BARCLAYS

02 January 2026

THE DIRECTOR
JC TAYLOR RESIDENTIAL LIMITED
8 CHURCHILL RISE
AXMINSTER
EX13 5FX

Your Business accounts – at a glance

Up-to-date account information

To get your current balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), or call us on 0345 605 2345 .

Your balances on 02 January 2026

Business Current Accounts

Business Current Account Statement	£58,770.40
Sort Code 20-45-45 • Account No 00994731	

Business Savings Accounts

Business Premium Account	£0.00
Sort Code 20-45-45 • Account No 80010812	

This is the end of your account summary.

BARCLAYS

JC TAYLOR RESIDENTIAL LIMITED

Sort Code 20-45-45
Account No 00994731

SWIFTBIC BUKBGB22

IBAN GB44 BUKB 2045 4500 9947 31

Issued on 05 January 2026

THE DIRECTOR
JC TAYLOR RESIDENTIAL LIMITED
8 CHURCHILL RISE
AXMINSTER
EX13 5FX

Your Business Current Account

Date	Description	Money out £	Money in £	Balance £
5 Dec	Start Balance			**61,658.95**
	Commission Charges For The Period 13 Oct /12 Nov	40.35		61,618.60
	Giro Direct Credit From Nacro Ref: 5Charles 011125		1,749.24	63,367.84
8 Dec	DD Direct Debit to Octopus Ref: A9Q6XE7	94.00		63,273.84
	DD Direct Debit to Barclays Ref: 0520A6538061282	514.33		62,759.51
	DD Direct Debit to Anglian Water Ref: 170654925	52.00		62,707.51
	DD Direct Debit to South West Water Ref: 4057245403	66.00		62,641.51
	DD Direct Debit to BCard Commercial Ref: 80000658729Iii2807	451.56		62,189.95
9 Dec	Giro Direct Credit From P A T H (Plymouth Ref: Path 35 Whr		1,089.00	63,278.95
10 Dec	DD Direct Debit to Cds Co-Operatives Ref: 0000354	21.90		63,257.05
	DD Direct Debit to American Express Ref: 3773-931808-51002	1,717.98		61,539.07
	DD Direct Debit to Onesavings Bank Ref: 70045698	569.73		60,969.34
	DD Direct Debit to Onesavings Bank Ref: 70056237	99.17		60,870.17
	DD Direct Debit to Onesavings Bank Ref: 71014688	807.01		60,063.16
	STO Standing Order From TP Property Invest Ref:- 20 Tippett		2,000.00	62,063.16

Continued

At a glance

05 Dec 2025 - 02 Jan 2026

Start balance	£61,658.95
Money out	£24,807.31
▶ Commission charges £40.35	
▶ Interest paid £0.00	
Money in	£21,918.76
End balance	**£58,770.40**

Agreed limits

Your agreed overdraft limit is:
£25,000

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					62,063.16
10 Dec	STO	Standing Order From TP Property Invest Ref:- 5 Sebastian		2,000.00	64,063.16
	Giro	Direct Credit From Catchpole Lettings Ref: Greenstead 019		1,255.55	65,318.71
	Giro	Direct Credit From Catchpole Lettings Ref: Hatcher 014		2,439.67	67,758.38
11 Dec	DD	Direct Debit to Virgin Media Pymts Ref: 829315115001	63.42		67,694.96
12 Dec	Giro	Direct Credit From CCC Ctax Refund Ref: 252929		2,081.06	69,776.02
15 Dec	DD	Direct Debit to Octopus Energy Ref: Avr1080647	295.33		69,480.69
	DD	Direct Debit to TV Licence MBP Ref: 4238304209	14.95		69,465.74
	STO	Standing Order to Josiah Taylor Ref:- Repaymentdirectloa	760.32		68,705.42
		Card Payment to Kent Reliance On 12 Dec	600.00		68,105.42
		Card Payment to Kent Reliance On 12 Dec	670.00		67,435.42
16 Dec	DD	Direct Debit to Onesavings Bank Ref: 70036975	780.09		66,655.33
17 Dec	DD	Direct Debit to Xero UK Ltd Ref: Fjmqwef9Wdc4Jbnkjc	19.20		66,636.13
	DD	Direct Debit to Plan.Com DD Accoun Ref: 00306566	35.20		66,600.93
18 Dec	DD	Direct Debit to D&G Boiler Care Ref: Ahny0099188	71.40		66,529.53
	DD	Direct Debit to Hampshire Trust BA Ref: 40085473	9,164.70		57,364.83
	DD	Direct Debit to Onesavings Bank Ref: 70039809	797.98		56,566.85
	DD	Direct Debit to Vodafone Ltd Ref: 7071242398-1001	24.80		56,542.05
	DD	Direct Debit to Vodafone Ltd Ref: 7071242744-1001	9.00		56,533.05
22 Dec	DD	Direct Debit to Octopus Energy Ref: A-C3D571CB-001	134.46		56,398.59
	DD	Direct Debit to D&G Appliance Care Ref: Daa90240218	4.02		56,394.57
	DD	Direct Debit to D&G Appliance Care Ref: DW1Z0071568	8.11		56,386.46
	DD	Direct Debit to Nrla Ref: Nrla01148748	12.00		56,374.46
	DD	Direct Debit to Anglian Water Ref: 172620643	40.00		56,334.46

Continued

Date		Description	Money out £	Money in £	Balance £
Balance brought forward from previous page					56,334.46
22 Dec	DD	Direct Debit to R&B Somerset Counc Ref: 7002523970	201.00		56,133.46
		On-Line Banking Bill Payment to Essential Cleaning Ref: Lrmoclean Auseocno	144.00		55,989.46
23 Dec	Giro	Direct Credit From Harry Plues Ref: Rent 12/18		485.00	56,474.46
	Giro	Direct Credit From O Ogunkoya Ref: House Rent		490.00	56,964.46
24 Dec	Giro	Direct Credit From Ellacott MB Ref: Rent		550.00	57,514.46
	Giro	Direct Credit From Nacro Ref: 5Charles 011225		1,749.24	59,263.70
29 Dec	DD	Direct Debit to Octopus Energy Ref: A-B6CF17EF-001	221.57		59,042.13
	DD	Direct Debit to Onesavings Bank Ref: 70038476	437.14		58,604.99
	DD	Direct Debit to Onesavings Bank Ref: 71024326	914.10		57,690.89
	DD	Direct Debit to BG Services Ref: 911004428737	15.87		57,675.02
	STO	Standing Order to Kadel Solutions Ll Ref:- Kadelaccountingser	140.00		57,535.02
		On-Line Banking Bill Payment to Stephen Joslin Ref: Hcepc Renew	60.00		57,475.02
	Giro	Direct Credit From Court T Ref: Tom Court Rent		430.00	57,905.02
	Giro	Direct Credit From Williams Harlow Ll Ref: 12 Parsonfield		2,500.00	60,405.02
30 Dec	DD	Direct Debit to Vodafone Ltd Ref: 7054060722-1001	16.03		60,388.99
	STO	Standing Order to Josiah Taylor Ref:- Companywages3Month	2,197.00		58,191.99
31 Dec	DD	Direct Debit to Fluent Voice and D Ref: Jcta001	14.88		58,177.11
2 Jan	DD	Direct Debit to Octopus Energy Ref: A-999E7D8D-001	71.98		58,105.13
	DD	Direct Debit to Ico Ref: ZA587798	47.00		58,058.13
	DD	Direct Debit to Bristolwessexwater Ref: 3013959701	65.41		57,992.72
	DD	Direct Debit to Colchester CC Ctax Ref: 34951363	159.00		57,833.72
	DD	Direct Debit to South West Water Ref: 3499687201	100.00		57,733.72
	DD	Direct Debit to Virgin Media Pymts Ref: 725837202001	36.00		57,697.72
	DD	Direct Debit to Virgin Media Pymts Ref: 822193307001	27.32		57,670.40

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				57,670.40
2 Jan	STO Standing Order to Josiah Taylor Ref:- 3Monthlycarmilage	2,000.00		55,670.40
	STO Standing Order From TP Property Invest Ref:- 24 Cyril Childs		1,550.00	57,220.40
	STO Standing Order From TP Property Invest Ref:- 2 Leam CL		1,550.00	58,770.40
2 Jan	Balance carried forward			58,770.40
	Total Payments/Receipts	24,807.31	21,918.76	

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

Debit interest rates – the rate you pay when your account is overdrawn

Current rates Correct at the time of printing
Effective from 18 Dec 2025

Balance	Rate %
▶ £1 to £25,000 6.770% above Bank Of England Base Rate	10.520%
▶ over £25,000 0.000% above Unarranged Borrowing Rate	29.500%

The Bank Of England Base Rate is 3.750%

The Unarranged Borrowing Rate is 29.500%

Previous Debit Interest Rates
Rates effective from 07 Aug 2025 to 17 Dec 2025 were

BANK OF ENGLAND BASE RATE 4.000%

Balance	Rate %
▶ -£1 to -£25,000 6.770% Above Bank of England Base Rate	10.770%
▶ Over -£25,000 0.000% Above Unarranged Borrowing Rate	29.500%

If we have agreed with you that your overdraft interest rate tracks Bank of England Base Rate, you should interpret any reference to "Barclays Base Rate" in this statement as if it read "Bank of England Base Rate".

Helpful Information

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.

Get in touch

Online

barclays.co.uk

On the phone

0345 605 2345*

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

Write to us

Barclays,
Leicester
LE87 2BB

Your branch

LEICESTER,
LE87 2BB

Lost and stolen cards

01604 230 230

– 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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www.linkedin.com/Barclays Business Banking

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)