

South Kyme Parish Council

Annual Parish Council on 18 May 2023

Accounts For Payment Report (Larger than £5.00)

Report run on 01 April 2023 21:23

| Date Raised | Date Paid | Date / Signature: | Detail | Tax Rate | Net | Tax | Total |
|-------------|------------|-------------------|---|----------|---------|--------|---------|
| 27/03/2023 | 30/03/2023 | | Trophies Plus Medals Ltd - Coronation Medals | 20% | £162.17 | £32.43 | £194.60 |
| 27/03/2023 | 31/03/2023 | | D Daly Expenses - Coronation envelopes and stickers | 0% | £6.63 | £0.00 | £6.63 |
| 28/03/2023 | 28/03/2023 | | SK Coronation Hall - B/Band Donation StOr | 0% | £15.00 | £0.00 | £15.00 |
| 27/03/2023 | 00/01/1900 | | Boston Seeds - Coronation seed packs | 20% | £44.99 | £9.00 | £53.99 |

[Redacted Signature]

128121

South Kyme Parish Council

Annual Parish Council on 18 May 2023

Accounts For Payment Report (Larger than £5.00)

Report run on 13 May 2023 21:05

Date / Signature:

| Date Raised | Date Paid | Detail | Tax Rate | Net | Tax | Total |
|-------------|------------|--|----------|---------|-------|---------|
| 27/03/2023 | 16/04/2023 | Boston Seeds - Coronation seed packs | 20% | £44.99 | £9.00 | £53.99 |
| 22/03/2023 | 04/04/2023 | b.online - DrDb 00257881 - telephony (VAT 121470749) | 20% | £13.95 | £2.79 | £16.74 |
| 06/01/2023 | 16/04/2023 | Burden Group - Antifreeze | 20% | £16.81 | £3.36 | £20.17 |
| 26/04/2023 | | South Kyme Parish Council - Hall booking fee | 0% | £30.00 | £0.00 | £30.00 |
| 22/04/2023 | 09/05/2023 | b.online - DrDb 00257881 - telephony (VAT 121470749) | 20% | £13.95 | £2.79 | £16.74 |
| 01/06/2023 | | Zurich Insurance | 0% | £230.07 | £0.00 | £230.07 |
| 28/04/2023 | 28/04/2023 | Coronation Hall Committee - Broad Band - StOrd | 0% | £15.00 | £0.00 | £15.00 |



Section 2 – Accounting Statements 2022/23 for

South Kyme Parish Council

| | Year ending | | Notes and guidance |
|---|--------------------|--------------------|--|
| | 31 March 2022 £ | 31 March 2023 £ | |
| | | | <i>Please round all figures to nearest £1. Do not leave any boxes blank and report £0 or Nil balances. All figures must agree to underlying financial records</i> |
| 1. Balances brought forward | 9,933 | 6,263 | <i>Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.</i> |
| 2. (+) Precept or Rates and Levies | 6,784 | 11,489 | <i>Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.</i> |
| 3. (+) Total other receipts | 3,517 | 4,469 | <i>Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.</i> |
| 4. (-) Staff costs | 3,206 | 4,802 | <i>Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.</i> |
| 5. (-) Loan interest/capital repayments | 0 | 0 | <i>Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).</i> |
| 6. (-) All other payments | 10,765 | 9,458 | <i>Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).</i> |
| 7. (=) Balances carried forward | 6,263 | 7,961 | <i>Total balances and reserves at the end of the year. Must equal (1+2+3) - (4+5+6).</i> |
| 8. Total value of cash and short term investments | 12,285 | 7,961 | <i>The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.</i> |
| 9. Total fixed assets plus long term investments and assets | 28,788 | 25,721 | <i>The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.</i> |
| 10. Total borrowings | 0 | 0 | <i>The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).</i> |
| For Local Councils Only | Yes | No | N/A |
| 11a. Disclosure note re Trust funds (including charitable) | | ✓ | |
| 11b. Disclosure note re Trust funds (including charitable) | | | ✓ |

I certify that for the year ended 31 March 2023 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices and present fairly the financial position of this authority.
Signed by Responsible Financial Officer before being presented to the authority for approval

Date

18/05/2023

I confirm that these Accounting Statements were approved by this authority on this date:

18/05/2023

as recorded in minute reference:

23/24/027


Signed by Chairman of the meeting where the Accounting Statements were approved

Section 1 – Annual Governance Statement 2022/23

We acknowledge as the members of:

South Kyme Parish Council

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2023, that:

| | Agreed | | Yes means that this authority: |
|---|--------|---|---|
| | Yes | No | |
| 1. We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements. | ✓ | | prepared its accounting statements in accordance with the Accounts and Audit Regulations. |
| 2. We maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness. | ✓ | | made proper arrangements and accepted responsibility for safeguarding the public money and resources in its charge. |
| 3. We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and Proper Practices that could have a significant financial effect on the ability of this authority to conduct its business or manage its finances. | ✓ |  | has only done what it has the legal power to do and has complied with Proper Practices in doing so. |
| 4. We provided proper opportunity during the year for the exercise of electors' rights in accordance with the requirements of the Accounts and Audit Regulations. | ✓ | | during the year gave all persons interested the opportunity to inspect and ask questions about this authority's accounts. |
| 5. We carried out an assessment of the risks facing this authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required. | ✓ | | considered and documented the financial and other risks it faces and dealt with them properly. |
| 6. We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems. | ✓ | | arranged for a competent person, independent of the financial controls and procedures, to give an objective view on whether internal controls meet the needs of this smaller authority. |
| 7. We took appropriate action on all matters raised in reports from internal and external audit. | ✓ | | responded to matters brought to its attention by internal and external audit. |
| 8. We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this authority and, where appropriate, have included them in the accounting statements. | ✓ | | disclosed everything it should have about its business activity during the year including events taking place after the year end if relevant. |
| 9. (For local councils only) Trust funds including charitable. In our capacity as the sole managing trustee we discharged our accountability responsibilities for the fund(s)/assets, including financial reporting and, if required, independent examination or audit. | Yes | No | has met all of its responsibilities where as a body corporate it is a sole managing trustee of a local trust or trusts. |
| | | | |

*For any statement to which the response is 'no', an explanation must be published

This Annual Governance Statement was approved at a meeting of the authority on:

18/05/2023

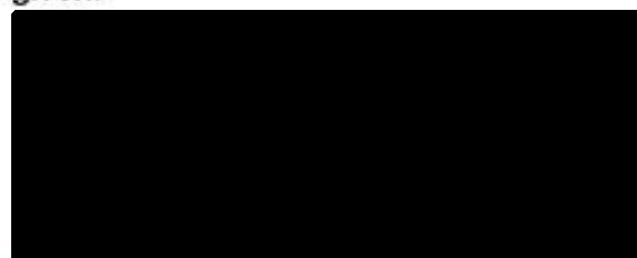
and recorded as minute reference:

23/23/026

Signed by the Chairman and Clerk of the meeting where approval was given:

Chairman

Clerk



Information required by the Transparency Code (not part of the Annual Governance Statement)

| | | |
|---|-----|----|
| The authority website/webpage is up to date and the information required by the Transparency Code has been published. | Yes | No |
| | ✓ | |

south-kyme.parish.lincolnshire.gov.uk

Certificate of Exemption – AGAR 2022/23 Form 2

To be completed by smaller authorities where the higher of gross income or gross expenditure did not exceed £25,000 in the year of account ended 31 March 2023, and that wish to certify themselves as exempt from a limited assurance review under Section 9 of the Local Audit (Smaller Authorities) Regulations 2015

There is no requirement to have a limited assurance review or to submit an Annual Governance and Accountability Return to the external auditor, **provided** that the authority has certified itself as exempt at a meeting of the authority after 31 March 2023 and a completed Certificate of Exemption is submitted no later than **30 June 2023** notifying the external auditor.

South Kyme Parish Council

certifies that during the financial year 2022/23, the higher of the authority's total gross income for the year or total gross annual expenditure, for the year did not exceed **£25,000**

Total annual gross income for the authority 2022/23: £15,958

Total annual gross expenditure for the authority 2022/23: £14,314

There are certain circumstances in which an authority will be **unable to certify itself as exempt**, so that a limited assurance review will still be required. If an authority is **unable to confirm the statements below then it cannot certify itself as exempt** and it **must** submit the completed Annual Governance and Accountability Return Form 3 to the external auditor to undertake a limited assurance review for which a fee of **£210 +VAT** will be payable.

By signing this **Certificate of Exemption** you are confirming that:

- The authority was in existence on 1st April 2019
- In relation to the preceding financial year (2021/22), the external auditor has **not**:
 - issued a public interest report in respect of the authority or any entity connected with it
 - made a statutory recommendation to the authority, relating to the authority or any entity connected with it
 - issued an advisory notice under paragraph 1(1) of Schedule 8 to the Local Audit and Accountability Act 2014 ("the Act"), and has not withdrawn the notice
 - commenced judicial review proceedings under section 31(1) of the Act
 - made an application under section 28(1) of the Act for a declaration that an item of account is unlawful, and the application has not been withdrawn nor has the court refused to make the declaration
- The court has not declared an item of account unlawful after a person made an appeal under section 28(3) of the Act.

If the above statements apply and the authority neither received gross income, nor incurred gross expenditure, exceeding £25,000, then the Certificate of Exemption can be signed and a copy submitted to the external auditor **either by email or by post (not both)**.

The Annual Internal Audit Report, Annual Governance Statement, Accounting Statements, an analysis of variances and the bank reconciliation plus the information required by Regulation 15 (2), Accounts and Audit Regulations 2015 including the period for the exercise of public rights still need to be fully completed and, along with a copy of this certificate, published on the authority website/webpage* before 1 July 2023.

Signing this certificate confirms the authority will comply with the publication requirements.

Signed by the Responsible Financial Officer

Date
18/05/2023

I confirm that this Certificate of Exemption was approved by this authority on this date: 18/05/2023

Signed by Chairman

Date
18/05/2023

as recorded in minute reference:
23/24/025

Generic email address of Authority
skymepcclerk@outlook.com

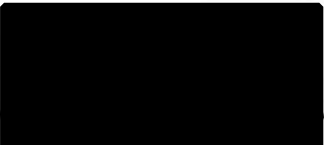
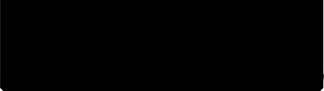
Telephone number
01526800525

*Published web address

south-kyme.parish.lincolnshire.gov.uk

ONLY this Certificate of Exemption should be returned EITHER by email OR by post (not both) as soon as possible after certification to your external auditor, but no later than 30 June 2023. Reminder letters for late submission will incur a charge of £40 + VAT.

| Bank Reconciliation as at 31 March 2023 | | | |
|---|---|---|-------------------|
| Cash | 1 April 2022 | £ | - |
| Business Account (Current) | 1 April 2022 | £ | 6,317.05 |
| (Deposit) | 1 April 2022 | £ | - |
| Cash in Hand 1 April 2022 | | £ | 6,317.05 |
| ADD | | | |
| Receipts 1 April 2022 - 31 March 2023 | | £ | 15,957.64 |
| Interest | | £ | - |
| | | £ | 22,274.69 |
| SUBTRACT | | | |
| Payments 1 April 2022 - 31 March 2023 | | £ | 14,314.01 |
| A | Cash in Hand 31 March 2023 (per Cash Book) | | <u>£ 7,960.68</u> |
| Cash in Hand per Bank Statements | | | |
| Cash | 31 March 2023 | £ | - |
| Business Account (Current) | 31 March 2023 | £ | 7,960.68 |
| (Deposit) | 31 March 2023 | £ | - |
| | | £ | 7,960.68 |
| Less unrepresented payments | | £ | - |
| | | £ | 7,960.68 |
| Plus unrepresented receipts | | £ | - |
| B | Adjusted Bank Balance | | <u>£ 7,960.68</u> |
| A = B Checks out OK | | £ | - |

| | Name and Role | Date |
|-----------|--|------------------|
| Prepared: |  <u>CHIEF/RSO</u> | <u>17/5/2023</u> |
| Approved: |  <u>CHAIR</u> | <u>18/5/23</u> |

South Kyme Parish Council

Income & Expenditure Account as at 18 May 2023

| | Budget | Actual | Forecast | Act vs Bud | Comments |
|--------------------------------|-------------------|-------------------|--------------|------------|-------------------------|
| Income | | | | | |
| Precept | £11,960.00 | £11,960.00 | £0.00 | 100% | |
| Lincs CC | £432.00 | £0.00 | £0.00 | 0% | |
| Church Grass | £200.00 | £0.00 | £0.00 | 0% | |
| Litter Grant | £94.00 | £0.00 | £0.00 | 0% | |
| Canoe Platform Grant | £1,000.00 | £0.00 | £0.00 | 0% | £1000 grant still owing |
| Total Income (A) | £13,686.00 | £11,960.00 | £0.00 | 87% | |
| Expenditure | | | | | |
| VAT | £0.00 | £17.94 | £0.00 | 100% | |
| Insurance | £239.00 | £0.00 | £0.00 | 0% | |
| Room Hire | £300.00 | £0.00 | £0.00 | 0% | |
| Expenses | £330.00 | £0.00 | £0.00 | 0% | |
| Salary | £2,880.00 | £0.00 | £0.00 | 0% | |
| Training | £300.00 | £0.00 | £0.00 | 0% | |
| Subscriptions | £385.00 | £0.00 | £0.00 | 0% | |
| Env Warden | £1,250.00 | £0.00 | £0.00 | 0% | |
| Broadband | £189.00 | £15.00 | £0.00 | 8% | |
| Legal Fees | £100.00 | £0.00 | £0.00 | 0% | |
| Equip Maint | £240.00 | £0.00 | £0.00 | 0% | |
| Admin | £110.00 | £27.90 | £0.00 | 25% | |
| Audit | £143.00 | £0.00 | £0.00 | 0% | |
| S.137 | £0.00 | £0.00 | £0.00 | 100% | |
| Newsletter | £110.00 | £0.00 | £0.00 | 0% | |
| Biodiversity | £250.00 | £0.00 | £0.00 | 0% | |
| Canoe Platform | £0.00 | £0.00 | £0.00 | 100% | |
| Footpath | £200.00 | £0.00 | £0.00 | 0% | |
| VTG | £330.00 | £0.00 | £0.00 | 0% | |
| HMRC | £1,850.00 | £0.00 | £0.00 | 0% | |
| Elections | £300.00 | £16.81 | £0.00 | 6% | |
| Defib | £500.00 | £0.00 | £0.00 | 0% | |
| Coronation | £300.00 | £44.99 | £0.00 | 15% | |
| Total Expenditure (B) | £10,306.00 | £122.64 | £0.00 | 1% | |
| Cash Book Balance (A-B) | £3,380.00 | £11,837.36 | £0.00 | | |

Cash Position as at 18 May 2023

| | | |
|-------------------------|--------------------------|------------|
| Opening Balances: | | |
| Current Account | <u>£7,960.68</u> | |
| | <u>£7,960.68</u> | |
| Cash Book Movement | | £11,837.36 |
| Closing Balances: | | |
| Current Account (c/f) | <u>£19,798.04</u> | |
| Total Cash (c/f) | <u>£19,798.04</u> | |

| | | Initials | Date | Name |
|-----------------------------|---------|----------|---------|----------|
| Balance at Bank | Current | | 18/5/23 | CGHAPMAN |
| | Deposit | | | |
| Total (Cash At Bank) | | | | |
| Unpresented Items | | | | |
| Available Cash | | | | |

Reserves as at 18 May 2023

Total Cash Reserves (To Date)

| | |
|-----------------------|-------------------|
| | £19,798.04 |
| General Reserve c/f | £5,000.68 |
| Noticeboard Reserve | £200.00 |
| Election Reserve | £3,000.00 |
| Defib Reserve | £100.00 |
| Initiative Reserve | £800.00 |
| Equipment Replacement | £1,000.00 |
| Howe Donation | £190.00 |
| Clark Donation | £50.00 |
| Coronation | £200.00 |
| Queen Memorial | £800.00 |
| Forecast Exp less Inc | £8,457.36 |

Aim: £6,000 (min)



Account type: **BUSINESS CURRENT**
Account number: **57591024**
Sort code: **55-50-11**
Account name: **SKPC Main**

Transactions

Date: **13th May 2023**

Your transactions

Showing: **1-Apr-2023 to 13-May-2023, All Transactions**

| Date | Type | Description | Paid in | Paid out | Balance |
|-------------|------|---|------------|----------|------------|
| 9 May 2023 | D/D | B.ONLINE LTD , 00257881 | - | £16.74 | £19,798.04 |
| 28 Apr 2023 | S/O | S KYME HALL B/BAND, FP 28/04/23 30 , 59023125500626000N | - | £15.00 | £19,814.78 |
| 17 Apr 2023 | DPC | BOSTON SEEDS , INV 1032792 , VIA ONLINE - PYMT , FP 16/04/23 10 , 36190721372612000N | - | £53.99 | £19,829.78 |
| 17 Apr 2023 | DPC | BURDENS , INV 315966 , VIA ONLINE - PYMT | - | £20.17 | £19,883.77 |
| 4 Apr 2023 | D/D | B.ONLINE LTD , 00257881 | - | £16.74 | £19,903.94 |
| 3 Apr 2023 | BAC | NORTH KESTEVEN D , LOCAL COUNCIL , FP 03/04/23 0130 , 52013046537799000N, LOCAL COUNCIL | £11,960.00 | - | £19,920.68 |

© National Westminster Bank Plc, downloaded from the NatWest online transactions service on 13th May 2023. Search "transactions" on natwest.co.uk for more information.

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South Kyme Parish Council

Income & Expenditure Account as at 31 March 2023

| | Budget | Actual | Forecast | Act vs Bud | Comments |
|--------------------------------|-------------------|-------------------|-------------------|------------|----------------------------|
| Income | | | | | |
| Precept | £11,489.00 | £11,489.00 | £11,489.00 | 100% | |
| Lincs CC | £418.00 | £432.81 | £432.81 | 104% | |
| Church Grass | £250.00 | £250.00 | £250.00 | 100% | |
| Litter Grant | £100.00 | £94.71 | £94.71 | 95% | |
| Bank | £205.00 | £205.00 | £205.00 | 100% | |
| Queens Jubilee | £500.00 | £500.00 | £500.00 | 100% | |
| VAT | £1,811.12 | £1,811.12 | £1,811.12 | 100% | |
| Canoe Platform Grant | £2,175.00 | £1,175.00 | £1,175.00 | 54% | £1000 grant still owing |
| Total Income (A) | £16,948.12 | £15,957.64 | £15,957.64 | 94% | |
| Expenditure | | | | | |
| VAT | £723.12 | £797.70 | £723.12 | 110% | |
| Insurance | £220.00 | £217.21 | £217.21 | 99% | |
| Room Hire | £250.00 | £228.90 | £260.00 | 92% | |
| Expenses | £300.00 | £246.13 | £250.00 | 82% | |
| Salary | £2,800.00 | £2,883.05 | £2,900.00 | 103% | |
| Training | £300.00 | £72.50 | £75.00 | 24% | |
| Subscriptions | £350.00 | £547.74 | £550.00 | 156% | Software license req'd |
| Env Warden | £2,750.00 | £2,063.34 | £2,070.00 | 75% | |
| Broadband | £180.00 | £165.00 | £165.00 | 92% | |
| Legal Fees | £300.00 | £0.00 | £0.00 | 0% | |
| Equip Maint | £220.00 | £87.45 | £220.00 | 40% | |
| Admin | £100.00 | £120.49 | £121.00 | 120% | Increase telephone charges |
| Audit | £130.00 | £278.25 | £300.00 | 214% | |
| S.137 | £0.00 | £0.00 | £0.00 | 100% | |
| Bank | £21.60 | £0.00 | £21.60 | 0% | |
| Queens Jubilee | £930.00 | £928.60 | £860.00 | 100% | |
| Newsletter | £90.00 | £115.97 | £115.97 | 129% | Printing costs increased |
| Biodiversity | £250.00 | £0.00 | £0.00 | 0% | |
| Canoe Platform | £2,975.00 | £3,296.76 | £3,300.00 | 111% | |
| Footpath | £1,000.00 | £0.00 | £0.00 | 0% | |
| VTG | £50.00 | £176.92 | £180.00 | 354% | £110 from reserves |
| HMRC | £1,300.00 | £1,919.20 | £1,800.00 | 148% | Higher tax rate |
| Coronation | £300.00 | £168.80 | £0.00 | 56% | |
| Total Expenditure (B) | £15,539.72 | £14,314.01 | £14,128.90 | 92% | |
| Cash Book Balance (A-B) | £1,408.40 | £1,643.63 | £1,828.74 | | |

Cash Position as at 31 March 2023

Opening Balances:

| | |
|-----------------|-------------------------|
| Current Account | <u>£6,317.05</u> |
| | <u><u>£6,317.05</u></u> |

Cash Book Movement £1,643.63

Closing Balances:

Current Account (c/f) £7,960.68

Total Cash (c/f) £7,960.68

| | | | Initials | Date | Name |
|-----------------------------|---------|-------------------------|------------|---------|------------|
| Balance at Bank | Current | £7,960.68 | [REDACTED] | 18/5/23 | C. CHAPMAN |
| | Deposit | £0.00 | | | |
| Total (Cash At Bank) | | <u>£7,960.68</u> | | | |
| Unpresented Items | | <u>£0.00</u> | | | |
| Available Cash | | <u><u>£7,960.68</u></u> | | | |

Reserves as at 31 March 2023

Total Cash Reserves (To Date)

General Reserve c/f

Noticeboard Reserve

Election Reserve

Defib Reserve

Initiative Reserve

Forecast Exp less Inc

Howe Donation

Clark Donation

£7,960.68

£2,870.68

£200.00

£3,000.00

£0.00

£1,350.00

£300.00

£190.00

£50.00

Aim: £6,000 (min)

VTG Weed-burner (£110.00)



NatWest

Statement

BUSINESS CURRENT ACCOUNT

Account number: 57591024

Sort code: 55-50-11

BIC: NWBKGB2L

IBAN: GB54 NWBK 5550 1157 5910 24

SOUTH KYME PARISH COUNCIL
BUSINESS CURRENT

Your current details

THE CLERK SKPC
MR PETER AYRE
THE GREEN
26 DEVON LANE
BOTTESFORD NOTTS
NG13 0BZ

| | |
|------------------|----------------------------|
| Period | 11 Mar 2023 to 11 Apr 2023 |
| Previous Balance | £8,289.48 |
| Paid out | £919.81 |
| Paid in | £12,534.27 |
| New Balance | £19,903.94 |

| Date | Type | Description | Paid in | Paid out | Balance |
|-------------|---------------------------|---|------------|----------|------------|
| | | BROUGHT FORWARD | | | £8,289.48 |
| 22 Mar 2023 | AUTOMATED CREDIT | HMRC VTR , XBV126000107441 | £574.27 | | £8,863.75 |
| 27 Mar 2023 | MOBILE/ONLINE TRANSACTION | | | £251.75 | £8,612.00 |
| 27 Mar 2023 | MOBILE/ONLINE TRANSACTION | | | £167.20 | £8,444.80 |
| 28 Mar 2023 | STANDING ORDER | S KYME HALL B/BAND, FP 28/03/23 30 , 07023112419779000N | | £15.00 | £8,429.80 |
| 31 Mar 2023 | MOBILE/ONLINE TRANSACTION | TROPHIESPLUSMEDALS, INV 337019 , VIA ONLINE - PYMT | | £194.60 | £8,235.20 |
| 31 Mar 2023 | MOBILE/ONLINE TRANSACTION | DERMOT DALY , DD-EXP-2303 , VIA ONLINE - PYMT , FP 30/03/23 10 , 08230114665794000N | | £34.53 | £8,200.67 |
| 31 Mar 2023 | MOBILE/ONLINE TRANSACTION | LALC , INV 13419 , VIA ONLINE - PYMT , FP 30/03/23 10 , 19231311656370000N | | £180.00 | £8,020.67 |
| 31 Mar 2023 | MOBILE/ONLINE TRANSACTION | DERMOT DALY , DD-EXP-2302 , VIA ONLINE - PYMT , FP 30/03/23 10 , 47232248516898000N | | £59.99 | £7,960.68 |
| 3 Apr 2023 | AUTOMATED CREDIT | NORTH KESTEVEN D , LOCAL COUNCIL , FP 03/04/23 0130 , 52013046537799000N, LOCAL COUNCIL | £11,960.00 | | £19,920.68 |
| 4 Apr 2023 | DIRECT DEBIT | B.ONLINE LTD , 00257881 | | £16.74 | £19,903.94 |

Dispute resolution for agreed overdrafts or overdrawn accounts

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.

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