

THE DIRECTOR
HAWA INVESTMENT LIMITED
THE OLD VICARAGE
HOLDENHURST VILLAGE
BOURNEMOUTH
DORSET
BH8 0EF

Your Business Current Account

At a glance




















01 - 30 Nov 2023

Date	Description	Money out £	Money in £	Balance £
1 Nov	Start Balance			156,900.10
	DD Direct Debit to Nrla Ref: Nrla01010908	85.00		156,815.10
	DD Direct Debit to Bcp Council Ctax Ref: 01 1652627398	191.00		156,624.10
	 On-Line Banking Bill Payment to Abacus Glazing Ref: Ana Hawa	102.00		156,522.10
	 On-Line Banking Bill Payment to Dorset Plumbing LT Ref: 31889	140.00		156,382.10
	STO Standing Order From Nafisa Faid Ref:- Rent		650.00	157,032.10
	STO Standing Order From Antonio Nunes Ref:- Flat1,34 Belvedere		700.00	157,732.10
	STO Standing Order From Pales Rod ME Ref:- Rent		775.00	158,507.10
	STO Standing Order From Mr Allan John Penh Ref:- F534Bel		800.00	159,307.10
	Giro Direct Credit From Muir R Ref: Flat2 67 Kings Rd		100.00	159,407.10
	 Refund From Currys Online On 24 Oct		30.00	159,437.10
2 Nov	DD Direct Debit to Nest Ref: It000003894767	12.60		159,424.50
	DD Direct Debit to Virgin Media Pymts Ref: 558063202001	69.00		159,355.50
	 On-Line Banking Bill Payment to A M Lotfy Ref: 85 Charm/Flat	633.32		158,722.18






Continued

Start balance	£156,900.10
Money out	£18,463.71
▶ Commission charges	£8.50
▶ Interest paid	£0.00
Money in	£38,446.73
End balance	£176,883.12

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				158,722.18
2 Nov	 Direct Credit From Payprop Client Acc Ref: 87E Charminster RO		1,081.00	159,803.18
	 Direct Credit From Payprop Client Acc Ref: Charminster Road 8		1,128.00	160,931.18
3 Nov	 Direct Debit to Bristolwessexwater Ref: 3281186001	19.00		160,912.18
	 Standing Order to S. Clinch Ref:- Hawa	44.00		160,868.18
	 Standing Order to A Hawa Ref:- Hawa Inv	220.00		160,648.18
	 Standing Order to Emil Mihail Bolboc Ref:- Hawa Investments L	300.00		160,348.18
	 On-Line Banking Bill Payment to Dorset Plumbing LT Ref: 31908	90.00		160,258.18
	 Direct Credit From Stripe Payments UK Ref: Stripe		179.82	160,438.00
	 Direct Credit From S Hamilton Ref: Stephen Hamilton R		700.00	161,138.00
	 Direct Credit From Ghazal I+Hawa Ref: Shop Rent		500.00	161,638.00
6 Nov	 Standing Order to S Hawa Ref:- Hawa Invest	250.00		161,388.00
	 Commission Charges For The Period 13 Sep /12 Oct	8.50		161,379.50
	 On-Line Banking Bill Payment to Dorset Cleaning SE Ref: Hawa	51.00		161,328.50
	 On-Line Banking Bill Payment to Allgas UK Ltd Ref: Hawa	132.00		161,196.50
7 Nov	 Direct Credit From Stripe Payments UK Ref: Stripe		19.90	161,216.40
	 Direct Credit From Claudia Gomes Gouv Ref: 29 Bennett Road		70.00	161,286.40
	 Direct Credit From Villacis C G Ref: Flat 6 BH3 7LB Bel		850.00	162,136.40
	 Direct Credit From Payprop Client Acc Ref: 67 Kings Road Rent		2,024.96	164,161.36
8 Nov	 Direct Debit to Vitality Health Ref: 52340828 056056	124.45		164,036.91
	 Standing Order From More Than Sushi Ref:- More Than Sushi		800.00	164,836.91
	 Deposit at Barclays Atif Ref: Cheque Via Bmb		57.89	164,894.80

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				164,894.80
9 Nov	DD Direct Debit to Little Gdn Nursery Ref: 435Wzm8 This Is A New Direct Debit Payment	723.60		164,171.20
	DD Direct Debit to Nest Ref: It000003894767	12.60		164,158.60
	Giro Direct Credit From Stripe Payments UK Ref: Stripe		19.98	164,178.58
	Giro Direct Credit From Hawa Investment LI Ref: Shawbrook58865055		68.87	164,247.45
10 Nov	STO Standing Order to S. Clinch Ref:- Hawa	44.00		164,203.45
	STO Standing Order to A Hawa Ref:- Hawa Inv	220.00		163,983.45
	STO Standing Order to Emil Mihail Bolboc Ref:- Hawa Investments L	300.00		163,683.45
	Giro Direct Credit From Stripe Payments UK Ref: Stripe		39.80	163,723.25
	Giro Direct Credit From MY Bar and Pub Lim Ref: MY Bar Rent		650.00	164,373.25
	Giro Direct Credit From Payprop Client Acc Ref: 87A Charminster RO		705.00	165,078.25
	 Direct Credit From Ghazal I+Hawa Ref: Flat Rent		550.00	165,628.25
	 Direct Credit From Salazar Roman Ref: 123 Charminster Rd		1,166.00	166,794.25
13 Nov	STO Standing Order to S Hawa Ref:- Hawa Invest	250.00		166,544.25
	 Card Payment to HI-Therapies On 10 Nov	0.96		166,543.29
	 On-Line Banking Bill Payment to Jon J Leah Ref: Ana Hawa	175.00		166,368.29
	STO Standing Order From R Azeez Ref:- FF 29Bennett		1,200.00	167,568.29
	Giro Direct Credit From Hawa Investment LI Ref: Hawa Investments		108.49	167,676.78
	Giro Direct Credit From Boichuk Volodymyr Ref: Boichuk V		500.00	168,176.78
	Giro Direct Credit From Johnson Birr Ltd Ref: 291B Wallisdown Rd		1,177.44	169,354.22
14 Nov	STO Standing Order From S Wilkinson Ref:- Sam 3A Windermere		900.00	170,254.22
15 Nov	DD Direct Debit to Xero UK Ltd Ref: Wgjnnum00vnpzjxboea	51.30		170,202.92
	 On-Line Banking Bill Payment to Dorset Cleaning SE Ref: Hawa	102.00		170,100.92

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				170,100.92
15 Nov	 On-Line Banking Bill Payment to Swish Window Clean Ref: Old Vicarage Hawa	75.00		170,025.92
	STO Standing Order From T Payne Ref:- Rent		800.00	170,825.92
	Giro Direct Credit From Payprop Client Acc Ref: Charminster 87D -		1,081.00	171,906.92
	Giro Direct Credit From Ranger Joshua Ref: Rent		1,200.00	173,106.92
	STO Standing Order From Champion Bar Ltd F Ref:- Bar Rent		1,250.00	174,356.92
16 Nov	DD Direct Debit to Nest Ref: It000003894767	12.60		174,344.32
	 Card Payment to Dorset Plumbing LT On 15 Nov	59.99		174,284.33
	 Card Payment to On-Line Payment On 15 Nov	437.00		173,847.33
	Giro Direct Credit From Stripe Payments UK Ref: Stripe		39.96	173,887.29
17 Nov	DD Direct Debit to Nest Ref: It000003894767	33.18		173,854.11
	STO Standing Order to S. Clinch Ref:- Hawa	44.00		173,810.11
	STO Standing Order to A Hawa Ref:- Hawa Inv	220.00		173,590.11
	STO Standing Order to Emil Mihail Bolboc Ref:- Hawa Investments L	300.00		173,290.11
	 Card Payment to Wwww.Argos.Co.UK On 16 Nov	27.95		173,262.16
	 On-Line Banking Bill Payment to Williams Monumenta Ref: 202311761	412.80		172,849.36
20 Nov	DD Direct Debit to HMRC Ndds Ref: 600401490746413106	92.80		172,756.56
	STO Standing Order to Elson Geaves Ref:- Hawa Investments	180.00		172,576.56
	STO Standing Order to S Hawa Ref:- Hawa Invest	250.00		172,326.56
	 Card Payment to Currys Online On 17 Nov	264.00		172,062.56
	STO Standing Order From Silva Fcp Ref:- 29 Bennett Road		875.00	172,937.56
	Giro Direct Credit From MY Bar and Pub Lim Ref: MY Bar Rent		650.00	173,587.56
21 Nov	DD Direct Debit to Little Gdn Nursery Ref: 435Wzm8	457.10		173,130.46
	 Card Payment to B & Q 1288 On 20 Nov	40.00		173,090.46




Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				173,090.46
21 Nov	 Card Payment to B & Q 1288 On 20 Nov	80.39		173,010.07
	STO Standing Order From L Hawa Ref:- Lamia Rent		500.00	173,510.07
22 Nov	DD Direct Debit to Octopus Energy Ref: A-EF344B97-001	119.64		173,390.43
	DD Direct Debit to BCard Commercial Ref: 5476760975855118	2,117.35		171,273.08
23 Nov	DD Direct Debit to BT Group PLC Ref: GB20101611-000068	51.99		171,221.09
	DD Direct Debit to Nest Ref: It000003894767	12.60		171,208.49
	Giro Direct Credit From Stripe Payments UK Ref: Stripe		19.98	171,228.47
	Giro Direct Credit From Simsim Bournemouth Ref: 74A Simsim		800.00	172,028.47
	Giro Direct Credit From Court Enforcement Ref: Hcw225957		136.01	172,164.48
24 Nov	DD Direct Debit to BT Group PLC Ref: GB25424311-000017	47.24		172,117.24
	STO Standing Order to S. Clinch Ref:- Hawa	44.00		172,073.24
	STO Standing Order to A Hawa Ref:- Hawa Inv	220.00		171,853.24
	STO Standing Order to Emil Mihail Bolboc Ref:- Hawa Investments L	300.00		171,553.24
	 On-Line Banking Bill Payment to Miss Michelle L FR Ref: Hawa	968.96		170,584.28
	 On-Line Banking Bill Payment to Wilson and Sharp Ref: WS22/02201	3,302.92		167,281.36
	Giro Direct Credit From Blake-Clarke Adrie Ref: 3 Windermere Rent		650.00	167,931.36
	Giro Direct Credit From O Korsakova Ref: November		800.00	168,731.36
	Giro Direct Credit From Turay Homes Ltd Ref: Insurance 91 St. M		2,165.52	170,896.88
	 Direct Credit From Ghazal I+Hawa Ref: Shop Insurance		196.00	171,092.88
27 Nov	DD Direct Debit to Axappp Re Hol Ref: Hol/A1098643	120.57		170,972.31
	STO Standing Order to S Hawa Ref:- Hawa Invest	250.00		170,722.31
	 Card Payment to Nuffield Health On 24 Nov	362.00		170,360.31

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				170,360.31
27 Nov	 On-Line Banking Bill Payment to Jon J Leah Ref: Ana Hawa	155.00		170,205.31
	 Standing Order From Sportfit Support S Ref:- 30 Belvedere		1,575.00	171,780.31
	 Direct Credit From James TM Ref: 111 Alma Road		454.76	172,235.07
	 Direct Credit From Johnson Birr Ltd Ref: 85 Charm		1,266.64	173,501.71
28 Nov	 Direct Debit to Octopus Energy Ref: Avr1447195	169.40		173,332.31
	 Card Payment to Marks&Spencer PLC On 27 Nov	53.00		173,279.31
	 On-Line Banking Bill Payment to Dorset Windows Ltd Ref: Hawa	1,074.00		172,205.31
	 On-Line Banking Bill Payment to Dorset Windows Ltd Ref: Hawa	1,550.00		170,655.31
	 Direct Credit From Simsim Bournemouth Ref: 74A Simsim		292.81	170,948.12
	 Direct Credit From Maisy White Ref: 291A Wallisdown Rd		515.00	171,463.12
	 Direct Credit From MY Bar and Pub Lim Ref: MY Bar Insurance		804.54	172,267.66
29 Nov	 Card Payment to Tbl* Neil McCoy-WA Netherlands USD 236.40 On 29 Nov at VISA Exchange Rate 1.26 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 5.16	192.72		172,074.94
	 Direct Credit From Stripe Payments UK Ref: Stripe		79.92	172,154.86
	 Direct Credit From Muir R Ref: Flat2 67 Kings Rd		200.00	172,354.86
	 Direct Credit From Muir R Ref: Flat2 67 Kings Rd		450.00	172,804.86
30 Nov	 Direct Debit to Nest Ref: It000003894767	12.60		172,792.26
	 Card Purchase Capcut Hong Kong On 29 Nov	0.79		172,791.47
	 Card Payment to Capcut Hong Kong On 29 Nov	0.79		172,790.68
	 Direct Credit From Muir R Ref: Flat2 67 Kings Rd		100.00	172,890.68
	 Direct Credit From Muir R Ref: Flat2 67 Kings Rd		150.00	173,040.68
	 Direct Credit From Z Szafran Ref: Rent		840.00	173,880.68

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				173,880.68
30 Nov	 Direct Credit From Harris SS Ref: 111 Alma Road		1,075.00	174,955.68
	 Direct Credit From Johnson Birr Ltd Ref: 293A Wallisdown Rd		1,177.44	176,133.12
	 Direct Credit From Dooner K Ref: K Dooner Rent		750.00	176,883.12
30 Nov	Balance carried forward			176,883.12
Total Payments/Receipts		18,463.71	38,446.73	

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

Bank of England Base Rate Information

Rate effective from 03 Aug 2023 was	5.250%
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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.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Online

barclays.co.uk

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0345-605-2345

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

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LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

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– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.