



Delivering a brighter, greener future for all

MINUTES
of the
Finance and Audit Committee
held on Monday 27th June 2022, 7pm
at Warminster Civic Centre, Sambourne Road,
Warminster BA12 8LB

Membership:

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

Key: * Present A Apologies AB Absent

In attendance:

Officers: Judith Halls (Deputy Town Clerk), Stuart Legg (Parks and Estate Manager)
 Stuart Atherton (Committees and Administration Clerk)

Members of the public. 1

FA/22/013 Apologies for absence
 There were no apologies of absence.

FA/22/014 Declarations of Interest
 Declarations of interest received under Warminster Town Council’s Code of Conduct issued in accordance with the Localism Act 2011 from Cllr Brett in regards to grant applications 4 (Touching Tones Music Therapy) and 6 (Sustainable Warminster). He would contribute to discussion but not vote.
 Cllr Robbins confirmed that he no longer had affiliation with Warminster Town Football Club.

Signed: Date:

FA/22/015 **Minutes**
FA/22/015.1 The minutes of the Finance and Audit Committee meeting, held on Monday 30th May 2022, were approved as a true record and signed by the chairman.

FA/22/015.2 Members noted that there were no matters arising from the minutes of the Finance and Audit Committee meeting, held on Monday 30th May 2022.

FA/22/016 **Chairman's Announcements**
There were no chairman's announcements.

FA/22/017 **Questions**
There were no questions from members.

Standing orders were suspended at 19:03

FA/22/018 **Public Participation**
Mr Nicklin gave thanks to Warminster Town Council for the support the Athenaeum Trust has received over the past 22 years.

Standing orders were reinstated at 19:05

FA/22/019 **Reports from Unitary Authority Members**
There were reports from Unitary Members.

FA/22/020 **Financial Information**
FA/22/020.1 Members noted the reconciliations for April 2022; the Chairman signed and verified against the bank statements seen.
FA/22/020.2 Members noted the accounts to 30th April 2022.
FA/22/020.3 Members received the variance report to 30th April 2022.
FA/22/020.4 Members approved the list of payments made in April 2022 and the Chairman signed.
FA/22/020.5 Members noted that there were no internal transfers made between the Instant Access Account and the Current Account since the last report.

FA/22/021 Grant Applications

Members agreed to the following grant requests of up to £2,500, paid from Warminster Town Council and/or The Dewey Trust, as set out in the table below.

App	Name	Grant requested	Council Grant	Dewey Trust Grant	Total
1	Warminster Youth Club	£1,560	£0	£1560	£1560
2	Warminster Carnival Committee	£1,000	£1000	£0	£1000
3	Warminster Cricket Club	£1,500	£1500	£0	£1500
4	Touching Tones Music Therapy	£1,872.77	£1000	£872.77	£1872.77
5	Wiltshire Sight	£700	£0	£0	£0
6	Sustainable Warminster	£728	£728	£0	£728
7	Warminster Saddle Club	£2,000	£1000	£1000	£2000
8	Warminster & Westbury Visually Handicapped Club	£500	£500	£0	£500
9	Warminster Town Football Club	£2,500	£2500	£0	£2500
10	Age UK Wiltshire	£1,558.42	£1558.42	£0	£1558.42
11	Group Five	£1,000.00	£0	£0	£0
12	Princecroft Primary School	£1,600	£0	£1600	£1600
13	Splitz Support Group	£2,000	£0	£0	£0
14	Warminster Philharmonic Orchestra	£650	£650	£0	£650
	Sub Totals	£19,169.19	£10,436.22	£5032.22	£15,468.64

FA/22/022 Bank Mandate

Members approved the new HSBC mandate for Warminster Town Council and requested it be recorded in the minutes in order to fulfil the requirements of HSBC. This will in turn ensure acquisition of a business debit card and to enable access to their telephone banking service. Minutes of this decision will be sent to HSBC as evidence.

FA/22/023 Communications

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

Date of next scheduled meeting: Monday 5th September 2022

Minutes from this meeting will be available to all members of the public either from our website www.warminster-tc.gov.uk or by contacting us at Warminster Civic Centre.

Meeting ended at 8:22pm

Signed: Date:

J21C4U00D4EMEA0000110539001002 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	70,280.69
Payments In	753,062.28
Payments Out	222,398.91
Closing Balance	600,944.06

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

1 April to 29 April 2022

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 500

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
31 Mar 22	BALANCE BROUGHT FORWARD			70,280.69
01 Apr 22	TFR TRANSFER 91001000	- 2,749.81		67,530.88
04 Apr 22	TFR TRANSFER 91001000	- 781.28		66,749.60
05 Apr 22	TFR TRANSFER 91001000	- 463.59		66,286.01
06 Apr 22	TFR TRANSFER 91001000	- 3,728.05		62,557.96
07 Apr 22	TFR TRANSFER 91001000		+ 648.52	63,206.48
08 Apr 22	TFR TRANSFER 91001000	- 3,932.07		59,274.41
10 Apr 22	TFR TRANSFER 91001000		+ 735.00	60,009.41
11 Apr 22	TFR TRANSFER 91001000		+ 11,110.21	71,119.62
12 Apr 22	TFR TRANSFER 91001000	- 3,723.46		67,396.16
13 Apr 22	TFR TRANSFER 91001000		+ 36,591.18	103,987.34
14 Apr 22	TFR 404523 91001000 INTERNET TRANSFER	+ 20,000.00		
	TFR TRANSFER 91001000		+ 1,729.88	85,717.22
15 Apr 22	TFR TRANSFER 91001000		+ 200.00	85,917.22
18 Apr 22	TFR TRANSFER 91001000		+ 30.00	85,947.22
19 Apr 22	TFR TRANSFER 91001000		+ 903.98	86,851.20
20 Apr 22	TFR TRANSFER 91001000		+ 60,983.28	147,834.48
21 Apr 22	TFR TRANSFER 91001000	+ 3,318.78		144,515.70
22 Apr 22	TFR TRANSFER 91001000	- 9,455.71		135,059.99
25 Apr 22	TFR TRANSFER 91001000		+ 635,413.09	770,473.08
26 Apr 22	TFR 404523 91001000 INTERNET TRANSFER	- 10,000.00		
	TFR TRANSFER 91001000		+ 2,045.37	762,518.45
27 Apr 22	TFR TRANSFER 91001000		+ 2,671.77	765,190.22
28 Apr 22	TFR TRANSFER 91001000	- 82,724.61		682,465.61
	BALANCE CARRIED FORWARD			682,465.61

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 April to 30 April 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 287

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			633.00
	BP Mrs S A Jones WTC-002	• 45.00		
	TFR 404523 21136496 INTERNET TRANSFER		9c 10,000.00	
	BP Moviola Ltd Film Shows x2	• 220.28		
	BP RIALTUS 29527	• 30.00		
	BP OFFICE RIGHT invoices	• 449.93		
	BP SYDENHAMS L6191524	• 25.13		
	BP Sydenhams Hire 594557	• 185.47		
	BP Tudor Environmenta 0185362	• 319.77		
	BP WALC SUB22/23-244	• 2,097.42		
	BP AMAZON invoices	• 326.08		
	CR WORLDPAY 2504		111.45	
27 Apr 22	TFR TRANSFER 21136496	9c 2,045.37		5,000.00
	CR MV- 21574633 -2404		39.00	
	CR MV- 21574633 -2304		236.22	
	CR CASH IN P.O. APR27 8 10 THREE H@13:19 465941XXXXX8085		• 2,285.95	
	CR WORLDPAY 2604		110.60	
28 Apr 22	TFR TRANSFER 21136496	9c 2,671.77		5,000.00
	CR MV- 21574633 -2504		126.00	
	BP WARM00012730 CCLA BIB BACS PAYMENT	• 80,000.00		
	BP WPP MARCH REFUNDS BIB MULTIPLE BENEF BIB BACS PAYMENT	• 89.80		
	BP 50376237 CHUBB FIRE & SEC BIB BACS PAYMENT	• 1,090.88		
	DD MOLE VALLEY FARMER	• 203.90		
	DD TOTALENERGIES G&P	• 1,345.41		
	DD TOTALENERGIES G&P	• 335.77		
	CR WARMINSTER U3A U3A-GEN WCC3806		100.00	
	BALANCE CARRIED FORWARD			77,839.76 D



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1 April to 30 April 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 288

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			77,839.76 D
	CR WORLDPAY 2704		85.15	
	BP MF MARTIAL A STALL		30.00	
29 Apr 22	TFR TRANSFER 21136496		82,724.61	5,000.00
	CR CHQ IN AT 407080		420.00	
	BP WARM00012730 CCLA BIB BACS PAYMENT	80,000.00		
	DD WESSEX LIFT CO LTD	118.50		
	DD HILLS WASTE SOLUTN	1,994.49		
	CHQ 109582	250.00		
	BP MF MARTIAL A HALL HIRE		357.04	
	CR WORLDPAY 2804		64.40	
30 Apr 22	TFR TRANSFER 21136496		81,521.55	5,000.00
	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

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

Debit Interest Rates	balance	EAR variable
Debit interest		21.34%

Credit Interest Rates	balance	AER variable
Credit interest is not applied		



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1 April to 30 April 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 285

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,044.00
	BP 20033638			
	BT REDCARE			
	BIB BACS PAYMENT	• 16,308.88		
	DD S/LINE 199770833	• 41.62		
	DD W/PAY 199590157	• 69.31		
	DD PARAGON	• 2,467.51		
	DD ATOS RE FUELGENIE	• 414.65		
	CR BAILEY K T/A CAR			
	SARAH BAILEY		30.00	
	CR ADVICE CONFIRMS			
	RBC20042E9A3YYV4			
	CCLA		• 80,000.00	
	CR WORLDPAY 1904		211.25	
21 Apr 22	TFR TRANSFER 21136496	ck 60,983.28		5,000.00
	CR MV- 21574633 -1404		38.00	
	DD TOTALENERGIES G&P	• 6,254.21		
	DD 35922 - TOLCHAR	• 455.21		
	DR TOTAL CHARGES			
	TO 30MAR2022	• 66.71		
	CR KENDALL TR			
	GAMES BY TK		60.00	
	CR CASH IN P.O. APR21			
	8 10 THREE H@13:06			
	465941XXXXX8085		• 2,316.35	
	BP MRM Property Ser.			
	Gates-2191	• 40.00		
	CR WORLDPAY 2004		556.50	
	CR A Bedu Addo			
	Nakocreative world		30.00	
	BP LELEKA UK LT			
	catsandogsfam paym		30.00	
	CR Longleat Ladies Fe			
	WCC3734 Longleat L		451.50	
	CR Longleat Ladies Fe			
	WCC3825 LONGLEAT L		15.00	
22 Apr 22	TFR TRANSFER 21136496	ck 3,318.78		5,000.00
	CR THE AVENUE SURGERY		105.00	
	CR LOCAL HOSPICE LOTT		30.00	
	DD PEOPLESAFE	• 57.60		
	DR CONTRA	• 9,711.11		
	CR ARTY KIDS POTTERY			
	ARTYKIDS		30.00	
	CR WORLDPAY 2104		8.00	
	BALANCE CARRIED FORWARD			4,595.71 D



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1 April to 30 April 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 286

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,595.71 D
	CR PEAR STUDIOS 714 L			
	SPRING IN THE PARK		60.00	
	CR IT S IN THE BAG CA			
	IINTHEBAG LTDBT		80.00	
25 Apr 22	TFR TRANSFER 21136496		9,455.71	5,000.00
	CR CHQ IN AT 407080		105.00	
	CR WILTSHIRE COUNCIL		659,646.00	
	CR MV- 21574633 -2004		16.00	
	CR WARMINSTER TOWN CO		334.58	
	DD VWFS UK LIMITED	33.98		
	DR CONTRA	637.00		
	DR CONTRA	25,223.46		
	CR Michael Beckley			
	Invoice No WCC3826		65.00	
	CR WORLDPAY 2304		307.70	
	CR WORLDPAY 2204		180.35	
	CR WORLDPAY 2404		532.90	
	CR C Drutman			
	C.DRUTMAN 25-4-22		120.00	
26 Apr 22	TFR TRANSFER 21136496	635,413.09		5,000.00
	CR MV- 21574633 -2104		551.57	
	DD ALD AUTOMOTIVE	377.93		
	DD O2	193.74		
	DD BOOKER LTD -BK	1,008.87		
	DD ATOS RE FUELGENIE	291.49		
	BP Stuart Legg			
	Spring in the Park	120.00		
	BP White Horse Morris			
	Spring in the Park	120.00		
	BP Kellys Donkey			
	220501warminster	250.00		
	BP ASHTON FARMS			
	20031696/1796/9760	475.07		
	BP Blackmore			
	66839	186.00		
	BP CHARLES SAUNDERS			
	699836	225.04		
	BP NIGEL CONNOR			
	5003/5004	144.00		
	BP Eagle Plant			
	WIL2825897/5898	548.31		
	BP Rentokill Initial			
	34264837	978.12		
	BALANCE CARRIED FORWARD			633.00



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1 April to 30 April 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 283

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			129.56 D
	CR CASH IN P.O. APR12 8 10 THREE H@12:40 465941XXXXX8085		765.90	
	CR WORLDPAY 1104 C Drutman C.Drutman 20-8-22		451.20	
	TFR TRANSFER 21136496		189.00	
13 Apr 22	CR MV- 21574633 -1004		3,723.46	5,000
	CR MV- 21574633 -0904		4.50	
	CR MV- 21574633 -0804		65.50	
	BP 0072 Kingcombe Stonbury BIB BACS PAYMENT	44,883.73		
	CR GOURMET GREEK CATE JOHN THE GREEK		150.00	
	BP DEB'S DANCE WCC3792		63.00	
	CR ADVICE CONFIRMS RBC13042H99GR6V5 CCLA		80,000.00	
	CR A Grey Ali grey /spring		30.00	
	CR WORLDPAY 1204		138.30	
14 Apr 22	TFR TRANSFER 21136496	36,591.18		5,000.00
	CR MV- 21574633 -1104		5.50	
	DD MOLE VALLEY FARMER	151.98		
	DD WEST MERCIA ENERGY	750.33		
	DD OFFICE EVOLUTION	135.54		
	DR CONTRA	9,354.92		
	CR F F FALLON INV WCC3798		63.00	
	TFR 404523 21136496 INTERNET TRANSFER		20,000.00	
	BP ASHTON FARMS 20030709	225.54		
	BP AMAZON invoices	90.50		
	BP Batsford Timber Lt LL00064649	334.66		
	BP DCK BEAVERS LTD TPC10113	885.74		
	BP Gary Boon GBS0205	24.00		
	BALANCE CARRIED FORWARD			13,115.29



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1 April to 30 April 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 284

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			13,115.29
	BP Inspire			
	Grant award	• 3,500.00		
	BP JRB ENTERPRISE LTD			
	23774	• 334.56		
	BP D NAUGHTON ELECSER			
	11617	• 72.00		
	BP PPL PRS Ltd			
	SIN2044870	• 1,411.02		
	BP Prosec			
	2370	• 201.60		
	BP RIALTUS			
	SM25387	• 999.60		
	BP ROUNDSTONE VENDING			
	29453	• 408.48		
	BP Warminster Engrave			
	1327	• 19.45		
	CR WORLDPAY 1304		355.05	
	CR WILTSHIRE FEDERATI			
	WCC3810		146.25	
	CR LH BURGA			
	NATIVE CRAFTS		60.00	
15 Apr 22	TFR TRANSFER 21136496	of 1,729.88		5,000.00
	CR J Trollope			
	Christening8thmay		200.00	
18 Apr 22	TFR TRANSFER 21136496	of 200.00		5,000.00
	CR SHEPHERD F			
	FALLON SHEPHERD		30.00	
19 Apr 22	TFR TRANSFER 21136496	of 30.00		5,000.00
	DD DIGITAL SPACE	• 25.49		
	DD PROPEL FINANCE PLC	• 66.88		
	DD WILTSHIRE COUNCIL	• 36.35		
	DD WILTSHIRE COUNCIL	• 695.00		
	DD WILTSHIRE COUNCIL	• 540.25		
	DD WILTSHIRE COUNCIL	• 267.60		
	DD WILTSHIRE COUNCIL	• 353.40		
	CR M Hardiman			
	WCC3802 RDA		145.00	
	CR WORLDPAY 1804		544.30	
	CR WORLDPAY 1704		520.10	
	CR WORLDPAY 1404		338.50	
	CR WORLDPAY 1604		550.85	
	CR WORLDPAY 1504		790.20	
20 Apr 22	TFR TRANSFER 21136496	of 903.98		5,000.00
	CR MV- 21574633 -1304		44.00	
	BALANCE CARRIED FORWARD			5,044.00



1 April to 30 April 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 282

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,792.44
	BP J W Porter 33	• 63.75		
	BP Royal Images 40859	• 93.60		
	BP AMAZON Invoices	• 386.89		
07 Apr 22	CR WORLDPAY 0504		23.75	
	TFR TRANSFER 21136496		3,728.05	5,000.00
	CR CASH IN P.O. APR07 8 10 THREE H@10:36 465941XXXXX8085		520.22	
	CR WORLDPAY 0604		23.30	
	CR WALKER L Y WCC3815 LIAMWALKER		105.00	
08 Apr 22	TFR TRANSFER 21136496	648.52		5,000.00
	CR WILTSHIRE COUNCIL SI836481		620.75	
	BP GLASDON UK LTD BIB BACS PAYMENT	• 3,431.22		
	BP SPLASHPAD SJ SURVEYORS			
	CR BIB BACS PAYMENT WARMINSTER & K9QF WARMINSTER & DISTR	• 1,468.80	600.00	
	BP Project Skills PSS/WARMINS2/TR/38	• 258.00		
	CR WORLDPAY 0704		5.20	
10 Apr 22	TFR TRANSFER 21136496		3,932.07	5,000.00
	CR HOWARD MITCHELL TA WCC3797		294.00	
	CR R Poolman ROSIE-ZUMBAWCC3799		441.00	
11 Apr 22	TFR TRANSFER 21136496	735.00		5,000.00
	CR CHQ IN AT 407080		62.50	
	CR WATER2BUSINESS		10,286.01	
	CR WORLDPAY 1004		329.90	
	CR WORLDPAY 0804		47.80	
	CR WORLDPAY 0904		384.00	
12 Apr 22	TFR TRANSFER 21136496	11,110.21		5,000.00
	DD GOCARDLESS	• 3,819.46		
	DD BOOKER LTD -BK	• 983.38		
	DD ATOS RE FUELGENIE	• 710.72		
	CR M Wollaston Wollaston 27 Aug		384.00	
	BALANCE CARRIED FORWARD			129.56 D



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1 April to 30 April 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 281

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,188.72
	CR ALZHEIMERS SUPPORT STALL 01/05/22		30.00	
05 Apr 22	TFR TRANSFER 21136496		781.28	5,000.00
	DD GRENKELEASING LIM	318.89		
	DD GRENKELEASING LIM	111.60		
	CR WARMR CLIFTON ST GEORGE		150.00	
	BP Stuart Legg WPST01183774	207.00		
	CR WORLDPAY 0404		23.90	
06 Apr 22	TFR TRANSFER 21136496		463.59	5,000.00
	CR MV- 21574633 -0104		10.00	
	CR MV- 21574633 -0204		144.05	
	CR GROSS INTEREST TO 05APR2022 FOR ACCOUNT 404523 21136496		7.32	
	BP ASHTON FARMS 20030068	196.74		
	BP COATES & PARKER 50093&papers	475.14		
	BP Checkpoint ACW09034	30.93		
	BP MIRAGE SIGNS 37381	48.00		
	BP NALC 811298	696.00		
	BP Prosec 2363	54.00		
	BP CHARLES SAUNDERS 689771	63.60		
	BP Scarb 1000006193	95.84		
	BP OFFICE RIGHT 4 invoices	1,080.32		
	BP SYDENHAMS L6182487	12.98		
	BP Sydenhams Hire 593419	112.12		
	BP Tudor Environmenta 0181923&0182816	311.26		
	BP Wired Publishing 1130769	192.00		
	BALANCE CARRIED FORWARD			1,792.44



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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	5,000.00
Payments In	1,074,794.31
Payments Out	1,074,794.31
Closing Balance	5,000.00

1 April to 30 April 2022

Account Name

Warminster Town Council

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Sortcode

40-45-23

Account Number Sheet Number

91001000 280

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
31 Mar 22	BALANCE BROUGHT FORWARD			5,000.00
01 Apr 22	CR CHQ IN AT 407080		• 120.00	
	CR AGE UK WILTSHIRE -		• 140.00	
	BP HEDGE CUTTING			
	D.I.Plowman & Son			
	BIB BACS PAYMENT	• 302.40		
	DD ST ENVIRONMENTASW0	• 420.00		
	DD WATER2BUSINESS	• 48.00		
	DD SCREWFIX DIRECT LT	• 169.59		
	DD WATER2BUSINESS	• 2,105.50		
	DD WATER2BUSINESS	• 262.50		
	SO DESIGNER MARK			
	WEBSITE	• 70.00		
	CR Hervin Robin			
	J71 P508 LODGE REN		• 329.98	
	CR WORLDPAY 3103		38.20	
	TFR TRANSFER 21136496		2,749.81	5,000.00
04 Apr 22	CR MV- 21574633 -3003		48.00	
	DD VWFS UK LIMITED	• 405.53		
	BP J P Curtis			
	100	• 1,100.00		
	BP Rhiannon K Hier			
	Refund - SP	• 30.00		
	CR V Whiting			
	Invoice WCC3813		• 110.00	
	CR WORLDPAY 0104		38.30	
	CR WORLDPAY 0304		334.20	
	CR WORLDPAY 0204		192.75	
	BALANCE CARRIED FORWARD			4,188.72

46 Fore Street Trowbridge Wiltshire BA14 8EL

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Commercial Banking Customers

Interest and Charges

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

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

Overdrafts:

Arranged overdraft:

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

Unarranged overdraft:

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

Your debit card

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

Additional Information

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

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

Information on our Interest Rates can be found on our website

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

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

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

Personal Banking Customers

Interest

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

Commercial and Personal Banking Customers

Lost and Stolen Cards

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

Dispute Resolution

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

Disabled Customers

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

Overdrafts

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

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

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

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

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

2. This cap covers any:

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

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

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

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

Your debit card

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