

February, 2023

Date: 13/03/2023

Nelson Town Council

Page 1

Time: 16:11

**Bank Reconciliation Statement as at 28/02/2023
for Cashbook 1 - Current Bank Account**

User: NH

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
LLoyds Bank	28/02/2023	124	1,132,307.03
			<u>1,132,307.03</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
26/07/2022 2554 Spring Bank Allotment Society		200.00	
19/12/2022 2649 Maxigene Enviromental Services		90.00	
27/01/2023 DD Business Waste Ltd		48.55	
27/01/2023 DD Business Waste Ltd		-48.55	
06/02/2023 2670 Vision ICT		78.00	
07/02/2023 DD Business Waste Ltd		48.55	
08/02/2023 2674 Pendle Appliances		50.00	
20/02/2023 2675 East Lancashire Community Acti		750.00	
20/02/2023 2676 Borough of Pendle (PBC)		288.58	
27/02/2023 2682 MarsdenCommunity PrimarySchool		1,000.00	
27/02/2023 2683 Northwest in Bloom		120.00	
27/02/2023 2684 Pendle Leisure Trust		17,028.00	
28/02/2023 2685 Blackburn with Darwen Borough		5,052.43	
			<u>24,705.56</u>
			1,107,601.47
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,107,601.47
		Balance per Cash Book is :-	1,107,601.47
		Difference is :-	0.00

Date: 13/03/2023

Nelson Town Council

Page: 153

Time: 16:11

Cashbook 1

User: NH

Current Bank Account

For Month No: 11

Receipts for Month 11

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		1,094,385.71					1,094,385.71	
BGC Banked: 03/02/2023		48,525.57						
BGC HM Revenue & Customs		48,525.57			105		48,525.57	Quarter 3 VAT Repayment
Total Receipts for Month		48,525.57	0.00	0.00			48,525.57	
Cashbook Totals		1,142,911.28	0.00	0.00			1,142,911.28	

Continued on Page 154

Date: 13/03/2023

Nelson Town Council

Page: 154

Time: 16:11

Cashbook 1

User: NH

Current Bank Account

For Month No: 11

Payments for Month 11

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
01/02/2023	Remote Asset Management Ltd	DD	9.00		1.50	4680	190	7.50	Lease of Tracking Unit
01/02/2023	Nick Harbour	2666	56.66		0.43	4460	250	54.11	Warm Hub Supplies
						4460	250	2.12	Warm Hub Supplies
01/02/2023	Coalition FacilitiesManagement	2667	72.00		12.00	4621	180	60.00	Quad Bike Storage - Jan 2023
01/02/2023	Dars Group Limited	2668	210.00			4350	140	210.00	Event A5 Flyers
06/02/2023	Option Hygiene Ltd	2669	106.09		17.68	4441	160	88.41	UWC Cleaning Supplies
06/02/2023	Vision ICT	2670	78.00		13.00	4125	110	65.00	.gov.uk Domain Renewal
06/02/2023	npower Business Solutions	2671	77.94		3.71	4330	140	74.23	Christmas Lights Electricity
07/02/2023	Business Waste Ltd	DD	48.55		8.09	4101	160	40.46	Excess Weight Waste Collection
07/02/2023	Blackburn with Darwen Borough	2672	4,586.05			4020	110	2,011.25	Payroll-Salary-Jan 2023
						4439	160	1,499.22	Payroll-Salary-Jan 2023
						4025	110	17.97	Payroll-Salary-Jan 2023
						4020	110	747.26	Payroll-Tax&NI-Jan 2023
						4439	160	305.95	Payroll-Tax&NI-Jan 2023
						4025	110	4.40	Payroll-Tax&NI-Jan 2023
08/02/2023	Total Auto Solutions	2675	421.92		4455	160		421.92	Car Damage Repair
08/02/2023	Total Auto Solutions	2675	-421.92		4455	160		-421.92	CorrectionEntryWrong Cheque No
08/02/2023	Total Auto Solutions	2673	421.92		4455	160		421.92	Car Damage Repair
08/02/2023	Pendle Appliances	2674	50.00		4431	160		50.00	Washing Machine Repair
10/02/2023	Vodafone	DD	25.84		4.31	4150	110	21.53	Office Phone and Broadband
13/02/2023	Daisy Communications	DD	58.91		9.82	4100	160	49.09	UWC Phone and Broadband
15/02/2023	Business Waste Ltd	DD	194.20		32.36	4101	160	161.84	Waste Collections - Mar 23
15/02/2023	Business Card	BUSCARD	14.39		2.40	4690	190	11.99	Zoom Subscription
17/02/2023	Lancashire County Council	DD	830.46			4020	110	498.98	Pension Contributions-Jan 2023
						4439	160	331.48	Pension Contributions-Jan 2023
20/02/2023	East Lancashire Community Acti	2675	750.00			4460	250	750.00	Warm Hub Radio Advert
20/02/2023	Borough of Pendle (PBC)	2676	288.58		48.10	4381	150	240.48	Benches@HodgeHouse Playground
20/02/2023	Iain Barrett	2678	190.00			4470	250	190.00	Repairs to UWC Cafe
20/02/2023	Star Marketing Solutions Ltd	2679	2,560.00		426.67	4530	230	2,133.33	Newsletter Printing
21/02/2023	E.on Next	DD	70.65		3.36	4380	150	67.29	Games Area Electricity
21/02/2023	E.on Next	DD	30.99		1.48	4380	150	29.51	Kickabout Area Electricity
22/02/2023	Dars Group Limited	2680	500.00			4350	140	500.00	Pride of Nelson Trophies
22/02/2023	Dars Group Limited	2681	210.00			4350	140	210.00	Pride of Nelson Trophies
23/02/2023	TotalEnergies Gas & Power	DD	439.90		73.32	4100	160	366.58	UWC Electricity
27/02/2023	Peninsula Business Services	DD	229.25		36.42	4680	190	182.10	Professional HR Service
						4680	190	9.58	Insurance
						4680	190	1.15	Insurance Premium Tax (IPT)
27/02/2023	MarsdenCommunity PrimarySchool	2682	1,000.00			4240	130	1,000.00	Small Grants Award
27/02/2023	Northwest in Bloom	2683	120.00			4500	170	120.00	Britain in Bloom NW 2023 Entry
27/02/2023	Pendle Leisure Trust	2684	17,028.00		2,838.00	4500	170	14,190.00	Free Swimming Service

Continued on Page 155

Date: 13/03/2023

Nelson Town Council

Page: 155

Time: 16:11

Cashbook 1

User: NH

Current Bank Account

For Month No: 11

Payments for Month 11

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
2023/24									
28/02/2023	Blackburn with Darwen Borough	2685	5,052.43			4020	110	2,037.07	Payroll-Salary-Feb 2023
						4439	160	1,503.30	Payroll-Salary-Feb 2023
						4025	110	31.34	Payroll-Salary-Feb 2023
						4020	110	765.97	Payroll-Tax&NI-Feb 2023
						4439	160	706.95	Payroll-Tax&NI-Feb 2023
						4025	110	7.80	Payroll-Tax&NI-Feb 2023
Total Payments for Month			35,309.81	0.00	3,532.65			31,777.16	
Balance Carried Fwd			1,107,601.47						
Cashbook Totals			1,142,911.28	0.00	3,532.65			1,139,378.63	

Detailed Income & Expenditure by Budget Heading 28/02/2023

Month No: 11

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
100 Income								
1076 Precept	0	690,945	644,325	(46,620)			107.2%	
1077 Heritage Lottery Grant	0	1,888	0	(1,888)			0.0%	
Income :- Income	0	692,833	644,325	(48,508)			107.5%	0
Net Income	0	692,833	644,325	(48,508)				
110 Administration								
4000 Clerk Salary Tax + NI	0	0	38,950	38,950		38,950	0.0%	
4010 Employer Pension	0	0	2,690	2,690		2,690	0.0%	
4020 Assistant Clerk Salary Tax+ NI	6,061	31,723	16,440	(15,283)		(15,283)	193.0%	
4025 Casual admin staff	62	10,583	0	(10,583)		(10,583)	0.0%	
4110 Postage	0	0	250	250		250	0.0%	
4120 Stationery/Office Administrati	0	809	1,000	191		191	80.9%	
4121 Miscellenous	0	119	500	381		381	23.7%	
4125 Website & Email Hosting Accs	65	901	2,500	1,599		1,599	36.0%	
4130 Room Hire	0	0	600	600		600	0.0%	
4140 Computer Equipment & Software	0	954	1,000	46		46	95.4%	
4142 Office Furniture	0	0	1,000	1,000		1,000	0.0%	
4150 Telephone, Mobile & Broadband	22	516	650	134		134	79.4%	
4160 Clerk Expenses	0	0	100	100		100	0.0%	
4921 Election Costs	0	0	5,000	5,000		5,000	0.0%	
Administration :- Indirect Expenditure	6,209	45,604	70,680	25,076	0	25,076	64.5%	0
Net Expenditure	(6,209)	(45,604)	(70,680)	(25,076)				
120 Allotments								
1240 Allotment Rents & Water income	0	(9,000)	10,929	19,929			(82.3%)	
Allotments :- Income	0	(9,000)	10,929	19,929			(82.3%)	0
4200 Allotments Maintenance	0	2,820	10,929	8,109		8,109	25.8%	
Allotments :- Indirect Expenditure	0	2,820	10,929	8,109	0	8,109	25.8%	0
Net Income over Expenditure	0	(11,820)	0	11,820				
130 Ward Initiative & Small Grants								
4210 WIF Bradley	0	0	1,000	1,000		1,000	0.0%	
4215 WIF Clover Hill	0	0	1,000	1,000		1,000	0.0%	
4220 WIF Marsden	0	0	1,000	1,000		1,000	0.0%	
4225 WIF Southfield	0	0	1,000	1,000		1,000	0.0%	
4230 WIF Walverden	0	1,912	1,000	(912)		(912)	191.2%	

Detailed Income & Expenditure by Budget Heading 28/02/2023

Month No: 11

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4235 WIF Whitefield	0	0	1,000	1,000		1,000	0.0%	
4240 Small Grants Awarded	1,000	4,000	10,000	6,000		6,000	40.0%	
Ward Initiative & Small Grants :- Indirect Expenditure	1,000	5,912	16,000	10,088	0	10,088	37.0%	0
Net Expenditure	(1,000)	(5,912)	(16,000)	(10,088)				
140 Events								
4280 Easter Event	0	0	5,000	5,000		5,000	0.0%	
4290 Summer Event Football Marathon	0	2,619	5,000	2,381		2,381	52.4%	
4300 Food Festival	0	5,000	5,000	0		0	100.0%	
4310 Lancashir Day & Xmas Switch On	0	13,449	14,000	551		551	96.1%	
4330 Town Centre Christmas Lights	74	28,310	35,000	6,690		6,690	80.9%	
4340 Community Cohesion	0	0	5,000	5,000		5,000	0.0%	
4350 Events General	920	24,850	5,000	(19,850)		(19,850)	497.0%	
4710 Uniform	0	0	1,000	1,000		1,000	0.0%	
Events :- Indirect Expenditure	994	74,228	75,000	772	0	772	99.0%	0
Net Expenditure	(994)	(74,228)	(75,000)	(772)				
150 Transferred Services								
4380 MUGAs-Maintenance & Inspection	97	27,553	21,000	(6,553)		(6,553)	131.2%	
4381 MUGA/Play Area-Imprvm/renewals	240	6,452	5,000	(1,452)		(1,452)	129.0%	
4390 CCTV Monitoring	0	23,854	31,500	7,646		7,646	75.7%	
4400 Parks	0	140,400	128,000	(12,400)		(12,400)	109.7%	
4410 Roadside Seats-Maint+Inspectio	0	1,190	5,000	3,810		3,810	23.8%	
Transferred Services :- Indirect Expenditure	337	199,449	190,500	(8,949)	0	(8,949)	104.7%	0
Net Expenditure	(337)	(199,449)	(190,500)	8,949				
160 Unity Hall								
1210 Unity Hall Income (do not use)	0	0	7,500	7,500			0.0%	
1211 Unity Hall Room/Cafe Hire	0	7,960	0	(7,960)			0.0%	
1213 Music System Hire	0	640	300	(340)			213.3%	
1214 Office Tenancy Income	0	917	0	(917)			0.0%	
Unity Hall :- Income	0	9,517	7,800	(1,717)			122.0%	0
4100 Utilities - Unity Centre	416	3,685	10,000	6,315		6,315	36.9%	
4101 Trade Waste&Sanitary/Nappy dis	202	2,575	1,400	(1,175)		(1,175)	183.9%	
4105 Hard Wire Test + Elec Call Out	0	0	500	500		500	0.0%	
4106 Building Compliance Costs	0	384	1,000	616		616	38.4%	
4107 Lift Maintenance + Costs	0	1,662	500	(1,162)		(1,162)	332.4%	

Detailed Income & Expenditure by Budget Heading 28/02/2023

Month No: 11

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4108 Boiler maintenance + Gas Safet	0	111	1,000	889		889	11.1%	
4109 Music License	0	0	2,000	2,000		2,000	0.0%	
4115 Heritage Lottery Funding	0	290	0	(290)		(290)	0.0%	
4430 Renovation/Proj/Match Funding	0	0	15,000	15,000		15,000	0.0%	
4431 Repairs & Renewals	50	638	1,500	862		862	42.5%	
4439 Caretakers Salary Tax + NI	4,347	15,316	12,500	(2,816)		(2,816)	122.5%	
4440 Caretaking/Managmnt-Contractor	0	0	1,500	1,500		1,500	0.0%	
4441 Cleaning Supplies & Equipment	88	2,221	1,500	(721)		(721)	148.1%	
4445 Equipment/Furniture Costs-UWB	0	2,369	1,000	(1,369)		(1,369)	236.9%	
4450 CCTV & Burgler Alarm System	0	0	500	500		500	0.0%	
4453 Professional Fees - UWB Centre	0	216	1,000	784		784	21.6%	
4455 Miscellenous - UWB Centre	422	727	1,500	773		773	48.5%	
4457 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Unity Hall :- Indirect Expenditure	5,525	30,195	57,400	27,205	0	27,205	52.6%	0
Net Income over Expenditure	(5,525)	(20,678)	(49,600)	(28,922)				
170 Projects								
4500 Special Projects/ Other	14,310	33,114	30,000	(3,114)		(3,114)	110.4%	
4510 Highways Projects	0	181,529	200,000	18,471	27,000	(8,529)	104.3%	
4511 Dropped Kerb Grants	0	0	7,500	7,500		7,500	0.0%	
4520 Hanging Baskets	0	31,459	22,000	(9,459)		(9,459)	143.0%	
4570 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Projects :- Indirect Expenditure	14,310	246,102	264,500	18,398	27,000	(8,602)	103.3%	0
Net Expenditure	(14,310)	(246,102)	(264,500)	(18,398)				
180 Handyman Scheme								
4600 Handyman Labour	0	4,030	5,000	971		971	80.6%	
4610 Handyman Materials	0	4,788	1,000	(3,788)		(3,788)	478.8%	
4620 Handyman Equipment	0	0	1,000	1,000		1,000	0.0%	
4621 Quad Bike Maint/Repairs	60	1,396	0	(1,396)		(1,396)	0.0%	
Handyman Scheme :- Indirect Expenditure	60	10,214	7,000	(3,214)	0	(3,214)	145.9%	0
Net Expenditure	(60)	(10,214)	(7,000)	3,214				
190 Professional Fees								
4650 Insurance	0	4,767	2,500	(2,267)		(2,267)	190.7%	
4660 Audit (Internal & External)	0	83	1,500	1,417		1,417	5.6%	
4665 Accountancy Fees	0	0	500	500		500	0.0%	
4670 Legal Fees	0	9,293	17,500	8,207		8,207	53.1%	

Detailed Income & Expenditure by Budget Heading 28/02/2023

Month No: 11

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4680 HR & H&S Support Services	200	3,106	3,000	(106)		(106)	103.5%	
4690 Subscriptions	12	2,571	225	(2,346)		(2,346)	1142.7%	
4695 Payroll Service	0	0	980	980		980	0.0%	
Professional Fees :- Indirect Expenditure	212	19,820	26,205	6,385	0	6,385	75.6%	0
Net Expenditure	(212)	(19,820)	(26,205)	(6,385)				
210 Training & Travel Costs								
4750 Training Expenses inc travel	0	0	1,750	1,750		1,750	0.0%	
4760 Travel Costs (outside parish)	0	0	250	250		250	0.0%	
Training & Travel Costs :- Indirect Expenditure	0	0	2,000	2,000	0	2,000	0.0%	0
Net Expenditure	0	0	(2,000)	(2,000)				
220 Environment Committee								
4800 Enviromental Projects	0	0	2,400	2,400		2,400	0.0%	
4810 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Environment Committee :- Indirect Expenditure	0	0	7,400	7,400	0	7,400	0.0%	0
Net Expenditure	0	0	(7,400)	(7,400)				
230 Promotional & Marketing								
4530 Annual Newsletter	2,133	7,646	2,500	(5,146)		(5,146)	305.8%	
4540 Publicity & Marketing	0	1,300	5,000	3,700		3,700	26.0%	
4580 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Promotional & Marketing :- Indirect Expenditure	2,133	8,946	12,500	3,554	0	3,554	71.6%	0
Net Expenditure	(2,133)	(8,946)	(12,500)	(3,554)				
250 Revive Cafe - UWB Centre								
1200 Cafe & Catering Income	0	0	13,500	13,500			0.0%	
Revive Cafe - UWB Centre :- Income	0	0	13,500	13,500			0.0%	0
4030 Cater Co-ordtr Salary Tax + NI	0	0	20,000	20,000		20,000	0.0%	
4031 Catering Assit-Salary Tax + NI	0	0	7,740	7,740		7,740	0.0%	
4032 Casual work (catering)	0	0	500	500		500	0.0%	
4035 Volunteer Expenses	0	0	200	200		200	0.0%	
4460 Cafe & Catering Supplies	806	2,215	11,300	9,085		9,085	19.6%	
4470 Catering Equipment Repairs&Ren	190	190	1,000	810		810	19.0%	
Revive Cafe - UWB Centre :- Indirect Expenditure	996	2,405	40,740	38,335	0	38,335	5.9%	0
Net Income over Expenditure	(996)	(2,405)	(27,240)	(24,835)				

13/03/2023

Nelson Town Council

Page 5

16:12

Detailed Income & Expenditure by Budget Heading 28/02/2023

Month No: 11

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Grand Totals:- Income	0	693,350	676,554	(16,796)			102.5%	
Expenditure	31,777	645,695	780,854	135,159	27,000	108,159	86.1%	
Net Income over Expenditure	<u>(31,777)</u>	<u>47,655</u>	<u>(104,300)</u>	<u>(151,955)</u>				
Movement to/(from) Gen Reserve	<u>(31,777)</u>	<u>47,655</u>						

J31D3100Q2FMBA000004967001002 319 A 000

NELSON TOWN COUNCIL

MARKET STREET
NELSON
LANCASHIRE
BB9 7LG



Your account statement

Issue date: 28 February 2023

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: BURNLEY (301148)

[Redacted Address] 306
[Redacted Address]
[Redacted Address]



TREASURERS ACCOUNT

NELSON TOWN COUNCIL

Account summary

Balance On 30 Jan 2023	£1,096,615.24
Total Paid In	£48,525.57
Total Paid Out	£12,833.78
Balance On 28 Feb 2023	£1,132,307.03

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
30 Jan 23		STATEMENT OPENING BALANCE			1,096,615.24
01 Feb 23	DD	VODAFONE LTD 691405438-00001		89.53	1,096,525.71
02 Feb 23	DD	RAM TRACKING N32JG4Y		9.00	1,096,516.71
03 Feb 23	BGC	HMRC VAT 315339514	48,525.57		1,145,042.28
09 Feb 23	CHQ	002662		400.00	1,144,642.28
10 Feb 23	DD	VODAFONE LTD 7039489837-1001		25.84	1,144,616.44
13 Feb 23	DD	DAISY COMMS LTD HCJ34055		58.91	1,144,557.53
13 Feb 23	CHQ	002664		250.00	1,144,307.53
13 Feb 23	CHQ	002666		56.66	1,144,250.87
14 Feb 23	DD	BUSINESS WASTE LTD C-NEL003		194.20	1,144,056.67
14 Feb 23	CHQ	002667		72.00	1,143,984.67
15 Feb 23	DD	BUSINESS CHG CRD 5328660501884097		14.39	1,143,970.28
16 Feb 23	CHQ	002672		4,586.05	1,139,384.23
17 Feb 23	DD	LCC CO 6510100133 LPF00402		830.46	1,138,553.77
17 Feb 23	CHQ	002673		421.92	1,138,131.85
17 Feb 23	CHQ	002671		77.94	1,138,053.91
17 Feb 23	CHQ	002665		1,200.00	1,136,853.91
17 Feb 23	CHQ	002668		210.00	1,136,643.91
21 Feb 23	DD	E.ON NEXT A-31F96775-001		30.99	1,136,612.92
21 Feb 23	DD	E.ON NEXT A-92B313A5-001		70.65	1,136,542.27
21 Feb 23	CHQ	002669		106.09	1,136,436.18
24 Feb 23	DD	TOTALENERGIES G&P 1162976		439.90	1,135,996.28
24 Feb 23	CHQ	002679		2,560.00	1,133,436.28
24 Feb 23	CHQ	002681		210.00	1,133,226.28
24 Feb 23	CHQ	002680		500.00	1,132,726.28
27 Feb 23	CHQ	002678		190.00	1,132,536.28
28 Feb 23	DD	PENINSULA BUSINESS 000NEL031		229.25	1,132,307.03
28 Feb 23		STATEMENT CLOSING BALANCE	48,525.57	12,833.78	1,132,307.03

PLC10NP3100000

M32D31047F3 D32D31047F3

Page 1 of 4 / 0004967 / 0022639

LLOYDS BANK



NELSON TOWN COUNCIL

MARKET STREET
NELSON
LANCASHIRE
BB9 7LG

Your account statement

Issue date: 28 February 2023

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: BURNLEY (301148)



TREASURERS ACCOUNT

NELSON TOWN COUNCIL

INTEREST RATES FOR THE PERIOD 10 JAN 23 TO 09 FEB 23

Debit Rates 10 JAN 23 - 01 FEB 23

Unauthorised Borrowing 14.35% pa

Debit Rates 02 FEB 23 - 09 FEB 23

Unauthorised Borrowing 14.85% pa

PLC10NPN3100000

M32D31047F3

D32D31047F3

Page 3 of 4 / 0004967 / 0022841

Unless otherwise specified in the account charges brochure which applies to this account, the charges for unauthorised borrowing and unpaid items are set out below

Unauthorised borrowing fee: £0.00

Unpaid item (cheque): £0.00,

Unpaid item (direct debit): £0.00

Unpaid item (standing order): £0.00

If your account becomes overdrawn, or you exceed any agreed overdraft limit, we may allow an overdraft to be created or allow the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft and you will be charged at the rate for unauthorised borrowing which is shown on your statement and will incur other unauthorised borrowing charges shown above.

Interest is calculated on the cleared daily balance of the new or excess overdraft and is payable for the duration of the new or excess overdraft.

We may change any of our charges and interest at any time and will notify you in writing at least two months before we make any change. You will be deemed to have accepted any such change if you do not notify us to the contrary before the date any such change comes into effect. However, if you choose not to accept any change:

- You can close the account at any time before the change comes into effect provided that any outstanding amounts on the account are paid; or
- Our notice of the change shall be deemed to be notice of termination given under the terms of your account and your account Agreement will terminate the day before any change comes into effect. Should there be any outstanding balance on the account it will become immediately due and payable on termination.

When we tell you about a change we will do so by letter, e-mail, text, statement, statement inserts or messages or in any other way which is sent to you individually.

If the change is to your advantage we may change our interest rates at any time and without notice to you. We will tell you about the change by putting notices in our branches within three Business Days of making the change or by telling you personally within 30 days of making the change and we will update our website within three Business Days of an interest rate change taking effect.