


15 May 2023


Our Ref:

CVRS20230513070350735782000005

MG 020400 F1VI489A 709F30BMM00109 38900 B 22749



MR MALCOLM BOWERS  
TRUSTEES OF BOWERS SSAS  
PENSION PRACTITIONER  
VENTURE WALES  
MERTHYR TYDFIL INDUSTRIAL PARK  
MERTHYR TYDFIL  
CF48 4DR



## In this envelope..

You'll find the following documents:

- ▶ Business Current Account Statement  
20-57-44 43859525
- ▶ Business Current Account Statement  
20-57-44 43859525

If you receive paper statements for any other accounts with us, we'll still send these separately.



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## Your Business Current Account

## At a glance

### 07 Apr - 12 May 2023

Date	Description	Money out £	Money in £	Balance £
	No transactions within the period			
12 May	Start Balance			123,933.91
12 May	Balance carried forward			123,933.91
	Total Payments/Receipts	0.00	0.00	

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

Start balance	£123,933.91
Money out	£0.00
▶ Commission charges	£0.00
▶ Interest paid	£0.00
Money in	£0.00
End balance	£123,933.91

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

### 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](https://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.