

May 2025

Date: 20/06/2025

Nelson Town Council

Page 1

Time: 07:54

Bank Reconciliation Statement as at 31/05/2025  
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	31/05/2025		1,556,958.81
			<u>1,556,958.81</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
28/04/2025 3105 Maxigene Enviromental Services		108.00	
19/05/2025 3113 Borough of Pendle (PBC)		564.00	
			<u>672.00</u>
			1,556,286.81
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,556,286.81
		Balance per Cash Book is :-	1,556,286.81
		Difference is :-	0.00

Signatory 1:

Name .....Signed .....Date .....

Signatory 2:

Name .....Signed .....Date .....

Date: 20/06/2025

## Nelson Town Council

Page: 226

Time: 07:55

## Cashbook 1

User: NH

## Current Bank Account

For Month No: 2

## Receipts for Month 2

## 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 :		1,568,889.50					1,568,889.50	
FPI Banked: 06/05/2025		1,146.83						
FPI V Vambutas		1,146.83			1240	120	1,146.83	Allotment Rent
FPI Banked: 20/05/2025		453.43						
FPI Maria Barrett		453.43			1240	120	453.43	Allotment (Brunswick) Rent
BGC Banked: 21/05/2025		3,438.42						
BGC HM Revenue & Customs		3,438.42			105		3,438.42	2024/25 Quarter4 VAT Repayment
BGC Banked: 21/05/2025		-3,438.42						
BGC HM Revenue & Customs		-3,438.42			105		-3,438.42	Correction Entry
BGC Banked: 21/05/2025		3,439.74						
BGC HM Revenue & Customs		3,439.74			105		3,439.74	2024/25 Quarter 4 VAT Repayment
FPI Banked: 23/05/2025		275.00						
FPI R Hartley		275.00			1240	120	275.00	Manor St Allotment Rent
BGC Banked: 29/05/2025		5,735.02						
BGC Nelson Town Council		5,735.02			1240	120	5,735.02	Allotment Rents (Various)
Total Receipts for Month		11,050.02	0.00	0.00			11,050.02	
Cashbook Totals		1,579,939.52	0.00	0.00			1,579,939.52	

Continued on Page 227

Date: 20/06/2025

## Nelson Town Council

Page: 227

Time: 07:55

## Cashbook 1

User: NH

## Current Bank Account

For Month No: 2

## Payments for Month 2

## Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
01/05/2025	Remote Asset Management Ltd	DD	9.00		1.50	4680	190	7.50	Lease of Tracking Unit
01/05/2025	MinhajUlQuranWelfareFoundati	3107	1,500.00			4340	140	1,500.00	Community Event Contribution
01/05/2025	Watan Cricket Club	3208	1,000.00			4240	130	1,000.00	Small Grants Award
06/05/2025	Coalition FacilitiesManagement	3109	60.00			4621	180	60.00	Quad Bike Storage - April 2025
06/05/2025	Marie Stone	3110	21.23			4680	190	21.23	Expenses - Calls to Peninsula
08/05/2025	Borough of Pendle (PBC)	3111	13,050.76			4921	110	13,050.76	Bradley By-Election 27/03/25
13/05/2025	Cemetary Allotment Society	3112	270.00		45.00	4200	120	225.00	Skip for Cemetery Allotments
13/05/2025	Vodafone	DD	31.32		5.22	4150	110	26.10	Office Phone and Broadband
14/05/2025	Business Waste Ltd	DD	3.31		0.55	4101	160	2.76	Excess Waste Collection Apr 25
15/05/2025	Business Waste Ltd	DD	232.24		38.72	4101	160	193.52	Waste Collections - June 2025
16/05/2025	E.on Next	DD	17.64		0.84	4380	150	16.80	Games Area Electricity
16/05/2025	Daisy Communications	DD	96.35		16.06	4100	160	80.29	UWC Phone and Broadband
19/05/2025	Borough of Pendle (PBC)	3113	564.00		94.00	4381	150	470.00	Cats Park Bench Refurb
19/05/2025	Rialtas Business Solutions Ltd	3114	1,046.40		174.40	4665	190	872.00	RBS Year End Closedown 24/25
19/05/2025	Lancashire County Council	DD	1,007.16			4020	110	915.49	Pension Contributions - Apr 25
						4010	110	91.67	Pension Contributions - Apr 25
21/05/2025	TotalEnergies Gas & Power	DD	155.29		7.40	4100	160	147.89	TotalEnergies Gas & Power
27/05/2025	Business Card	BUSCARD	15.51		2.60	4690	190	12.99	Zoom Subscription
						4690	190	-0.08	Cashback Credit
27/05/2025	Peninsula Business Services	DD	245.30		38.97	4680	190	194.84	Professional HR Service
						4680	190	10.26	Insurance
						4680	190	1.23	Insurance Premium Tax (IPT)
27/05/2025	Blackburn with Darwen Borough	3115	4,145.92			4020	110	2,405.32	Payroll-Salary-May 2025
						4439	160	725.62	Payroll-Salary-May 2025
						4020	110	962.35	Payroll-Tax&NI-May 2025
						4439	160	52.63	Payroll-Tax&NI-May 2025
30/05/2025	Vodafone	DD	166.67		27.76	4150	110	46.94	Mobile Phone Charges-Office
						4100	160	91.97	Mobile Phone Charges-Caretaker
30/05/2025	Lloyds Bank	DD	14.61			4121	110	14.61	Banking Service Charges
Total Payments for Month			23,652.71	0.00	453.02			23,199.69	
Balance Carried Fwd			1,556,286.81						
Cashbook Totals			1,579,939.52	0.00	453.02			1,579,486.50	

## Detailed Income &amp; Expenditure by Budget Heading 31/05/2025

Month No: 2

## Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<b>100 Income</b>							
1076 Precept	370,732	729,945	359,213			50.8%	
Income :- Income	<b>370,732</b>	<b>729,945</b>	<b>359,213</b>			<b>50.8%</b>	<b>0</b>
<b>Net Income</b>	<b>370,732</b>	<b>729,945</b>	<b>359,213</b>				
<b>110 Administration</b>							
4000 Clerk Salary Tax + NI	0	39,000	39,000		39,000	0.0%	
4010 Employer Pension	92	2,690	2,598		2,598	3.4%	
4020 Assistant Clerk Salary Tax+ NI	4,399	30,000	25,601		25,601	14.7%	
4025 Casual admin staff	(137)	0	137		137	0.0%	
4110 Postage	0	250	250		250	0.0%	
4120 Stationery/Office Administrati	0	1,000	1,000		1,000	0.0%	
4121 Miscellaneous	15	500	485		485	2.9%	
4125 Website & Email Hosting Accs	1,370	2,500	1,130		1,130	54.8%	
4130 Room Hire	0	600	600		600	0.0%	
4140 Computer Equipment & Software	1,230	1,000	(230)		(230)	123.0%	
4142 Office Furniture	0	1,000	1,000		1,000	0.0%	
4150 Telephone, Mobile & Broadband	127	650	523		523	19.5%	
4160 Clerk Expenses	0	100	100		100	0.0%	
4921 Election Costs	0	5,000	5,000		5,000	0.0%	
Administration :- Indirect Expenditure	<b>7,095</b>	<b>84,290</b>	<b>77,195</b>	<b>0</b>	<b>77,195</b>	<b>8.4%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(7,095)</b>	<b>(84,290)</b>	<b>(77,195)</b>				
<b>120 Allotments</b>							
1240 Allotment Rents & Water income	7,610	10,929	3,319			69.6%	
Allotments :- Income	<b>7,610</b>	<b>10,929</b>	<b>3,319</b>			<b>69.6%</b>	<b>0</b>
4200 Allotments Maintenance	1,025	10,929	9,904		9,904	9.4%	
Allotments :- Indirect Expenditure	<b>1,025</b>	<b>10,929</b>	<b>9,904</b>	<b>0</b>	<b>9,904</b>	<b>9.4%</b>	<b>0</b>
<b>Net Income over Expenditure</b>	<b>6,585</b>	<b>0</b>	<b>(6,585)</b>				
<b>130 Ward Initiative &amp; Small Grants</b>							
4210 WIF Bradley	0	1,000	1,000		1,000	0.0%	
4215 WIF Clover Hill	0	1,000	1,000		1,000	0.0%	
4220 WIF Marsden	0	1,000	1,000		1,000	0.0%	
4225 WIF Southfield	0	1,000	1,000		1,000	0.0%	
4230 WIF Walverden	0	1,000	1,000		1,000	0.0%	
4235 WIF Whitefield	0	1,000	1,000		1,000	0.0%	

## Detailed Income &amp; Expenditure by Budget Heading 31/05/2025

Month No: 2

## Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4240 Small Grants Awarded	1,000	10,000	9,000		9,000	10.0%	
Ward Initiative & Small Grants :- Indirect Expenditure	<u>1,000</u>	<u>16,000</u>	<u>15,000</u>	<u>0</u>	<u>15,000</u>	<u>6.2%</u>	<u>0</u>
<b>Net Expenditure</b>	<b><u>(1,000)</u></b>	<b><u>(16,000)</u></b>	<b><u>(15,000)</u></b>				
<u>140 Events</u>							
4280 Easter Event	0	5,000	5,000		5,000	0.0%	
4300 Food Festival	0	20,000	20,000		20,000	0.0%	
4310 Lancashir Day & Xmas Switch On	0	20,000	20,000		20,000	0.0%	
4330 Town Centre Christmas Lights	0	50,000	50,000		50,000	0.0%	
4340 Community Cohesion	1,500	10,000	8,500		8,500	15.0%	
4350 Events General	0	20,000	20,000		20,000	0.0%	
4710 Uniform	0	1,000	1,000		1,000	0.0%	
Events :- Indirect Expenditure	<u>1,500</u>	<u>126,000</u>	<u>124,500</u>	<u>0</u>	<u>124,500</u>	<u>1.2%</u>	<u>0</u>
<b>Net Expenditure</b>	<b><u>(1,500)</u></b>	<b><u>(126,000)</u></b>	<b><u>(124,500)</u></b>				
<u>150 Transferred Services</u>							
4380 MUGAs-Maintenance & Inspection	17	26,000	25,983		25,983	0.1%	
4381 MUGA/Play Area-Imprvm/renewals	470	100,000	99,530		99,530	0.5%	
4390 CCTV Monitoring	0	31,500	31,500		31,500	0.0%	
4400 Parks	0	170,500	170,500		170,500	0.0%	
4410 Roadside Seats-Maint+Inspectio	0	5,000	5,000		5,000	0.0%	
4411 Roadside seats-Renewals	0	2,000	2,000		2,000	0.0%	
Transferred Services :- Indirect Expenditure	<u>487</u>	<u>335,000</u>	<u>334,513</u>	<u>0</u>	<u>334,513</u>	<u>0.1%</u>	<u>0</u>
<b>Net Expenditure</b>	<b><u>(487)</u></b>	<b><u>(335,000)</u></b>	<b><u>(334,513)</u></b>				
<u>160 Unity Hall</u>							
1211 Unity Hall Room/Cafe Hire	0	7,500	7,500			0.0%	
1213 Music System Hire	0	300	300			0.0%	
Unity Hall :- Income	<u>0</u>	<u>7,800</u>	<u>7,800</u>			<u>0.0%</u>	<u>0</u>
4100 Utilities - Unity Centre	490	15,000	14,510		14,510	3.3%	
4101 Trade Waste&Sanitory/Nappy dis	632	1,400	768		768	45.1%	
4105 Hard Wire Test + Elec Call Out	0	500	500		500	0.0%	
4106 Building Compliance Costs	90	1,000	910		910	9.0%	
4107 Lift Maintenance + Costs	0	500	500		500	0.0%	
4108 Boiler maintenance + Gas Safet	0	1,000	1,000		1,000	0.0%	
4109 Music License	0	2,000	2,000		2,000	0.0%	
4430 Renovation/Proj/Match Funding	0	15,000	15,000		15,000	0.0%	

## Detailed Income &amp; Expenditure by Budget Heading 31/05/2025

Month No: 2

## Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4431 Repairs & Renewals	0	1,500	1,500		1,500	0.0%	
4439 Caretakers Salary Tax + NI	583	15,000	14,417		14,417	3.9%	
4440 Caretaking/Managmnt-Contractor	0	1,500	1,500		1,500	0.0%	
4441 Cleaning Supplies & Equipment	0	1,500	1,500		1,500	0.0%	
4445 Equipment/Furniture Costs-UWB	0	1,000	1,000		1,000	0.0%	
4450 CCTV & Burgler Alarm System	0	500	500		500	0.0%	
4453 Professional Fees - UWB Centre	0	1,500	1,500		1,500	0.0%	
4455 Miscellenous - UWB Centre	0	1,500	1,500		1,500	0.0%	
4457 Climate Emergency Fund	0	5,000	5,000		5,000	0.0%	
Unity Hall :- Indirect Expenditure	<b>1,795</b>	<b>65,400</b>	<b>63,605</b>	<b>0</b>	<b>63,605</b>	<b>2.7%</b>	<b>0</b>
<b>Net Income over Expenditure</b>	<b>(1,795)</b>	<b>(57,600)</b>	<b>(55,805)</b>				
<b>170 Projects</b>							
4500 Special Projects/ Other	22,645	55,000	32,355		32,355	41.2%	
4510 Highways Projects	0	200,000	200,000	27,000	173,000	13.5%	
4511 Dropped Kerb Grants	0	3,000	3,000		3,000	0.0%	
4520 Hanging Baskets	0	35,000	35,000		35,000	0.0%	
4570 Climate Emergency Fund	0	5,000	5,000		5,000	0.0%	
Projects :- Indirect Expenditure	<b>22,645</b>	<b>298,000</b>	<b>275,355</b>	<b>27,000</b>	<b>248,355</b>	<b>16.7%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(22,645)</b>	<b>(298,000)</b>	<b>(275,355)</b>				
<b>180 Handyman Scheme</b>							
4600 Handyman Labour	0	7,000	7,000		7,000	0.0%	
4610 Handyman Materials	0	3,000	3,000		3,000	0.0%	
4620 Handyman Equipment	0	1,000	1,000		1,000	0.0%	
4621 Quad Bike Maint/Repairs	60	0	(60)		(60)	0.0%	
Handyman Scheme :- Indirect Expenditure	<b>60</b>	<b>11,000</b>	<b>10,940</b>	<b>0</b>	<b>10,940</b>	<b>0.5%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(60)</b>	<b>(11,000)</b>	<b>(10,940)</b>				
<b>190 Professional Fees</b>							
4650 Insurance	1,908	2,500	592		592	76.3%	
4660 Audit (Internal & External)	(3,215)	1,500	4,715		4,715	(214.3%)	
4665 Accountancy Fees	0	500	500		500	0.0%	
4670 Legal Fees	0	5,000	5,000		5,000	0.0%	
4680 HR & H&S Support Services	449	3,000	2,551		2,551	15.0%	
4690 Subscriptions	2,821	225	(2,596)		(2,596)	1253.8%	
4695 Payroll Service	0	980	980		980	0.0%	
Professional Fees :- Indirect Expenditure	<b>1,963</b>	<b>13,705</b>	<b>11,742</b>	<b>0</b>	<b>11,742</b>	<b>14.3%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(1,963)</b>	<b>(13,705)</b>	<b>(11,742)</b>				

## Detailed Income &amp; Expenditure by Budget Heading 31/05/2025

Month No: 2

## Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<b>210 Training &amp; Travel Costs</b>							
4750 Training Expenses inc travel	0	1,750	1,750		1,750	0.0%	
4760 Travel Costs (outside parish)	0	250	250		250	0.0%	
Training & Travel Costs :- Indirect Expenditure	0	2,000	2,000	0	2,000	0.0%	0
<b>Net Expenditure</b>	0	(2,000)	(2,000)				
<b>220 Environment Committee</b>							
4800 Enviromental Projects	0	40,000	40,000		40,000	0.0%	
4810 Climate Emergency Fund	0	5,000	5,000		5,000	0.0%	
Environment Committee :- Indirect Expenditure	0	45,000	45,000	0	45,000	0.0%	0
<b>Net Expenditure</b>	0	(45,000)	(45,000)				
<b>230 Promotional &amp; Marketing</b>							
4530 Annual Newsletter	0	2,500	2,500		2,500	0.0%	
4540 Publicity & Marketing	0	5,000	5,000		5,000	0.0%	
4580 Climate Emergency Fund	0	5,000	5,000		5,000	0.0%	
Promotional & Marketing :- Indirect Expenditure	0	12,500	12,500	0	12,500	0.0%	0
<b>Net Expenditure</b>	0	(12,500)	(12,500)				
<b>250 Revive Cafe - UWB Centre</b>							
1200 Cafe & Catering Income	0	6,000	6,000			0.0%	
Revive Cafe - UWB Centre :- Income	0	6,000	6,000			0.0%	0
4470 Catering Equipment Repairs&Ren	0	1,000	1,000		1,000	0.0%	
Revive Cafe - UWB Centre :- Indirect Expenditure	0	1,000	1,000	0	1,000	0.0%	0
<b>Net Income over Expenditure</b>	0	5,000	5,000				
<b>Grand Totals:- Income</b>	378,342	754,674	376,332			50.1%	
<b>Expenditure</b>	37,570	1,020,824	983,254	27,000	956,254	6.3%	
<b>Net Income over Expenditure</b>	340,771	(266,150)	(606,921)				
<b>Movement to/(from) Gen Reserve</b>	340,771	(266,150)	(606,921)				

Date	31/05/2025	Month No: 2	Current Period	Journal Ref: 106		
A/c	Description	Centre	Description	Transaction Detail	Debit	Credit
105	VAT Control A/c	0		2024/25 Quarter 4 VAT Refund	1.32	
1081	Miscellaneous Income F&GP	100	Income	2024/25 Quarter 4 VAT Refund		1.32
Narrative: HMRC refund back more than claimed.				Journal Totals	1.32	1.32



LLOYDS BANK



## Your account statement

Issue date: 30 May 2025

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](http://www.lloydsbank.com)

Your branch: BURNLEY (301148)

Sort code: 30-11-48 Account number: 00310306

BIC: LOYDGB21325

IBAN: GB73 LOYD 3011 4800 3103 06

022128 PDOEA02-20250531-72125-004954

NELSON TOWN COUNCIL  
MR NICHOLAS HARBOUR  
NELSON TOWN HALL  
MARKET STREET  
NELSON  
LANCASHIRE  
BB9 7LG



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## BUSINESS ACCOUNT

NELSON TOWN COUNCIL

Our records indicate that your business is eligible for FSCS  
deposit protection.  
Further details can be found on the Useful Information page.

## Account summary

<b>Balance On 30 Apr 2025</b>	<b>£1,573,812.49</b>
Total Paid In	£16,808.63
Total Paid Out	£33,662.31
<b>Balance On 30 May 2025</b>	<b>£1,556,958.81</b>

## Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
<b>30 Apr 25</b>		<b>STATEMENT OPENING BALANCE</b>			<b>1,573,812.49</b>
01 May 25	DD	RAM TRACKING N32JG4Y		9.00	1,573,803.49
06 May 25	BGC	BOROUGH OF PENDLE	5,758.61		1,579,562.10
06 May 25	FPI	V VAMBUTAS 100000001546007007 110544 10 - Allotment 06MAY25 16:38	1,146.83		1,580,708.93
08 May 25	CHQ	003110		21.23	1,580,687.70
09 May 25	CHQ	003107		1,500.00	1,579,187.70
09 May 25	CHQ	003104		3,573.60	1,575,614.10
12 May 25	CHQ	003106		7,000.00	1,568,614.10
13 May 25	DD	VODAFONE LTD 7039489837-1001		31.32	1,568,582.78
14 May 25	DD	BUSINESS WASTE LTD C-NEL003		235.55	1,568,347.23
16 May 25	DD	E.ON NEXT LTD A-92B313A5-001		17.64	1,568,329.59
16 May 25	DD	DAISY COMMS LTD HCJ34055		96.35	1,568,233.24
19 May 25	DD	LCC CO 6510109212 LPF00402		1,007.16	1,567,226.08
20 May 25	FPI	MARIA BARRETT BRUNSWICK ALLOTMEN 00152760632BBKVMXF 090126 10 20MAY25 15:14	453.43		1,567,679.51
21 May 25	BGC	HMRC VAT 315339514	3,439.74		1,571,119.25
22 May 25	DD	TOTAL ENERGIES G&P 1162976		155.29	1,570,963.96
23 May 25	FPI	R HARTLEY MANOR ST AL0T25/26 400000001569435290 110544 10 23MAY25 17:13	275.00		1,571,238.96
27 May 25	DD	BUSINESS CHG CRD 5328660501884097		15.51	1,571,223.45
27 May 25	DD	PENINSULA BUSINESS 000NEL031		245.30	1,570,978.15
28 May 25	CHQ	003108		1,000.00	1,569,978.15
28 May 25	CHQ	003112		270.00	1,569,708.15
28 May 25	CHQ	003109		60.00	1,569,648.15
29 May 25	CHQ	003111		13,050.76	1,556,597.39
29 May 25	DEP	500162 - Allotments	5,735.02		1,562,332.41
30 May 25	DD	VODAFONE LTD 691405438-00001		166.67	1,562,165.74
30 May 25	CHQ	003114		1,046.40	1,561,119.34

Your Account activity is continued overleaf

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
30 May 25	CHQ	003115		4,145.92	1,556,973.42
30 May 25	PAY	SERVICE CHARGES REF : 457138214		14.61	1,556,958.81
<b>30 May 25</b>		<b>STATEMENT CLOSING BALANCE</b>	<b>16,808.63</b>	<b>33,662.31</b>	<b>1,556,958.81</b>

The "Details" column in your statement shows the date that a Debit Card payment went into or came out of your account only if that happened on a weekend or a Bank Holiday.

### Payment types:

DD - Direct Debit

BGC - Bank Giro Credit

FPI - Faster Payment

CHQ - Cheque

DEP - Deposit

PAY - Payment

PNE\0TA3100000

NELSON TOWN COUNCIL  
MR NICHOLAS HARBOUR  
NELSON TOWN HALL  
MARKET STREET  
NELSON  
LANCASHIRE  
BB9 7LG



## BUSINESS ACCOUNT

NELSON TOWN COUNCIL

## Your account statement

Issue date: 30 May 2025

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](http://www.lloydsbank.com)

Your branch: BURNLEY (301148)

Sort code: 30-11-48 Account number: 00310306

BIC: LOYDGB21325

IBAN: GB73 LOYD 3011 4800 3103 06

### INTEREST RATES FOR THE PERIOD 10 APR 25 TO 09 MAY 25

Debit Rates 10 APR 25 - 07 MAY 25	
Unauthorised Borrowing	15.35% pa
Debit Rates 08 MAY 25 - 09 MAY 25	
Unauthorised Borrowing	15.10% pa

Credit Rates (Gross) 10 APR 25 - 09 MAY 25	
£0	0.00% pa

PNEV0TA3100000

100902212800020002

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 (direct debit): £7.00

Unpaid item (cheque): £7.00,

Unpaid item (standing order): £7.00

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.