



Delivering a brighter, greener future for all

MINUTES
of the
Finance and Audit Committee
held on Monday 4th March 2024, 7pm,
at Warminster Civic Centre, Sambourne Road,
Warminster BA12 8LB

Membership:

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

Key: * Present A Apologies AB Absent

In attendance:

Officers: Tom Dommett (Town Clerk & RFO), Judith Halls (Deputy Town Clerk)

Members of the press: None

FA/23/043 Apologies for absence
Apologies were received and accepted by members from Cllr Cooper.

FA/23/044 Declarations of Interest
There were no declarations of interest received under Warminster Town Council's Code of Conduct issued in accordance with the Localism Act 2011.

FA/23/045 Minutes
FA/23/045.1 The minutes of the Finance and Audit Committee meeting, held on Monday 8th January 2024, were approved as a true record and signed by the chairman.

FA/23/045.2 Members noted that there were no matters arising from the minutes of the Finance and Audit Committee meeting, held on Monday 8th January 2024.

Signed: Date:

FA/23/046 **Chairman’s Announcements**
There were no chairman’s announcements.

FA/23/047 **Questions**
There were no questions received.

FA/23/048 **Public Participation**
There was no public participation.

FA/23/049 **Reports from Unitary Authority Members**
There were no reports from Unitary Councillors.

FA/23/050 **Financial Information**
FA/23/050.1 Members noted the reconciliations for December 2023 and January 2024; the Chairman signed and verified against the bank statements seen.
FA/23/050.2 Members noted the accounts to January 2024.
FA/23/050.3 Members noted the variance report to January 2024.
FA/23/050.4 Members approved the list of payments made in December 2023 and January 2024, which the Chairman signed.
FA/23/050.5 Members noted the internal transfers made between the Instant Access Account and the Current Account since the last report.

Date	Amount
20.02.24	£10,000.00

FA/23/051 **Communications**
None.

Meeting closed 7:03pm

Date of next scheduled meeting: Tuesday 7th May 2024

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.

Signed: Date:

Your Statement

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



Account Summary

Opening Balance	101,776.32
Payments In	154,964.84
Payments Out	170,846.27
Closing Balance	85,894.89

Interest Rate - Valid as at end date of the statement period
 1.93% AER

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

1 December to 29 December 2023

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 540

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
30 Nov 23	BALANCE BROUGHT FORWARD			101,776.32
01 Dec 23	TFR TRANSFER 91001000	243.14		101,533.18
02 Dec 23	TFR TRANSFER 91001000		252.00	101,785.18
04 Dec 23	TFR TRANSFER 91001000		357.17	102,142.35
05 Dec 23	TFR TRANSFER 91001000		105.00	102,247.35
06 Dec 23	TFR TRANSFER 91001000		246.53	102,493.88
07 Dec 23	TFR TRANSFER 91001000		112.69	102,606.57
08 Dec 23	TFR TRANSFER 91001000		1,665.13	104,271.70
11 Dec 23	TFR TRANSFER 91001000	4,346.81		99,924.89
12 Dec 23	TFR TRANSFER 91001000	3,005.61		96,919.28
13 Dec 23	TFR TRANSFER 91001000		99,226.93	196,146.21
14 Dec 23	TFR TRANSFER 91001000	41,887.26		154,258.95
15 Dec 23	TFR TRANSFER 91001000	2,217.73		152,041.22
16 Dec 23	TFR TRANSFER 91001000	40.00		152,001.22
18 Dec 23	TFR TRANSFER 91001000		49,640.55	201,641.77
19 Dec 23	TFR TRANSFER 91001000		3,358.84	205,000.61
20 Dec 23	TFR TRANSFER 91001000	4,252.73		200,747.88
21 Dec 23	TFR TRANSFER 91001000	4,524.25		196,223.63
22 Dec 23	TFR TRANSFER 91001000	60,812.12		135,411.51
27 Dec 23	TFR TRANSFER 91001000	47,151.37		88,260.14
28 Dec 23	TFR TRANSFER 91001000	270.94		87,989.20
29 Dec 23	TFR TRANSFER 91001000	2,094.31		85,894.89
29 Dec 23	BALANCE CARRIED FORWARD			85,894.89

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1 December to 29 December 2023

Your Statement



Account Name
Warminster Town Council

Sortcode	Account Number	Sheet Number
40-45-23	21136496	541

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/).

Your Statement



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

51745 095081 0286 E 39600



Account Summary

Opening Balance	85,894.89
Payments In	196,519.51
Payments Out	128,752.80
Closing Balance	153,661.60

Interest Rate - Valid as at end date of the statement period
 1.94% AER

30 December 2023 to 31 January 2024

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 542

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
29 Dec 23	BALANCE BROUGHT FORWARD			85,894.89
30 Dec 23	TFR TRANSFER 91001000		441.00	86,335.89
02 Jan 24	TFR TRANSFER 91001000	847.33		85,488.56
03 Jan 24	TFR TRANSFER 91001000		124.97	85,613.53
04 Jan 24	TFR TRANSFER 91001000	868.02		84,745.51
05 Jan 24	TFR TRANSFER 91001000		80,009.00	164,754.51
06 Jan 24	TFR TRANSFER 91001000		907.89	165,662.40
08 Jan 24	TFR TRANSFER 91001000		4,111.48	169,773.88
09 Jan 24	TFR TRANSFER 91001000	4,152.79		165,621.09
10 Jan 24	TFR TRANSFER 91001000	159.25		165,461.84
11 Jan 24	TFR TRANSFER 91001000	3,621.92		161,839.92
12 Jan 24	TFR TRANSFER 91001000	15,660.91		146,179.01
14 Jan 24	TFR TRANSFER 91001000		280.00	146,459.01
15 Jan 24	TFR TRANSFER 91001000	1,822.48		144,636.53
16 Jan 24	TFR TRANSFER 91001000	3,186.72		141,449.81
17 Jan 24	TFR TRANSFER 91001000		24,876.35	166,326.16
18 Jan 24	TFR TRANSFER 91001000		682.58	167,008.74
19 Jan 24	TFR TRANSFER 91001000		2,856.05	169,864.79
20 Jan 24	TFR TRANSFER 91001000		660.00	170,524.79
21 Jan 24	TFR TRANSFER 91001000		0.83	170,525.62
22 Jan 24	TFR TRANSFER 91001000	17,435.30		153,090.32
23 Jan 24	TFR TRANSFER 91001000	2,841.05		150,249.27
24 Jan 24	TFR TRANSFER 91001000	5,440.81		144,808.46
25 Jan 24	TFR TRANSFER 91001000	70,194.04		74,614.42
26 Jan 24	TFR TRANSFER 91001000		581.48	75,195.90
27 Jan 24	TFR TRANSFER 91001000		682.50	75,878.40
	BALANCE CARRIED FORWARD			75,878.40

46 Fore Street Trowbridge Wiltshire BA14 8EL

P. W. E.
 4/3/24

30 December 2023 to 31 January 2024

Your Statement



Account Name
 Warminster Town Council

Sortcode **Account Number** **Sheet Number**
 40-45-23 21136496 543

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>
	BALANCE BROUGHT FORWARD			75,878.40
28 Jan 24	TFR TRANSFER 91001000		30.00	75,908.40
29 Jan 24	TFR TRANSFER 91001000		2,839.34	78,747.74
30 Jan 24	TFR TRANSFER 91001000	2,522.18		76,225.56
31 Jan 24	TFR TRANSFER 91001000		77,436.04	153,661.60
31 Jan 24	BALANCE CARRIED FORWARD			153,661.60

Information about the Financial Services Compensation Scheme

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1 December to 31 December 2023



Account Name
 Warminster Town Council

Your Statement

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 452

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			
07 Dec 23	TFR TRANSFER 21136496			5,246.53
	CR JOHNSONS NURSERIES	246.53		5,000.00
	CR MV- 21574633 -0412		102.19	
08 Dec 23	TFR TRANSFER 21136496		10.50	
	CR MV- 21574633 -0512	112.69		5,000.00
	CR WARMINSTER & K9QF		5.00	
	CR WARMINSTER & DISTR			
	CR JAMES HALLAM LIMIT		600.00	
	CR JAMESHALLAM REFUND			
	CR EJ SHANLEY YY1		610.93	
	CR INV 2149			
	BP MF MARTIAL A		92.16	
	BP HALL HIRE			
11 Dec 23	TFR TRANSFER 21136496		357.04	
	CR MV- 21574633 -0612	1,665.13		5,000.00
	DD GOCARDLESS		7.00	
	CR WORLDPAY 1012	2,732.94		
	CR WORLDPAY 0912		67.35	
	BP Moonraker & Rose		23.70	
	BP 01/23			
	BP Hire Station Ltd	48.00		
	BP 13191739			
	BP COMPLETE FIRE SERV	170.26		
	BP 1019067			
	BP DCK BEAVERS LTD	360.00		
	BP TPC11066			
12 Dec 23	TFR TRANSFER 21136496	1,133.66		
	CR MV- 21574633 -0712		4,346.81	5,000.00
	DD POZITIVE ENERGY		8.00	
	DD WL ITS FUELGENIE	582.38		
	DR CHGS	618.95		
	DR 01OCT23-31OCT23			
	DR INV 11006228			
	BP Gary Boon	18.52		
	BP GBS0512			
	BP James Hallam Ltd	768.00		
	BP 19579722			
	BP OFFICE RIGHT	801.74		
	BP 102284/334			
	BP SYDENHAMS	214.76		
	BP L6580482			
13 Dec 23	TFR TRANSFER 21136496	9.26		
	CR ST JOHN AMBULANCE		3,005.61	5,000.00
	CR MV- 21574633 -0812		1,315.00	
	BALANCE CARRIED FORWARD		9.50	
				6,324.50

1 December to 31 December 2023

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 453

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD		60.00	6,324.50
	CR MV- 21574633 -0912			
	BP 232479			
	Chris Jenkins			
	BIB BACS PAYMENT	1,532.75		
	DD GOCARDLESS	441.60		
	CR HOWARD MITCHELL TA		441.00	
	WCC4280			
	BP Mr G Stanley			
	War Town Council	489.97		
	VIS WAITROSE.COM			
	0800 188 884	119.20		
))) WAITROSE LTD			
	WARMINSTER	15.05		
	CR ADVICE CONFIRMS			
	RBC13123EKVSL800			
	CCLA INVESTMENT MA		100,000.00	
14 Dec 23	TFR TRANSFER 21136496	99,226.93		5,000.00
	CR CHQ IN AT 407080		357.00	
	CR WILTSHIRE COUNCIL		98.00	
	CR MV- 21574633 -1112		4.50	
	BP AM8768			
	Smart Integrated			
	BIB BACS PAYMENT	2,784.00		
	BP 13398			
	HEALTHMATIC			
	BIB BACS PAYMENT	7,281.79		
	BP 984050			
	WHEELERS			
	BIB BACS PAYMENT	21,831.60		
	DD OFFICE EVOLUTION	262.49		
	DR CONTRA	10,205.11		
	CR Stripe Payments UK		16.98	
	STRIPE			
	VIS WAITROSE.COM		6.25	
	0800 188 884			
	VIS JACQUIE LAWSON.COM			
	JLHELP.COM	5.00		
15 Dec 23	TFR TRANSFER 21136496		41,887.26	5,000.00
	CR MV- 21574633 -1212		1.50	
	DD DIGITAL SPACE	29.63		
	DD SKYGUARDPEOPLESFAE	57.60		
	DD WILTSHIRE COUNCIL	31.00		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	469.00		
	BALANCE CARRIED FORWARD			3,715.27

A.M.A.E.

1 December to 31 December 2023

Your Statement



Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 454

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,715.27
	DD WILTSHIRE COUNCIL	279.00		
	DD WILTSHIRE COUNCIL	375.00		
	BP Thermaglaze 70300	279.00		
16 Dec 23	TFR TRANSFER 21136496		2,217.73	5,000.00
	BP TAPhouse Voucher	40.00		
18 Dec 23	TFR TRANSFER 21136496		40.00	5,000.00
	CR MV- 21574633 -1312		19.50	
	DD ALPHABET GB	378.95		
	CR CCLA Investment Ma 928881		50,000.00	
19 Dec 23	TFR TRANSFER 21136496	49,640.55		5,000.00
	DD S/LINE 283829780	33.36		
	DD W/PAY 283682596	35.58		
	DD BOOKER LTD -BK	693.31		
	DD PARAGON	2,467.51		
	DD WL ITS FUELGENIE	359.50		
	CR CASH IN P.O. DEC19 8 10 THREE H@12:23 465941XXXXXX4869		615.00	
	CR CASH IN P.O. DEC19 8 10 THREE H@12:27 465941XXXXXX4869		796.00	
	CR Westbury Town Coun 2153		5,381.10	
	CR CHAPMAN R R ADGD WCC4296		156.00	
20 Dec 23	TFR TRANSFER 21136496	3,358.84		5,000.00
	CR MV- 21574633 -1512		108.35	
	CR MV- 21574633 -1612		110.10	
	BP October refunds BIB MULTIPLE BENEF BIB BACS PAYMENT	471.20		
	CR F F FALLON INV WCC4277		220.50	
	BP Moviola Ltd 214060	75.36		
	BP OFFICE RIGHT 102514	350.59		
	BP IDVERDE 10900719/20	2,702.48		
	BP Scarb 2024.1000002512	90.42		
	BALANCE CARRIED FORWARD			1,748.90

1 December to 31 December 2023

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 455

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,748.90
	BP Smart Integrated AM8844	29.70		
	BP Herriard Sawmills 9816	323.11		
	BP Estate Incomes Ltd Swan Centre-2783	753.82		
	CR Age UK Wiltshire - WCC4274		105.00	
21 Dec 23	TFR TRANSFER 21136496		4,252.73	5,000.00
	DD ENGIE POWER	1,170.28		
	DD ENGIE POWER	325.62		
	DD ENGIE POWER	85.02		
	DD ENGIE POWER	236.47		
	DR TOTAL CHARGES TO 29NOV2023	65.88		
	CR Stripe Payments UK STRIPE		5.58	
	BP MF MARTIAL A HALL HIRE		336.04	
	BP AMAZON Invoices	50.80		
	BP AUDITING SOLUTIONS A8304	600.00		
	BP Gary Boon GBS0519	732.00		
	BP J P Curtis 0027	1,600.00		
22 Dec 23	TFR TRANSFER 21136496		4,524.25	5,000.00
	CR MV- 21574633 -1912		15.30	
	BP Gary Boon BIB BACS PAYMENT	2,220.00		
	DR CONTRA	10,569.46		
	DR CONTRA	48,616.36		
	CR Stripe Payments UK STRIPE		11.40	
	CR R Poolman ROSIE-ZUMBAWCC4278		567.00	
27 Dec 23	TFR TRANSFER 21136496		60,812.12	5,000.00
	CR MV- 21574633 -2012		5.00	
	BP SLA WCR BIB BACS PAYMENT	2,500.00		
	BALANCE CARRIED FORWARD			2,505.00



1 December to 31 December 2023

Your Statement



Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 456

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,505.00
	BP WPP-Nov refunds			
	BIB MULTIPLE BENEF			
	BIB BACS PAYMENT	333.65		
	BP 0130			
	Path Energy			
	BIB BACS PAYMENT	39,036.60		
	BP 920001271			
	WILTSHIRE C/TAX			
	BIB BACS PAYMENT	728.00		
	DD PROPEL FINANCE PLC	48.40		
	DD VWFS UK LIMITED	33.98		
	DD TOTALENERGIES G&P	1,057.24		
	DD TOTALENERGIES G&P	2,819.26		
	DD STELLANTIS FS UK	691.44		
	CR WORLDPAY 2412		2.00	
	CR WORLDPAY 2312		90.20	
28 Dec 23	TFR TRANSFER 21136496		47,151.37	5,000.00
	CR CHQ IN AT 407080		61.35	
	CR MV- 21574633 -2112		48.00	
	DD PROPEL FINANCE PLC	46.00		
	DD O2	232.37		
	DD WL ITS FUELGENIE	227.42		
	CR SLCC Wiltshire Bra WCC4276		125.50	
29 Dec 23	TFR TRANSFER 21136496		270.94	5,000.00
	CR MV- 21574633 -2212		25.50	
	DD HILLS WASTE SOLUTN	2,125.39		
	CR Stripe Payments UK STRIPE		5.58	
30 Dec 23	TFR TRANSFER 21136496		2,094.31	5,000.00
	BP PAULA YOUNG INV NO WCC4273		441.00	
31 Dec 23	TFR TRANSFER 21136496	441.00		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

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1 December to 31 December 2023

Your Statement

Account Name
Warminster Town Council

Sortcode **Account Number** **Sheet Number**
40-45-23 91001000 457

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

Your Statement



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

30 November 2023 to 30 December 2023

Account Name Warminster Town Council	Sortcode 40-45-23	Account Number 91001000	Sheet Number 1 of 2
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Summary of your BUSINESS CURRENT ACCOUNT charges and interest

In accordance with your agreement, the Base Rate is the Bank of England base rate (as published from time-to-time). Where your agreement with us contains a Base Rate floor (this limits the amount that the Base Rate in your agreement can reduce to), the Base Rate will not be less than zero even if the Bank of England base rate is a negative number.

To find out what the current Bank of England base rate is, please visit our website at:
hsbc.co.uk/help/bank-of-england-base-rate

This summary details charges incurred for banking services for the charging period 30 November 2023 to 30 December 2023 which will be deducted from your account on 21 January 2024.

<i>Description</i>	<i>Amount(GBP)</i>
Total of activity charges	31.17
Fee for maintaining the account	8.00
Total charges	39.17

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

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

Key to abbreviations used.

GBP Pounds Sterling **C** Credit

Commercial Banking Customers

Interest and Charges

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

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

Overdrafts:

Arranged overdraft:

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

Unarranged overdraft:

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

Your debit card

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

Additional Information

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

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

Information on our Interest Rates can be found on our website

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

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

To help us continuously improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Disabled Customers

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

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Overdrafts

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

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

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

2. This cap covers any:

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

The monthly cap on unarranged overdraft charges for the HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

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

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently. Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day. For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, and to cash machines in the UK, if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

30 November 2023 to 30 December 2023

Your Statement

Account Name
 Warminster Town Council

Sortcode
 40-45-23

Account Number
 91001000

Sheet Number
 2 of 2

Itemised activity charges

The following charges for the period 30 November 2023 to 30 December 2023 will be deducted from your account on 21 January 2024.

Credit Items			
<i>Description</i>	<i>No of items</i>	<i>Rate(GBP)</i>	<i>Amount(GBP)</i>
Branch Cheque Only Credit	3	1.5000	4.50
PO Deposit Item Fee	2	1.5000	3.00
Subtotal			7.50
Cash Paid In			
<i>Description</i>	<i>Volume</i>	<i>Rate(GBP)</i>	<i>Amount(GBP)</i>
PO Cash Deposit	1,411.00	1.5000 per 100.00	21.17
Subtotal			21.17
Sundry Items			
<i>Description</i>	<i>No of items</i>	<i>Rate(GBP)</i>	<i>Amount(GBP)</i>
Branch Cheques Coll	5	0.5000	2.50
Subtotal			2.50
Total of activity charges			31.17

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



Key to abbreviations used.

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

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

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	341,083.02
Payments Out	341,083.02
Closing Balance	5,000.00

1 January to 31 January 2024

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

91001000

Sheet Number

458

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
31 Dec 23	BALANCE BROUGHT FORWARD			5,000.00
02 Jan 24	DD ST ENVIRONMENTASW0	512.06		
	DD WATER2BUSINESS	25.76		
	DD SCREWFIX DIRECT LT	245.09		
	SO DESIGNER MARK WEBSITE	70.00		
	SO HUNOT HR	240.00		
	CR Stripe Payments UK STRIPE		5.58	
	CR PULSE FINANCE WARMINSTER TOWN CO		240.00	
	TFR TRANSFER 21136496		847.33	5,000.00
03 Jan 24	DD WL ITS FUELGENIE	265.81		
	CR Herwin Robin J71 P508 LODGE REN		385.20	
	CR Stripe Payments UK STRIPE		5.58	
04 Jan 24	TFR TRANSFER 21136496	124.97		5,000.00
	DD VWFS UK LIMITED	405.53		
	DD GRENKELEASING LIMI	318.89		
	DD GRENKELEASING LIMI	111.60		
	DD PAYPAL PAYMENT	32.00		
05 Jan 24	TFR TRANSFER 21136496		868.02	5,000.00
	CR MV- 21574633 -0201		9.00	
	CR CCLA Investment Ma 949137		80,000.00	
	TFR TRANSFER 21136496	80,009.00		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

1 January to 31 January 2024

Your Statement



Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 459

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
06 Jan 24	CR BALANCE BROUGHT FORWARD GROSS INTEREST TO 05JAN2024 FOR ACCOUNT 404523 21136496		907.89	5,000.00
08 Jan 24	TFR TRANSFER 21136496	907.89		5,000.00
	CR WILTSHIRE COUNCIL		3,086.12	
	CR WARMINSTER & K9QF		600.00	
	CR Stripe Payments UK		11.16	
	CR STRIPE		42.00	
	CR MERE GARAGE LIMI		178.55	
	CR WCC4298		193.65	
	CR WORLDPAY 0701			
	CR WORLDPAY 0601			
09 Jan 24	TFR TRANSFER 21136496	4,111.48		5,000.00
	CR MV- 21574633 -0401		3.00	
	BP COMPLETE FIRE SERV			
	1019123	168.00		
	BP VISIT WILTSHIRE			
	12615	42.00		
	BP DCK BEAVERS LTD			
	TPC11094	335.34		
	BP Nicks Shoe Repairs			
	0063	27.95		
	BP COATES & PARKER			
	52602	98.55		
	BP BT BUSINESS			
	Q005VW	3,319.85		
	BP The Little Diary			
	1002	201.60		
	CR Sustainable Warmin		37.50	
	WCC4301			
10 Jan 24	TFR TRANSFER 21136496		4,152.79	5,000.00
	CR MV- 21574633 -0501		15.00	
	DD WL ITS FUELGENIE	51.28		
	CR Henry Jones			
	WCC4299		141.00	
	VIS NISBETS LTD			
	0845 1110281	263.97		
11 Jan 24	TFR TRANSFER 21136496		159.25	5,000.00
	CR MV- 21574633 -0801		1.00	
	DD POZITIVE ENERGY	471.47		
	DD GOCARDLESS	2,772.61		
	BALANCE CARRIED FORWARD			1,756.92

P. M. A. E.

1 January to 31 January 2024

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 460

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,756.92
	CR Stripe Payments UK STRIPE		11.16	
	BP VISIT WILTSHIRE 12587	390.00		
12 Jan 24	TFR TRANSFER 21136496		3,621.92	5,000.00
	CR CHQ IN AT 407080		140.00	
	DR CONTRA	16,375.91		
	CR LINDA BRITTON Zero Hindrance		80.00	
	CR NATURAL TREATS LTD NATURAL TREATS WLT		40.00	
	CR CASH IN P.O. JAN12 8 10 THREE H@11:11 465941XXXXX4869		375.00	
	CR D O'Hara-Williams little boutique		80.00	
14 Jan 24	TFR TRANSFER 21136496		15,660.91	5,000.00
	CR Sweetsensationgs SpringSweetGS		40.00	
	CR Decanter Mobile Ba Springdecanter		40.00	
	CR J Jones Spring In The Park		200.00	
15 Jan 24	TFR TRANSFER 21136496	280.00		5,000.00
	CR MV- 21574633 -1001		62.76	
	DD DIGITAL SPACE	32.03		
	DD SKYGUARDPEOPLESFAE	57.60		
	DD OFFICE EVOLUTION	136.48		
	DD WILTSHIRE COUNCIL	31.00		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	469.00		
	DD WILTSHIRE COUNCIL	279.00		
	DD WILTSHIRE COUNCIL	375.00		
	DR CHGS 01NOV23-30NOV23 INV 11097393	18.19		
	CR GC C1 WARMINSTERTO-WVJZ8		39.14	
	CR WC Chilmark Primar WCC4308		82.52	
	CR WORLDPAY 1301		100.40	
	BP Nicole Smith Refund SIP	40.00		
	BALANCE CARRIED FORWARD			3,147.52



1 January to 31 January 2024

Your Statement



Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 461

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,147.52
	CR WONDER WARDS WW-WSINP-2024		30.00	
16 Jan 24	TFR TRANSFER 21136496		1,822.48	5,000.00
	CR MV- 21574633 -1101		1.00	
	DD ENGIE POWER FIRST PAYMENT	2,747.40		
	DD ALPHABET GB	378.95		
	DD BOOKER LTD -BK	416.37		
	CR KENDALL TR GAMES BY TK		40.00	
	CR R Painter-Coates BUTTONANDSQUIRT		40.00	
	CR CASH IN P.O. JAN16 8 10 THREE H@15:41 465941XXXXXX4869		275.00	
17 Jan 24	TFR TRANSFER 21136496		3,186.72	5,000.00
	CR MV- 21574633 -1301		7.50	
	CR MV- 21574633 -1201		13.00	
	CR HMRC VAT		27,110.14	
	DD WL ITS FUELGENIE	249.67		
	BP ESRI UK 043352	988.80		
	BP Aid Training 85020	180.00		
	BP CHARLES SAUNDERS 936339	308.28		
	BP VISIT WILTSHIRE 12622	144.00		
	BP VISIT WILTSHIRE 12587	390.00		
	CR Pardew Nikki CAKES BY NIKKI		40.00	
	CR C Smith ALFIA-S/park		40.00	
	VIS SP GS WORKWEAR HONITON	69.34		
))) POST OFFICE COUNT WARMINSTER	4.20		
18 Jan 24	TFR TRANSFER 21136496	24,876.35		5,000.00
	CR MV- 21574633 -1501		47.00	
	CR SOUL FRIES T/AS INV-2156 SOULFRIES		200.00	
	CR Stripe Payments UK STRIPE		5.58	
	BALANCE CARRIED FORWARD			5,252.58

1 January to 31 January 2024

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 462

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,252.58
	BP VISITWILTS visitwiltshire		390.00	
	CR Eloise Robinson The Glitter Temple		40.00	
19 Jan 24	TFR TRANSFER 21136496	682.58		5,000.00
	CR AMAS LTD RE VOYAGE		5,668.46	
	CR MV- 21574633 -1601		71.80	
	BP Refunds December BIB MULTIPLE BENEF BIB BACS PAYMENT	326.30		
	DD DE LAGE LANDEN LEA FIRST PAYMENT	762.20		
	DD S/LINE 287639465	21.95		
	DD W/PAY 287506698	27.25		
	DD PARAGON	2,467.51		
	CR New Baginnings New Baginnings		80.00	
	CR R Poolman ROSIE-ZUMBAWCC4279		441.00	
	CR JJS CIDER LIMITED JJS CIDER		200.00	
20 Jan 24	TFR TRANSFER 21136496	2,856.05		5,000.00
	CR IRIS AND OLIVE LTD		660.00	
21 Jan 24	TFR TRANSFER 21136496	660.00		5,000.00
	DR TOTAL CHARGES TO 30DEC2023	39.17		
	CR C Noonan STALL CHRIS NOONAN		40.00	
22 Jan 24	TFR TRANSFER 21136496	0.83		5,000.00
	CR SELWOOD HOUSING SO		898.00	
	CR MV- 21574633 -1701		55.00	
	DR CONTRA	19,264.21		
	CR HOWARD MITCHELL TA WCC4281		346.50	
	CR South West Wildlif WILTS W'LIFE TRUST		15.00	
	CR C Smith alfia-stalls		70.00	
	CR C Noonan STALL CHRIS NOONAN		40.00	
	CR Warminster U3A U3A WCC4322		95.00	
	CR Wild Events Ltd Wild Pizza Co		200.00	
	BALANCE CARRIED FORWARD			12,544.71D



1 January to 31 January 2024

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 463

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			12,544.71D
	CR WORLDPAY 2001		110.10	
	CR WORLDPAY 2101		109.30	
	VIS WIREFENCE.CO.UK MILTON KEYNES	109.99		
23 Jan 24	TFR TRANSFER 21136496		17,435.30	5,000.00
	CR CHQ IN AT 407080		80.00	
	CR WESTBURY TOWN COUN		2,728.91	
	CR MV- 21574633 -1801		8.60	
	DD VWFS UK LIMITED	33.98		
	BP Parc Ponies 240505warminster	60.00		
	BP Imagin Products SP-19196	34.14		
	BP IDVERDE 10903132	1,078.15		
	BP Moviola Ltd 214185	80.25		
	BP Tryhorn Rugby Club 1005	4,250.00		
	BP AMAZON Invoices	122.04		
24 Jan 24	TFR TRANSFER 21136496		2,841.05	5,000.00
	CR MV- 21574633 -1901		157.00	
	DD O2	232.37		
	DD ENGIE POWER	1,164.23		
	DD ENGIE POWER	325.33		
	DD ENGIE POWER	85.20		
	DD ENGIE POWER	195.09		
	DD ENGIE POWER	2,774.29		
	DD STELLANTIS FS UK	691.44		
	DD WL ITS FUELGENIE	258.36		
	CR CASH IN P.O. JAN24 8 10 THREE H@12:57 465941XXXXX4869		128.50	
25 Jan 24	TFR TRANSFER 21136496		5,440.81	5,000.00
	CR MV- 21574633 -2201		11.50	
	BP War.Football Club Football Club			
	BIB BACS PAYMENT	30,000.00		
	DD PROPEL FINANCE PLC	48.40		
	DD TOTALENERGIES G&P	5,543.88		
	DR CONTRA	34,729.42		
	CR Stripe Payments UK STRIPE		11.16	
	BALANCE CARRIED FORWARD			65,299.04D



1 January to 31 January 2024

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 464

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			65,299.04D
	CR SOUNDBOUT			
	WILTSHIRE HIRE		105.00	
26 Jan 24	TFR TRANSFER 21136496		70,194.04	5,000.00
	CR DAYBREAK FAMILY GR		45.00	
	CR MV- 21574633 -2301		34.00	
	CR NHS BLOOD TRANSPLA		502.48	
27 Jan 24	TFR TRANSFER 21136496	581.48		5,000.00
	BP PAULA YOUNG			
	Invoice no WCC4311		682.50	
28 Jan 24	TFR TRANSFER 21136496	682.50		5,000.00
	CR AMANDA OVERFIELD			
	ASSEA ART - 3/3/24		30.00	
29 Jan 24	TFR TRANSFER 21136496	30.00		5,000.00
	CR ST JOHN AMBULANCE		2,240.04	
	CR MV- 21574633 -2401		3.80	
	DD PROPEL FINANCE PLC	46.00		
	CR WORLDPAY 2701		192.25	
	CR WORLDPAY 2801		449.25	
30 Jan 24	TFR TRANSFER 21136496	2,839.34		5,000.00
	SO HUNOT HR	240.00		
	BP Aid Training			
	85113/35	600.00		
	BP AMAZON			
	2024-40384308	16.90		
	BP COATES & PARKER			
	52759	131.40		
	BP Decortint			
	721	1,050.00		
	BP JRB ENTERPRISE LTD			
	26479	289.44		
	CR J Watts			
	Mothers day market		30.00	
	BP OFFICE RIGHT			
	102901/2	206.44		
	BP SLCC ENTERPRISES			
	BK214506-1	18.00		
31 Jan 24	TFR TRANSFER 21136496		2,522.18	5,000.00
	CR MV- 21574633 -2601		80.00	
	DD HILLS WASTE SOLUTN	2,626.16		
	DD WL ITS FUELGENIE	295.44		
	CR F F			
	FALLON INV WCC4319		126.00	
	CR South West Wiltshi			
	INV NO WCC4330		52.50	
	BALANCE CARRIED FORWARD			2,336.90

P. M. A. E.

1 January to 31 January 2024

Your Statement



Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 465

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			2,336.90
CR	GC C1 WARMINSTERTO-JJEA7		39.14	
CR	CCLA Investment Ma 958536		80,000.00	
CR	Pritchard Emma CC BOTH MARKETS		60.00	
TFR	TRANSFER 21136496	77,436.04		5,000.00
31 Jan 24	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/).

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