

SUMMARY FOR PADIHAM TOWN COUNCIL

BARCLAYCARD COMMERCIAL  
PO BOX 4000  
SAFFRON ROAD  
WIGSTON, LE18 9EN

Tel: 0800 008 008  
Outside UK: +44 1604 269452  
ROI: 1800 849 123  
Online: [www.barclaycard.co.uk/commercial](http://www.barclaycard.co.uk/commercial)

Company reference: 5476761026122961  
Statement date: 13 April 2025  
Page number: 1 of 3  
Monthly spend limit: £1,000.00

Date of previous statement: 13 March 2025  
Previous balance: £552.34  
Payment received: £552.34 CR  
Total of charges and adjustments: £0.00  
Total of new spending: £661.02  
New balance: £661.02  
Minimum payment: £6.61  
Payment due by: 8 May 2025  
Available to spend: £338.98

Total cashback earned this month (£): 0.00  
Total cashback earned since anniversary (£): 0.08  
Cashback redeemed (£): 0.00

Payment instructions

Thank you for using Barclaycard Commercial. Your bank account 1\*\*\*\*663 at 20-\*\*-70 will be debited with the agreed payment or the minimum payment (whichever is greater) on or immediately after 08 May 2025. If your balance is lower than your agreed payment, we will debit the full balance. If you are unable to make the minimum payment please contact us as soon as possible by calling the telephone number listed above.

If you wish to pay any additional amount, please allow sufficient time for your payment to reach us.

- **By Debit Card:** Payments can be made over the phone by the payment due date shown on your statement. Please make the payment before 6.00 pm on this date.
- **By Bank Transfer:** From a Barclays UK account using telephone /online banking, please make the payment before 6.00pm on the payment due date shown on your statement. From a non-Barclays UK account, allow 2 working days before the payment due date and we will process the payment when received. Please refer to your bank for specific payment timescales as they will usually be shorter. Barclaycard details are: Sort code: 20 00 00, Account Number: 23988260. Please use your card number/account number as the reference.
- **At a Branch:** Payments in cash can be made at a Barclays Branch and must be made on or before the payment due date shown on your statement.

If paying by cheque at Barclays Branch allow 2 working days. At other banks, allow 2 working days before the payment due date, for both cash and cheque payments.

- **By Post:** Payments by cheque (made payable to Barclaycard Commercial) must be received 4 working days before the payment due date shown on your statement. Send your cheque and giro to Barclaycard Commercial, Po Box 291, Sheffield, S98 1SB. Please write your name, account number and post code on the back of the cheque.

Additional payments received will not be deducted from the direct debit amount to be taken.

Interest information

Total of next months estimated interest : £19.78

| Balance  | Value   | Monthly Rate | Estimated Interest* | Expiry Date |
|----------|---------|--------------|---------------------|-------------|
| PURCHASE | 661.02  | 1.917%       | 19.78               |             |
| CASH     | 0.00    | 2.325%       | 0.00                |             |
| Totals   | £661.02 |              | £19.78              |             |

Paid in by and date

bank giro credit  **ABC**

661.02                      6.61                      5476761026122961

8 May 2025

Please make your cheque payable to Barclaycard Commercial and include your company reference number on the payee line.

Cashier's Stamp and Initials

MR WATSON  
PADIHAM TOWN COUNCIL  
PADIHAM TOWN HALL  
BURNLEY ROAD  
PADIHAM  
BURNLEY  
BB12 8BS

Barclays Bank PLC  
Automated Bulk Credit Clearing  
Barclaycard  
Commercial  
04-06

25-16-29

Total Cash \*

Cheques +

£

SUMMARY FOR PADIHAM TOWN COUNCIL

|                    |                  |
|--------------------|------------------|
| Company reference: | 5476761026122961 |
| Statement date:    | 13 April 2025    |
| Page number:       | 2 of 3           |

| Balance  | Value                          | Monthly Rate   | Estimated Interest* | Expiry Date |
|--|--------------------------------|--|---------------------|-------------|
| Simple Standard Rate p.a: 23.00% (25.6% compound equivalent) |                                | Simple Cash Rate p.a: 27.90% (31.8% compound equivalent) |                     |             |
| * See reverse for details                                    |                                |  |                     |             |
| Payments, charges and adjustments                            |                                |  |                     |             |
| BALANCE FROM PREVIOUS STATEMENT                              |                                |  |                     | 552.34      |
| Total of payment, charges and adjustments                    |                                |  |                     | £0.00       |
| 07 Apr 2025  | DIRECT DEBIT PAYMENT THANK YOU |  |                     | 552.34 CR   |
| New balances by individual cardholder                        |                                |  |                     |             |
| Name   | Card number                    | Monthly spend limit                                      |                     | Balance     |
| S A WATSON   | 5476 7610 2566 0672            | 1,000  |                     | 661.02      |
| Total cardholder expenditure                                 |                                |  |                     | £661.02     |
| New balance  |                                |  |                     | £661.02     |

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out in the 'Allocation of payments section' on the reverse of the statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

**Minimum payments**

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

**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.

**How to switch your Barclaycard**

If your current Barclaycard business card is no longer right for your business, you can change to one of our other cards, subject to eligibility. You can see all our cards and use our card selector tool to find the right one for your business at [barclaycard.co.uk/business/cards/card-selector](https://www.barclaycard.co.uk/business/cards/card-selector)

STATEMENT FOR S A WATSON

BARCLAYCARD COMMERCIAL  
PO BOX 4000  
SAFFRON ROAD  
WIGSTON, LE18 9EN

Tel: 0800 008 008  
Outside UK: +44 1604 269452  
ROI: 1800 849 123  
Online: [www.barclaycard.co.uk/commercial](http://www.barclaycard.co.uk/commercial)

Company reference: 5476761026122961  
Card number: 5476761025660672  
Statement date: 13 April 2025  
Page number: 3 of 3  
Monthly spend limit: £1,000.00

| Date   | Description  | Amount  |
|--|--|---------|
| 18 Mar 2025  | WWW.AMAZON.* RI3DF1US4 LONDON LND                                | 14.99   |
| 190385383905   | MISCELLANEOUS GENERAL MERCHANDISE STORES                         |         |
| 18 Mar 2025  | CLR*www.hotcups2go.co Norwich GBR                                | 162.70  |
| 190325481045   | MISC FOOD STORES-SPECIALITY,CONVENIENCE,MARKETS,VENDING MACHINES |         |
| 21 Mar 2025  | AMAZON* RW2B85EB4 LONDON LND                                     | 33.49   |
| 240385383905   | MISCELLANEOUS GENERAL MERCHANDISE STORES                         |         |
| 21 Mar 2025  | AMAZON* RW5B90AO4 LONDON LND                                     | 91.95   |
| 240385383905   | MISCELLANEOUS GENERAL MERCHANDISE STORES                         |         |
| 23 Mar 2025  | AMAZON* RW3VD7674 LONDON LND                                     | 37.17   |
| 240385383905   | MISCELLANEOUS GENERAL MERCHANDISE STORES                         |         |
| 24 Mar 2025  | AMAZON* RW6665KY4 LONDON LND                                     | 52.99   |
| 250385383905   | MISCELLANEOUS GENERAL MERCHANDISE STORES                         |         |
| 27 Mar 2025  | Amazon.co.uk*RZ4WD3XT4 AMAZON.CO.UK GBR                          | 23.04   |
| 280352718715   | ALL OTHER DIRECT MARKETERS                                       |         |
| 8 Apr 2025   | AMZNMktplace*R67923GS4 amazon.co.uk GBR                          | 21.50   |
| 090452718715   | MISCELLANEOUS AND RETAIL STORES                                  |         |
| 10 Apr 2025  | AMZNMktplace*R67W56UZ4 amazon.co.uk GBR                          | 199.99  |
| 110452718715   | MISCELLANEOUS AND RETAIL STORES                                  |         |
| 11 Apr 2025  | AMZNMktplace*R64AH4U44 amazon.co.uk GBR                          | 23.20   |
| 110452718715   | MISCELLANEOUS AND RETAIL STORES                                  |         |
| 10 new purchases / cash advances. Total of spending. |  | £661.02 |

MR S A WATSON  
PADIHAM TOWN COUNCIL  
PADIHAM TOWN HALL  
BURNLEY ROAD  
PADIHAM  
BURNLEY  
BB12 8BS

Summary Box

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions

|                               |  |  |                |
|-------------------------------|--|--|----------------|
| Interest Free Period          | Maximum of 56 days for purchases if you pay your balance in full and on time each month.   |  |                |
| Interest Charging Information | If interest is payable, it will be charged over the following periods:   |  |                |
|                               |  | From   | Until          |
|                               | Purchases  | date charged to your account   | repaid in full |
|                               | Cash Withdrawals   | date charged to your account   | repaid in full |
| Allocation of payments        | If you do not pay your balance in full we will apply payments we receive to reduce higher interest rate balances before lower interest rate balances. For further details, please refer to your credit card terms and conditions.  |  |                |
| Minimum repayment             | You must pay at least the minimum payment every month. This will be the higher of: <ul style="list-style-type: none"><li>• £5, or the full balance if less than £5</li><li>• an amount equal to any interest, default fees or account fees that have been added to your account since your last statement, plus 1% of the statement balance</li></ul> <b>If you only make your minimum repayment each month it will take you longer and cost you more to clear your balance.</b> |  |                |
| Fees                          | There is no annual fee for this product.   |  |                |
| Charges                       | Cash fee   |  | 3% (min. £3)   |
|                               | Copies of statements   |  | £2.00          |
| Foreign Usage                 | Payment Scheme Exchange Rate   | Depending on your card type, rates can be found at either: <ul style="list-style-type: none"><li>• Visa: <a href="http://www.visaeurope.com/en/cardholders/exchange_rates.aspx">http://www.visaeurope.com/en/cardholders/exchange_rates.aspx</a></li><li>• MasterCard: <a href="https://www.mastercard.com/global/currencyconversion/index.html">https://www.mastercard.com/global/currencyconversion/index.html</a></li></ul> |                |
|                               | <b>One or more of the following may apply:</b><br>Non Sterling transaction fee: 2.99% of transaction (no minimum)<br>Cash Fee: 3% (min. £3) plus 2.99% non-sterling transaction fee  |  |                |
| Default Charges               | Late payment £12<br><b>You can avoid paying additional charges by staying within your credit limit and ensuring that your monthly payments are received on time.</b>   |  |                |

|   |   |
|---|---|
| Estimated Interest<br>(as shown on the front of your statement)   | This is an estimate of next month's interest, based on the minimum payment reaching us on the payment due date. It is for guidance only and could vary, depending on a number of factors including when your payment reaches us, the amount that you repay and if there is a change to your interest rate (please refer to your Terms and Conditions for details of these changes). |
| For full details of your account please see your Credit Card Agreement.<br>This information is available in large print, Braille or audio format by calling 0800 008 008. |   |

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