DUPLICATE

Your Investment Account statement



NS&I Sunderland SR43 2SB

nsandi.com Helpline 08085 007 007 24 hours a day 7 days a week

Aldbury Parish Council Miss M M Turczyn Aldbury Memorial Hall The Green Aldbury TRING HP23 5RR

Account details

| Account holder | Aldbury Parish Council |
|----------------|------------------------|
| Account number | 138048112 |
| Balance | £35,042.03 |
| Interest rate | 1.00% gross/AER |
| Statement | 12 (page 1 of 2) |

Period covered 1 January 2023 to 31 December 2023

| Date | Details | Money in | Money out | Balance |
|------------|-------------------------|----------|---|------------|
| | Balance brought forward | | | £34,772.99 |
| 1 Jan 24 | Interest capitalisation | £269.04 | | £35,042.03 |
| Totals | | £269.04 | £0.00 | |
| Balance ca | arried forward | | *************************************** | £35,042.03 |

Important tax information

The gross interest (without tax deducted) that has been credited to this account in the tax year ending 5 April 2024 is: £269.04

Because the interest is subject to UK Income Tax, you may need to declare it to HM Revenue & Customs, depending on your circumstances. So please keep this statement for your records.

Interest rate

The rate shown is the rate that applied to your account balance when we issued your statement.

The interest rate is variable - you can check the current rate at nsandi.com

Here are the interest rates your account has earned over the past 12 months:

| As at | Interest rate (gross/AER) | | |
|----------------|---------------------------|--|--|
| 1 January 2023 | 0.60% | | |
| 13 July 2023 | 0.85% | | |
| 18 August 2023 | 1.00% | | |

Helping you decide what's best for your savings

We have other accounts and investments that currently offer a higher interest rate than our Investment Account. Visit **nsandi.com/products** to see if any of them might suit your needs better. You can switch to most of our accounts by completing a simple online form at **nsandi.com/switching**

This statement is a record of all your transactions over the year, so please keep it safe.

Your statement, along with any transaction records you receive, replaces your passbook, so you no longer need to send us your book if you still have it. To make any deposits or withdrawals please use the forms which you can download and print from **nsandi.com**. Or call us and we'll send you the forms you need. Thank you for saving with NS&I.

Continued on the next page



GENST2 PGN-3 (2023/01)

DUPLICATE

Your Investment Account statement



NS&I Sunderland SR43 2SB

nsandi.com Helpline 08085 007 007 24 hours a day 7 days a week

Aldbury Parish Council Miss M M Turczyn Aldbury Memorial Hall The Green Aldbury TRING HP23 5RR

Your Investment Account statement continued

Account details

| Account holder | Aldbury Parish Council | |
|----------------|------------------------|--|
| Account number | 138048112 | |
| Balance | £35,042.03 | |
| Interest rate | 1.00% gross/AER | |
| Statement | 12 (page 2 of 2) | |

Period covered 1 January 2023 to 31 December 2023

Definitions

Gross is the taxable rate of interest without the deduction of UK Income Tax. AER (Annual Equivalent Rate) illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and the AER are the same.



| ↓ Date | Description | Paid in | Paid out | Balance |
|----------|---|----------|-----------|-----------|
| 1/03/24 | Service Charge | | -18.00 | 10,930.66 |
| 8/03/24 | B/P to: Malgorzata Turczyn • SALARY | | -1,052.22 | 10,948.60 |
| 5/03/24 | M Knight • KNIGHT | 20.00 | | 12,000.88 |
| 0/03/24 | ALDBURY COMMUNITY SUPPORT • ACS Playgrnd grant | 1,000.00 | | 11,980.88 |
| 9/03/24 | Direct Debit (NPOWER) • A0009233039001 | | -169.95 | 10,980.8 |
| 9/03/24 | ALANNA PREEDY • Preedy tennis | 20.00 | | 11,150.8 |
| 1/03/24 | ELLIOTT J&MA • INV23/Elliott | 13.00 | | 11,130.8 |
| 6/03/24 | B/P to: LukeMabbett • ALDBURYPC | | -550.00 | 11,117.8 |
| 06/03/24 | B/P to: LukeMabbett • ALDBURYPC | | -1,615.00 | 11,667.8 |
| 06/03/24 | B/P to: Nick dela Bedoyere • REIM FOR MICROSOFT | | -148.32 | 13,282.8 |
| 06/03/24 | B/P to: HMRC Cumbernauld • 475PX00238953 | | -52.97 | 13,431.1 |
| 06/03/24 | B/P to: K Simkin • WARDEN HOURS | | -344.50 | 13,484.1 |
| 06/03/24 | B/P to: HertsCC Pension • LGPS ALDBURY PC | | -293.80 | 13,828.6 |
| 06/03/24 | B/P to: Malgorzata Turczyn • MILEAGE EXPENSES | | -28.80 | 14,122.4 |
| 5/03/24 | CRONIN Z • HEADLEY | 20.00 | | 14,151.2 |
| 05/03/24 | BOO SAA&BK · Booth | 20.00 | | 14,131.2 |
| 29/02/24 | B/P to: Malgorzata Turczyn · SALARY FEBRUARY | • | -1,052.22 | 14,111.2 |
| 29/02/24 | PARTON&HAENSCHEL • PartonTennis | 20.00 | | 15,163.4 |
| 20/02/24 | MCKENNA J&K • McKenna | 20.00 | | 15,143.4 |
| 19/02/24 | Direct Debit (NPOWER) • A0009233039001 | | -198.88 | 15,123.4 |
| 7/02/24 | | 26.00 | | 15,322. |
| 06/02/24 | B/P to: Malgorzata Turczyn • MILEAGE EXPENSES | | -43.20 | 15,296.3 |
| 06/02/24 | B/P to: Anglo Dutch Ltd • ALDBURY PC 0323295 | | -54.00 | 15,339. |
| 06/02/24 | B/P to: HMRC Cumbernauld • 475PX00238953 | | -52.97 | 15,393. |
| 06/02/24 | B/P to: HertsCC Pension • LGPS ALDBURY PC | | -293.80 | 15,446. |
| 06/02/24 | B/P to: Memorial Hall • AMH 276 AND 280 | | -255.00 | 15,740.: |
| | B/P to: Nick dela Bedoyere • REIMBURSEMENT | | -599.00 | 15,995. |
| | KIM FRANCES MAY HIGGINS • inv23Eggleton | 13.00 | | 16,594.2 |
| 25/01/24 | B/P to: Malgorzata Turczyn • SALARY | | -1,052.22 | |
| 25/01/24 | B/P to: Outdoor Play • INV-1785 | | -3,375.60 | |
| 25/01/24 | KIM FRANCES MAY HIGGINS • inv23 higgins | 13.00 | 0,070.00 | 21,009. |
| | | | -184 76 | 20,996. |
| 18/01/24 | Direct Debit (NPOWER) • A0009233039001 | 13.00 | 10-7.10 | 21,180. |
| 18/01/24 | MR S G HERON • HERON | 26.00 | | 21,160. |
| 17/01/24 | H Tyldesley • INV23/TYLDESLEY | 26.00 | _9 25 | 21,167. |
| 10/01/24 | B/P to: K Simkin • LITTER PICKER | | | 21,150. |
| 10/01/24 | B/P to: Bidwells • INV 338295 | | | |
| 10/01/24 | B/P to: K Simkin • WARDEN HOURS | | -318.00 | 21,400. |
| 10/01/24 | B/P to: Malgorzata Turczyn • MILEAGE EXPENSES | | -28.80 | 21,718. |
| 10/01/24 | B/P to: HMRC Cumbernauld • 475PX00238953 | | | 21,746.9 |
| 10/01/24 | B/P to: HertsCC Pension • LGPS ALDBURY PC | | -293.80 | 21,800. |
| 08/01/24 | Credit • 171 | 286.00 | | 22,094.7 |
| | B/P to: S Welling • ALDBURYPC | | 65.00 | 21,808. |

Your Account Statement



For Businesses. For Communities. For Good

Unity Trust Bank plc PO Box 7193 Planetary Road Willenhall WV1 9DG

Ms Malgorzata Turczyn The Green Aldbury TRING Herts HP23 5RR

Date: 30/03/2024

Account Name: Aldbury Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20382083

Your arranged overdraft limit is £0.00

Our unauthorised overdraft charges are changing from tracked rate of 25% above base rate to a fixed Nominal rate 25% EAR (Equivalent Annual Rate 28.39%). To find out more read our Overdrafts Key Features document and our Standard Service Tariff available at www.unity.co.uk



For eligible organisations, your deposits held with Unity Trust Bank are protected up to £85,000 under the Financial Services Compensation Scheme (FSCS). For more information about eligibility and compensation provided by the FSCS, please visit: **FSCS.org.uk** or refer to our FSCS Information Sheet and Exclusions List at **unity.co.uk/fscs**

Contact Us

Call us: 0345 140 1000

Email us: us@unity.co.uk

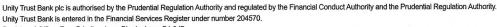
Visit us: unity.co.uk

| Your Current T1 account transactions: | | | | | |
|---------------------------------------|-------------------------|----------------------------|--------------|-------------|------------|
| Date | Туре | Details | Payments Out | Payments In | Balance |
| 04/03/2024 | | Balance brought forward | £0.00 | £0.00 | £14,111.22 |
| 05/03/2024 | Credit | BOO SAABK | £0.00 | £20.00 | £14,131.22 |
| 05/03/2024 | Credit | CRONIN Z | £0.00 | £20.00 | £14,151.22 |
| 06/03/2024 | Faster Payment Debit | B/P to: Malgorzata Turczyn | £28.80 | £0.00 | £14,122.42 |

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Statement number 107







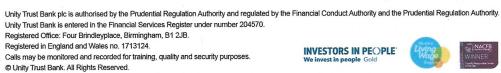




| | Your Current T1 account transactions: | | | | |
|------------|---------------------------------------|------------------------------|--------------|---------------|------------|
| Date | Туре | Details | Payments Out | ` Payments In | Balance |
| 06/03/2024 | Faster Payment Debit | B/P to: HertsCC Pension | £293.80 | £0.00 | £13,828.62 |
| 06/03/2024 | Faster Payment Debit | B/P to: K Simkin | £344.50 | £0.00 | £13,484.12 |
| 06/03/2024 | Faster Payment Debit | B/P to: HMRC Cumbernauld | £52.97 | £0.00 | £13,431.15 |
| 06/03/2024 | Faster Payment Debit | B/P to: Nick dela Bedoyere | £148.32 | £0.00 | £13,282.83 |
| 06/03/2024 | Faster Payment Debit | B/P to: LukeMabbett | £1,615.00 | £0.00 | £11,667.83 |
| 06/03/2024 | Faster Payment Debit | B/P to: LukeMabbett | £550.00 | £0.00 | £11,117.83 |
| 11/03/2024 | Credit | ELLIOTT JMA | £0.00 | £13.00 | £11,130.83 |
| 19/03/2024 | Direct Debit | Direct Debit (NPOWER) | £169.95 | £0.00 | £10,960.88 |
| 19/03/2024 | Credit | ALANNA PREEDY | £0.00 | £20.00 | £10,980.88 |
| 20/03/2024 | Credit | ALDBURY COMMUNITY SUPPORT | £0.00 | £1,000.00 | £11,980.88 |
| 25/03/2024 | Credit | M Knight | £0.00 | £20.00 | £12,000.88 |
| 28/03/2024 | Faster Payment Debit | B/P to: Malgorzata Turczyn | £1,052.22 | £0.00 | £10,948.66 |

Page number 2 of 3











Sending or Receiving Currency

You may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These can be found at the top of this statement and are required to ensure that international banks can find the correct account to credit or debit funds.

When receiving currency into your Unity account, you must inform us of the transaction. The SWIFTBIC number relates to a central Unity account. We use this account to receive international currency before allocating the payment to your account. Please call us on **0345 140 1000** for more information.

Fraud Concerns

If you have any concerns regarding fraud on your account, then please call the freephone number **0808 196 8420**.

What happens when something goes wrong?

If you have a problem with your Unity account or our service, please get in touch with us on **0345 140 1000**. We aim to resolve any issues as soon as possible.

Accessibility

Unity offers a number of supporting services such as statements in braille or large print. Please contact us for more information.

Additional information

A copy of our interest rates can be found on our website - unity.co.uk/interest-rates

A copy of our fees and charges can be found on our website – https://www.unity.co.uk/terms-and-conditions/

This information is also available by calling 0345 140 1000.

To help us improve our service and maintain security, we may monitor and/or record your telephone calls with us.





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Your pre-notification statement



For Businesses. For Communities. For Good

Unity Trust Bank plc PO Box 7193 Planetary Road Willenhall WV1 9DG

Ms Malgorzata Turczyn The Green Aldbury TRING Herts United Kingdom **HP23 5RR**

Date: 04/03/2024

Account Name: Aldbury Parish Council

Sort Code: 608301

Account Number: 20382083

Page number 1 of 3

Statement number: 106

Dear Ms Malgorzata Turczyn,

This letter outlines charges relating to the transactions and debit interest on your account between 05/12/2023 and 04/03/2024.

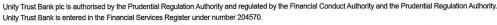
You can find full details of our fees and charges within the Standard Service Tariff on our website https://www.unity.co.uk/terms-and-conditions/

The charges for this billing period are:

| Total charges £18.00 | | |
|------------------------------------|------------|--|
| Total debit interest | £0.00 | |
| To be debited from your account on | 31/03/2024 | |











| Pre-notification of account charges | | | |
|-------------------------------------|-------|--------|--|
| Туре | Count | Charge | |
| Automated Payments | 18 | £0.00 | |
| Faster Payments | 33 | £0.00 | |
| Manual | 1 | £0.00 | |
| Account Fee | | £18.00 | |

| Additional information | | | | |
|-------------------------|---|--|-------------|--|
| The combined account of | harge includes the | following transact | tion types: | |
| Automated Payments | Bacs Credit (in) | Bacs Credit (in) Direct Debit Faster Payment Credit (in) | | |
| Faster Payments | Standing Orders Bill Payments (out) | | | |
| Manual | Cheques Credits | | | |
| Account Fee | This is the standard charge for maintaining your account regardless of any transactions. | | | |
| Total charge | These charges do not include cash or cheques paid in through the Post Office, Bank Counter or via our Freepost service. | | | |





Aldbury Parish Council

Bank - Cash and Investment Reconciliation as at 31 March 2024

| | Account Description | Balance | |
|--------------------------------|----------------------------|-----------|-----------|
| Bank Statement Balances | | | |
| 1 31/03/2024 | Unity Trust A/C | 10,930.66 | |
| 2 31/03/2024 | NS&I | 35,042.03 | |
| | | | 45,972.69 |
| | | | |
| Receipts not on Bank Statement | | | |
| 0 31/03/2024 | All Receipts Cleared | 0.00 | |
| | | | 0.00 |
| Closing Balance | | | 45,972.69 |
| All Cash & Bank Accounts | | | |
| 1 | Unity Trust A/C | | 10,930.66 |
| 2 | NS&I | | 35,042.03 |
| | Other Cash & Bank Balances | | 0.00 |
| | Total Cash & Bank Balances | _ | 45,972.69 |
| | | | |