFER 21136496		538.94	5,000.00
20 Aug 22	CR HOWARD MITCHELL TA WCC 3903		315.00	
	TFR TRANSFER 21136496	315.00		5,000.00
21 Aug 22	DR TOTAL CHARGES TO 30JUL2022	124.06		
	TFR TRANSFER 21136496		124.06	5,000.00
22 Aug 22	CR WILTSHIRE COUNCIL		24,254.52	
	DD 35922 - TOLCHAR	29.38		
	DR CONTRA Pmt Jul 22	9,698.51		
	CR WORLDPAY 2108		478.45	
	CR WORLDPAY 2008		922.80	
	CR WORLDPAY 1908		790.40	
	BP Posh's Crepe posh crepes xmas		75.00	
23 Aug 22	TFR TRANSFER 21136496	16,793.28		5,000.00
	CR CHQ IN AT 407080		193.11	
	DD VWFS UK LIMITED	33.98		
	BP ASHTON FARMS Invoices	625.31		
	BP SLCC Subscription	10.00		
	BP Moviola Ltd 211416	93.37		
	CR C Fielding Christmas marketx2		60.00	
	BP MIRAGE SIGNS 37762	136.80		
	BP OFFICE RIGHT 96394/432/443/498	1,010.00		
	BP WHEELERS 978494	309.60		
	BP Astill Treecare ATC/659	380.00		
	BP Miss Z A Durniat WarmTC1	145.00		
	BP AMAZON Invoices	223.81		
	BP Orchard C F Christmas market		30.00	
	CR CASH IN P.O. AUG23 8 10 THREE H@14:26 465941XXXXXX8085		1,072.68	
	BALANCE CARRIED FORWARD			3,387.92

RM

1 August to 31 August 2022

Your Statement

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

91001000

Sheet Number

317

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,387.92
	CR WORLDPAY 2208		101.20	
	TFR TRANSFER 21136496		1,510.88	5,000.00
24 Aug 22	CR MV- 21574633 -2008		90.45	
	DD O2	193.74		
	DD JPMC RE PAYPAL	10.00		
	DD ATOS RE FUELGENIE	487.69		
	CR WORLDPAY 2308		509.60	
	TFR TRANSFER 21136496		91.38	5,000.00
25 Aug 22	CR CHQ IN AT 407080		240.67	
	DD TOTALENERGIES G&P	96.50		
	DD TOTALENERGIES G&P	2,202.34		
	DR CONTRA	35,808.85		
	CHQ 109586	240.67		
	BP MF MARTIAL A			
	HALL HIRE		267.78	
	CR WORLDPAY 2408		575.20	
	TFR TRANSFER 21136496		37,264.71	5,000.00
26 Aug 22	DD ALD AUTOMOTIVE	377.93		
	CR CASH IN P.O. AUG26			
	8 10 THREE H@10:16			
	465941XXXXXX8085		925.26	
	CR WORLDPAY 2508		338.70	
	TFR TRANSFER 21136496	886.03		5,000.00
30 Aug 22	CR THE ADVOCACY PEOP		45.00	
	CR MV- 21574633 -2408		8.00	
	DD MOLE VALLEY FARMER	196.00		
	SO HUNOT HR	240.00		
	CR CASH IN P.O. AUG30			
	8 10 THREE H@14:16			
	465941XXXXXX8085		2,460.71	
	CR WORLDPAY 2608		763.40	
	CR WORLDPAY 2708		958.30	
	CR WORLDPAY 2908		910.95	
	CR WORLDPAY 2808		1,023.90	
	TFR TRANSFER 21136496	5,734.26		5,000.00
31 Aug 22	CR CHQ IN AT 407080		140.00	
	CR MV- 21574633 -2508		8.00	
	DD HILLS WASTE SOLUTN	1,180.68		
	DD BOOKER LTD -BK	2,305.00		
	DD ATOS RE FUELGENIE	203.68		
	CR WORLDPAY 3008		466.80	
	TFR TRANSFER 21136496		3,074.56	5,000.00
31 Aug 22	BALANCE CARRIED FORWARD			5,000.00

PM

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	943,518.52
Payments Out	943,518.52
Closing Balance	5,000.00

1 September to 30 September 2022

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

91001000

Sheet Number

319

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
31 Aug 22	BALANCE BROUGHT FORWARD			5,000.00
01 Sep 22	CR MV- 21574633 -2808		• 28.50	
	CR MV- 21574633 -2708		• 419.31	
	DD ST ENVIRONMENTASW0	• 210.00		
	DD WATER2BUSINESS	• 48.00		
	DD SCREWFIX DIRECT LT	• 167.70		
	DD WATER2BUSINESS	• 1,066.21		
	DD WATER2BUSINESS	• 262.50		
	SO DESIGNER MARK WEBSITE	• 70.00		
	CR Hervin Robin J71 P508 LODGE REN		• 329.98	
	CR WORLDPAY 3108		• 703.20	
	BP ASHTON FARMS invoices	• 980.66		
	BP Hire Station Ltd 11455709	• 31.98		
	BP COATES & PARKER Adverts 50.726	• 678.37		
	BP D NAUGHTON ELEC SER 11796	• 139.80		
	BP GLASDON UK LTD SI845918	• 748.77		
	BP High Court Enforce 364960	• 660.00		
	BP ROUNDSTONE VENDING 29918	• 154.36		
	BALANCE CARRIED FORWARD			1,262.64

PM

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.

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.

1 September to 30 September 2022

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 320

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,262.64
	BP OFFICE RIGHT			
	96570/80/81	• 455.98		
	BP SYDENHAMS			
	L6283399	• 41.88		
02 Sep 22	TFR TRANSFER 21136496		4,235.22	5,000.00
	CR MV- 21574633 -3008		• 61.00	
	DD PUBLIC WORKS LOANS	• 19,800.89		
	BP PAULA YOUNG			
	Invoice no WCC3899		• 598.20	
	CR WORLDPAY 0109		• 453.95	
	CR South West Wildlif			
	WILTS W'LIFE TRUST		• 30.00	
	CR PERRY YE MISS			
	YOLANDE PERRY XMAS		• 30.00	
05 Sep 22	TFR TRANSFER 21136496		18,627.74	5,000.00
	BP SWAN CENTRE-2507			
	Estate Incomes Ltd			
	BIB BACS PAYMENT	• 4,740.26		
	BP 10842			
	Smart Integrated			
	BIB BACS PAYMENT	• 82,662.78		
	DD VWFS UK LIMITED	• 405.53		
	CR Emma Latchem			
	wcc3916		• 6.00	
	CR WORLDPAY 0309		• 267.25	
	CR WORLDPAY 0409		• 154.35	
06 Sep 22	TFR TRANSFER 21136496		87,380.97	5,000.00
	CR MV- 21574633 -0109		• 87.50	
	DD PAYPAL PAYMENT	• 35.34		
	BP ASHTON FARMS			
	invoices	• 648.58		
	BP Cooper and Tanner			
	1210	• 600.00		
	BP DCK BEAVERS LTD			
	TPC10340	• 650.93		
	BP Geosphere Ltd			
	OOHY231-0002	• 960.00		
	BP Kingcombe Stonbury			
	0095	• 951.90		
	BP Prosec			
	2565	• 54.00		
	BP ROUNDSTONE VENDING			
	29932	• 305.98		
	BALANCE CARRIED FORWARD			880.77

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1 September to 30 September 2022

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 321

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			880.77
	BP Swallow Drinks 0304607/5101	• 227.45		
	BP AMAZON INVOICES	• 91.94		
	CR Cousins Sarah XMAS MARKET		• 30.00	
	CR CASH IN P.O. SEP06 8 10 THREE H@12:03 465941XXXXXX8085		• 2,354.50	
	CR ADVICE CONFIRMS RBC06092JFMTHQRL CCLA		• 100,000.00	
	CR WORLDPAY 0509		• 10.45	
	CR Warminster U3A U3A-GEN WCC3936		• 95.00	
07 Sep 22	TFR TRANSFER 21136496	46 98,051.33		5,000.00
	CR MV- 21574633 -0209		• 285.55	
	CR MV- 21574633 -0309		• 339.94	
	DD PEOPLESafe	• 115.20		
	CR WORLDPAY 0609		• 62.95	
08 Sep 22	TFR TRANSFER 21136496	46 573.24		5,000.00
	CR MV- 21574633 -0509		• 43.00	
	BP INVOICES OFFICE RIGHT BIB BACS PAYMENT	• 359.60		
	BP WAR081 SYDENHAMS BIB BACS PAYMENT	• 371.03		
	BP 42887 Wybone BIB BACS PAYMENT	• 918.00		
	BP 978742 WHEELERS BIB BACS PAYMENT	• 309.60		
	CR WARMINSTER & K9QF WARMINSTER & DISTR		• 600.00	
	CR T Hinton Tanya Hinton		• 30.00	
	CR WORLDPAY 0709		• 44.30	
09 Sep 22	TFR TRANSFER 21136496	46 1,240.93		5,000.00
	CR CHQ IN AT 407080		• 42.50	
	CR WORLDPAY 0809		• 2.10	
	TFR TRANSFER 21136496	46 44.60		5,000.00
12 Sep 22	CR NHS BLOOD TRANSPLA		• 510.00	
	BALANCE CARRIED FORWARD			5,510.00

PM

1 September to 30 September 2022

Your Statement

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

91001000

Sheet Number

323

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,863.44
21 Sep 22	CR WORLDPAY 1809		• 370.40	
	TFR TRANSFER 21136496		1,766.16	5,000.00
	CR MV- 21574633 -1509		• 20.00	
	DD S/LINE 221553486	• 46.55		
	DD W/PAY 221384457	• 412.30		
	DD 35922 - TOLCHAR	• 793.89		
	DR TOTAL CHARGES TO 30AUG2022	• 285.88		
	CR CASH IN P.O. SEP21 8 10 THREE H@13:03 465941XXXXX8085		• 1,811.20	
	CR WORLDPAY 2009		• 60.60	
	BP Broxap Limited 293455	• 374.40		
	BP COATES & PARKER newspapers	• 6.40		
	BP Closomat Ltd SPF-S-020156	• 368.40		
	BP COMPLETE FIRE SERV 950130	• 295.80		
	BP Melksham Groundcar 12403	• 495.00		
	BP MIRAGE SIGNS 37549/50	• 120.00		
	BP NATIONAL TRUST 727320	• 92.40		
	BP OFFICE RIGHT 96826/774/873	• 231.18		
	BP SYDENHAMS L6297212	• 1,219.43		
	BP Sydenhams Hire 608269	• 85.01		
	BP J P Curtis 101	• 575.00		
22 Sep 22	TFR TRANSFER 21136496		3,509.84	5,000.00
	CR MV- 21574633 -1609		• 84.00	
	DD PAYPAL PAYMENT	• 10.00		
	DR CONTRA	• 10,213.81		
	CR R Poolman ROSIE-ZUMBAWCC3929		• 441.00	
23 Sep 22	CR WORLDPAY 2109		• 92.50	
	TFR TRANSFER 21136496		9,606.31	5,000.00
	CR WILTSHIRE COUNCIL		• 659,646.00	
	CR MV- 21574633 -2009		• 91.00	
	BALANCE CARRIED FORWARD			664,737.00

AM

1 September to 30 September 2022

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 322

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,510.00
	DD GOCARDLESS	• 1,437.22		
	DD ATOS RE FUELGENIE	• 182.04		
	CR TACK ROOM DISTILLE			
	Tack Room Distil		• 30.00	
	CR JACKSON FL			
	WCC3921 ELK		• 153.70	
	CR WORLDPAY 1109		• 743.75	
	CR WORLDPAY 0909		• 17.75	
	CR WORLDPAY 1009		• 306.20	
13 Sep 22	TFR TRANSFER 21136496	• 142.14		5,000.00
	CR WESTBURY TOWN COUN		• 3,000.02	
	DD BOOKER LTD -BK	• 1,823.72		
	CR WORLDPAY 1209		• 104.85	
14 Sep 22	TFR TRANSFER 21136496	• 1,281.15		5,000.00
	DD OFFICE EVOLUTION	• 186.26		
	DR CONTRA	• 9,813.96		
	CR WORLDPAY 1309		• 9.50	
15 Sep 22	TFR TRANSFER 21136496		• 9,990.72	5,000.00
	CR MV- 21574633 -1209		• 28.00	
	DD DIGITAL SPACE	• 25.49		
	DD PROPEL FINANCE PLC	• 66.88		
	DD WEST MERCIA ENERGY	• 641.85		
	DD WILTSHIRE COUNCIL	• 27.00		
	DD WILTSHIRE COUNCIL	• 699.00		
	DD WILTSHIRE COUNCIL	• 536.00		
	DD WILTSHIRE COUNCIL	• 266.00		
	DD WILTSHIRE COUNCIL	• 358.00		
	CR Age UK Wiltshire -			
	WCC3926		• 70.00	
	CR WORLDPAY 1409		• 73.15	
16 Sep 22	TFR TRANSFER 21136496		• 2,449.07	5,000.00
	CR GROUNDWORK UK R/C		• 10,000.00	
	CR MV- 21574633 -1309		• 337.00	
	DD ALPHABET GB	• 378.95		
	CR MULTIPLE SCLEROSIS			
	MS THERAPY CENTRE		• 376.75	
	CR WORLDPAY 1509		• 91.00	
20 Sep 22	TFR TRANSFER 21136496	• 10,425.80		5,000.00
	CR THE AVENUE SURGERY		• 105.00	
	CR MV- 21574633 -1409		• 4.00	
	DD PARAGON	• 2,467.51		
	DD ATOS RE FUELGENIE	• 310.65		
	CR WORLDPAY 1709		• 420.95	
	CR WORLDPAY 1609		• 111.65	
	BALANCE CARRIED FORWARD			2,863.44

am

1 September to 30 September 2022

Your Statement

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

91001000

Sheet Number

325

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
27 Sep 22	BP BALANCE BROUGHT FORWARD			5,000.00
	SLA			
	WCR			
	BIB BACS PAYMENT	• 2,500.00		
	DD BOOKER LTD -BK	• 390.93		
	CR HOWARD MITCHELL TA			
	WCC 3927		• 220.50	
	BP PAULA YOUNG			
	INV NO WCC3923		• 630.00	
	CR WORLDPAY 2609		• 22.80	
	TFR TRANSFER 21136496		• 2,017.63	
28 Sep 22	CR MV- 21574633 -2309		• 5.00	5,000.00
	DD MOLE VALLEY FARMER	• 103.50		
	CR F F			
	FALLON INV WCC3928		• 126.00	
	CR CASH IN P.O. SEP28			
	8 10 THREE H@11:22			
	465941XXXXXX8085		• 628.30	
	CR WORLDPAY 2709		• 47.10	
	TFR TRANSFER 21136496	• 702.90		5,000.00
29 Sep 22	CR ROCK CHOIR LTD		• 262.50	
	CR WILTSHIRE COUNCIL		• 114.50	
	CR Age UK Wiltshire -			
	WCC3950		• 70.00	
	BP AMAZON			
	invoices	• 101.95		
	BP ASHTON FARMS			
	0043184	• 167.53		
	BP Bolton Gate			
	SI0080610	• 720.00		
	BP COMPLETE FIRE SERV			
	950130	• 295.80		
	BP Gary Boon			
	GBS0285	• 276.00		
	BP L Blain & S Rich			
	CC2306	• 400.00		
	BP MIRAGE SIGNS			
	37874	• 300.00		
	BP Moviola Ltd			
	211525	• 118.60		
	BP PKF Littlejohn			
	SB20222614	• 2,400.00		
	CR WORLDPAY 2809		• 66.40	
	BP VISIT WILTSHIRE			
	11865	• 48.00		
	BALANCE CARRIED FORWARD			685.52

PM

1 September to 30 September 2022

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 324

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			664,737.00
	CR BARNARDO S AUTO BA		• 112.50	
	BP 67323			
	Thermaglaze			
	BIB BACS PAYMENT	• 2,027.00		
	DD VWFS UK LIMITED	• 33.98		
	DR CONTRA	• 37,995.74		
	CR EJ SHANLEY YY1			
	EJSHANLEY		• 49.92	
	CR WORLDPAY 2209		• 70.60	
26 Sep 22	TFR TRANSFER 21136496	• 619,913.30		5,000.00
	CR CHQ IN AT 407080		• 623.98	
	CR MV- 21574633 -2109		• 8.00	
	BP GRANT AWARD			
	Wiltshire Sight			
	BIB BACS PAYMENT	• 700.00		
	BP GRANT AWARD			
	Help Counselling			
	BIB BACS PAYMENT	• 200.00		
	BP GRANT AWARD 2022			
	Splitz Support			
	BIB BACS PAYMENT	• 500.00		
	BP GRANT AWARD 2022			
	Wiltshire Citizens			
	BIB BACS PAYMENT	• 1,000.00		
	BP S10079802			
	Bolton Gate			
	BIB BACS PAYMENT	• 2,350.80		
	BP WAR11			
	WHEELERS			
	BIB BACS PAYMENT	• 1,005.60		
	BP 20813			
	Fieldfare Trailer			
	BIB BACS PAYMENT	• 333.16		
	DD ALD AUTOMOTIVE	• 377.93		
	DD O2	• 193.74		
	DD ATOS RE FUELGENIE	• 261.40		
	CR WORLDPAY 2309		• 70.55	
	CR WORLDPAY 2509		• 325.05	
	CR WORLDPAY 2409		• 322.30	
	CR The Warminster Bri			
	WCC 3946		• 280.00	
	TFR TRANSFER 21136496	• 5,292.75		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

1 September to 30 September 2022

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 326

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			685.52
	BP D.HALLS			
	Postage	• 102.33		
	BP OFFICE RIGHT			
	96964	• 259.16		
	BP Tudor Environmenta			
	0212884	• 254.76		
	BP AMAZON			
	GB25LMDNYAEUI	• 29.99		
30 Sep 22	TFR TRANSFER 21136496		4,960.72	5,000.00
	CR CHQ IN AT 407080		• 746.60	
	CR NATIONAL SCHIZOPH		• 160.00	
	DD HILLS WASTE SOLUTN	• 1,924.96		
	SO HUNOT HR	• 240.00		
	CR WORLDPAY 2909		• 19.70	
	BP MF MARTIAL A			
	HALL HIRE		• 336.04	
	BP MF MARTIAL A			
	HALL HIRE		• 446.30	
30 Sep 22	TFR TRANSFER 21136496		456.32	5,000.00
	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

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Debit Interest Rates	balance	EAR variable
Debit interest		21.34%

Credit Interest Rates	balance	AER variable
Credit interest is not applied		

PM

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

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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	165,599.29
Payments In	38,496.79
Payments Out	63,250.69
Closing Balance	140,845.39

Interest Rate - Valid as at end date of the statement period
0.14% AER

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

30 July to 31 August 2022

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496

508

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
29 Jul 22	BALANCE BROUGHT FORWARD			165,599.29
30 Jul 22	TFR TRANSFER 91001000		147.00	165,746.29
31 Jul 22	TFR TRANSFER 91001000		630.00	166,376.29
01 Aug 22	TFR TRANSFER 91001000		147.49	166,523.78
02 Aug 22	TFR TRANSFER 91001000	620.72		165,903.06
03 Aug 22	TFR TRANSFER 91001000		859.45	166,762.51
04 Aug 22	TFR TRANSFER 91001000	30.11		166,732.40
05 Aug 22	TFR TRANSFER 91001000		1,166.50	167,898.90
08 Aug 22	TFR TRANSFER 91001000		10,666.68	178,565.58
09 Aug 22	TFR TRANSFER 91001000		1,151.10	179,716.68
10 Aug 22	TFR TRANSFER 91001000	2,281.83		177,434.85
11 Aug 22	TFR TRANSFER 91001000	2,959.93		174,474.92
12 Aug 22	TFR TRANSFER 91001000	5,463.13		169,011.79
15 Aug 22	TFR TRANSFER 91001000	2,644.33		166,367.46
16 Aug 22	TFR TRANSFER 91001000	1,931.25		164,436.21
17 Aug 22	TFR TRANSFER 91001000	4,470.25		159,965.96
18 Aug 22	TFR TRANSFER 91001000	244.61		159,721.35
19 Aug 22	TFR TRANSFER 91001000	538.94		159,182.41
20 Aug 22	TFR TRANSFER 91001000		315.00	159,497.41
21 Aug 22	TFR TRANSFER 91001000	124.06		159,373.35
22 Aug 22	TFR TRANSFER 91001000		16,793.28	176,166.63
23 Aug 22	TFR TRANSFER 91001000	1,510.88		174,655.75
24 Aug 22	TFR TRANSFER 91001000	91.38		174,564.37
25 Aug 22	TFR TRANSFER 91001000	37,264.71		137,299.66
26 Aug 22	TFR TRANSFER 91001000		886.03	138,185.69
30 Aug 22	TFR TRANSFER 91001000		5,734.26	143,919.95
	BALANCE CARRIED FORWARD			143,919.95

46 Fore Street Trowbridge Wiltshire BA14 8EL

Pauline Anderson

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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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.

30 July to 31 August 2022

Your Statement

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

21136496

Sheet Number

509

Your Business Money Manager details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
31 Aug 22	TFR BALANCE BROUGHT FORWARD			143,919.95
	TRANSFER 91001000	3,074.56		140,845.39
31 Aug 22	BALANCE CARRIED FORWARD			140,845.39



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PM

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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	140,845.39
Payments In	731,134.46
Payments Out	151,534.38
Closing Balance	720,445.47

Interest Rate - Valid as at end date of the statement period
0.34% AER

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

1 September to 30 September 2022

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 510

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
31 Aug 22	BALANCE BROUGHT FORWARD			140,845.39
01 Sep 22	TFR TRANSFER 91001000	• 4,235.22		136,610.17
02 Sep 22	TFR TRANSFER 91001000	• 18,627.74		117,982.43
05 Sep 22	TFR TRANSFER 91001000	• 87,380.97		30,601.46
06 Sep 22	TFR TRANSFER 91001000		• 98,051.33	128,652.79
07 Sep 22	TFR TRANSFER 91001000		• 573.24	129,226.03
08 Sep 22	TFR TRANSFER 91001000	• 1,240.93		127,985.10
09 Sep 22	TFR TRANSFER 91001000		• 44.60	128,029.70
12 Sep 22	TFR TRANSFER 91001000		• 142.14	128,171.84
13 Sep 22	TFR TRANSFER 91001000		• 1,281.15	129,452.99
14 Sep 22	TFR TRANSFER 91001000	• 9,990.72		119,462.27
15 Sep 22	TFR TRANSFER 91001000	• 2,449.07		117,013.20
16 Sep 22	TFR TRANSFER 91001000		• 10,425.80	127,439.00
20 Sep 22	TFR TRANSFER 91001000	• 1,766.16		125,672.84
21 Sep 22	TFR TRANSFER 91001000	• 3,509.84		122,163.00
22 Sep 22	TFR TRANSFER 91001000	• 9,606.31		112,556.69
23 Sep 22	TFR TRANSFER 91001000		• 619,913.30	732,469.99
26 Sep 22	TFR TRANSFER 91001000	• 5,292.75		727,177.24
27 Sep 22	TFR TRANSFER 91001000	• 2,017.63		725,159.61
28 Sep 22	TFR TRANSFER 91001000		• 702.90	725,862.51
29 Sep 22	TFR TRANSFER 91001000	• 4,960.72		720,901.79
30 Sep 22	TFR TRANSFER 91001000	• 456.32		720,445.47
30 Sep 22	BALANCE CARRIED FORWARD			720,445.47

PM

720,445.47

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1 September to 30 September 2022

Your Statement

Account Name
Warminster Town Council

Sortcode	Account Number	Sheet Number
40-45-23	21136496	511

Information about the Financial Services Compensation Scheme



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