



HAILSHAM TOWN COUNCIL

FINANCE, BUDGET, AND RESOURCES COMMITTEE

AGENDA

NOTICE IS HEREBY GIVEN OF a meeting of the FINANCE, BUDGET, AND RESOURCES COMMITTEE to be held at the Fleur De Lys Council Chambers/Meeting Rooms, Market Street,

Wednesday 26th July 2023 at 7.00 p.m.

1. **Public Forum**

Prior to commencement of the remainder of formal business of the meeting, a period of not more than 15 minutes will be assigned for the purpose of permitting members of the public to address the assembly, or ask questions on matters relevant to responsibilities of this committee, at the discretion of the Chairman.

2. The order of formal business to be transacted will thereafter be as follows:

3. **Apologies for Absence**

To receive apologies for absence of appointed members.

4. **Declarations of Interest**

To receive notice of declarations of personal or prejudicial interests in respect of items on this agenda.

5. **Minutes of previous Meeting**

5.1 To note that the Minutes and Reports of the Meeting of the Finance, Budget, and Resources held on 5th July 2023 may be taken as read, confirmed as correct record, and signed by the Chairman.

To receive an update about progress of resolutions from the last non budget meeting of the Finance, Budget, and Resource Committee 26th April 2023.

6. Periodic Statements and Committee Expenditure

6.1 To adopt the financial reports as listed below:

- a) Bank Reconciliation as at 30th June 2023 (copy attached) & Bank Statements and be signed off by one member of the FBR committee.
- b) Summary of net expenditure as at 30th June 2023 (copy attached)
- c) Summary of the Council's income and expenditure as at the 30th June 2023 compared against budgets (summary attached) including variance reports.
- d) List of uncleared cheques totaling £31,626.33 as at 30th June 2023. (copy attached), as shown on Bank reconciliation.
- e) List of payments previously certified by a member of the cheque signatory panel amounting to £140,183.04 for payments made during April 2023, £286,358.07 for payments made during May 2023 and £212,881.42 for payments made during June 2023 all internal bank transfers have been deducted from the list totals (In accordance with the Governance and Accountability for Local Councils Practitioners Guide)

7.0 Council CIL/Reserves Statement

To adopt the Council CIL/Reserve Statement as at 30th June 2023

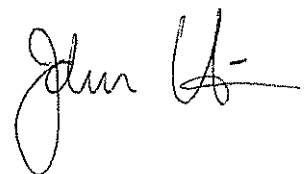
8.0 Corporate Multi pay card

To discuss the option of acquiring the Corporate Multi pay card from Unity Trust bank.

Reserve Policy

To note and adopt the reserve policy.

Dated 20th July 2023



JOHN HARRISON
Town Clerk

Committee Membership:

Councillor G. Blake-Coggins
Councillor F. Clarke
Councillor C. Mitchell
Councillor S. Potts
Councillor A. M. Ricketts
Councillor D. Rusu
Councillor G. White

Substitutes:

Councillor C Bryant
Councillor K. Marie-Blundell
Councillor N. Hayes
Councillor P Holbrook

Hailsham Town Council

Bank - Cash and Investment Reconciliation as at 10 July 2023

Confirmed Bank & Investment Balances

Bank Statement Balances

30/06/2023	Current Account	58,230.32
30/06/2023	High Interest Account 50072672	758,340.93
30/04/2022	Treasury Deposit	0.00
30/06/2023	High Interest No 2 80449288	11,641.50
01/04/2021	Petty Cash	100.00
30/06/2023	Unity Trust Current account T2	52,466.99
30/06/2023	Unity trust 2	1,193,321.99

2,074,101.73

Other Cash & Bank Balances

0.00

2,074,101.73

Unpresented Payments

31,626.33

2,042,475.40

Receipts not on Bank Statement

19.00

Closing Balance

2,042,494.40

All Cash & Bank Accounts

1	Current Bank A/c	58,193.47
2	High Interest	758,340.93
3	Barclays Interest	11,641.50
4	Petty Cash	100.00
5	Unity Trust Current	20,896.51
6	Unity Trust 2	1,193,321.99
	Other Cash & Bank Balances	0.00
	Total Cash & Bank Balances	2,042,494.40

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				59,219.13
28 Jun	DD Direct Debit to Allstar Ref: 311467	102.95		59,116.18
	Giro Direct Credit From Dignity Funerals Ref: 006509		299.00	59,415.18
29 Jun	DD Direct Debit to Payflow /Apag Ref: BACS	1,495.66		57,919.52
	Card Card Payment to Amznmktplace On 28 Jun	57.95		57,861.57
30 Jun	Giro Direct Credit From East Sussex Senior Ref: 1577		42.50	57,904.07
	Giro Direct Credit From Hailsham Community Ref: B2200027P13		326.25	58,230.32
30 Jun	Balance carried forward			58,230.32
Total Payments/Receipts		51,252.04	43,999.96	

tw 27/7/23

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

Bank of England Base Rate Information

Rate effective from 22 Jun 2023 was	5.000%
Rate effective from 11 May 2023 was	4.500%

Checked and Agreed
With Bank Lec

On.....

Signed.....
Print Name.....



THE OFFICIALS
HAILSHAM TOWN COUNCIL
INGLENOOK
MARKET STREET
HAILSHAM
EAST SUSSEX
BN27 2AE

Your Business Premium Account

At a glance

01 - 30 Jun 2023

Date	Description	Money out £	Money in £	Balance £
1 Jun	Start Balance			796,486.10
5 Jun	% Interest Earned Gross For The Period 6 Mar - 4 Jun		1,854.83	798,340.93
19 Jun	to Account 10331333 at 20-27-91 Transfer Internet Banking	40,000.00		758,340.93
30 Jun	Balance carried forward			758,340.93
	Total Payments/Receipts	40,000.00	1,854.83	

Start balance	£796,486.10
Money out	£40,000.00
Money in	£1,854.83
▶ Gross interest earned £1,854.83	
End balance	£758,340.93

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

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

Checked and Agreed
With Bank Rec

On.....

Signed.....

Print Name.....



THE OFFICIALS
HAILSHAM TOWN COUNCIL
INGLENOOK
MARKET STREET
HAILSHAM
EAST SUSSEX
BN27 2AE

Your Business Premium Account

At a glance

01 - 30 Jun 2023

Date	Description	Money out £	Money in £	Balance £
1 Jun	Start Balance			11,617.28
5 Jun	% Interest Earned Gross For The Period 6 Mar - 4 Jun		24.22	11,641.50
30 Jun	Balance carried forward			11,641.50
	Total Payments/Receipts	0.00	24.22	

Start balance	£11,617.28
Money out	£0.00
Money in	£24.22
▶ Gross interest earned	£24.22
End balance	£11,641.50

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

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

Checked and Agreed
With Barclays

On.....

Signature.....

Print Name.....

Your Current T2 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
28/06/2023	Faster Payment Debit	B/P to: Town Country	£696.00	£0.00	£12,270.19
28/06/2023	Transfer	Transfer from 20463821	£0.00	£40,000.00	£52,270.19
29/06/2023	Credit	Woollard S L	£0.00	£1.00	£52,271.19
29/06/2023	Credit	R Warner	£0.00	£4.00	£52,275.19
29/06/2023	Credit	MARSDEN A V V02	£0.00	£198.00	£52,473.19
29/06/2023	Credit	S Strudwick	£0.00	£60.00	£52,533.19
29/06/2023	Credit	PATRICIA WOODLEY	£0.00	£15.00	£52,548.19
29/06/2023	Credit	L OKelly	£0.00	£1.00	£52,549.19
30/06/2023	Cheque Debit	Cheque 300010	£100.00	£0.00	£52,449.19
30/06/2023	Debit	Manual Credit Handling Charge	£10.80	£0.00	£52,438.39
30/06/2023	Credit	BAMFORD R +J	£0.00	£1.00	£52,439.39
30/06/2023	Credit	CUTTING M E	£0.00	£75.60	£52,514.99
30/06/2023	Credit	CARE FOR THE CARERS	£0.00	£30.00	£52,544.99
30/06/2023	Credit	GILBERT+FRADDG	£0.00	£1.00	£52,545.99
30/06/2023	Credit	REBECCA GLYNN	£0.00	£1.00	£52,546.99
30/06/2023	Credit	J Still	£0.00	£1.00	£52,547.99
30/06/2023	Fee	Service Charge	£81.00	£0.00	£52,466.99

Checked and Agreed
 With Bert Rec
 On.....
 Signed.....
 Print Name.....

4/7/23 MW

Date: 30/06/2023

Account Name: Hailsham Town Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20463818

Your arranged overdraft limit is £0.00

We're delighted to announce the launch of our new Online Banking service, featuring exciting changes and updates. To utilise this new Online Banking service at the earliest opportunity, look out for your email invitation.





Customer: Hailsham Town Council

Account: 60-83-01 20463821

Statement 16 from 04 Jun 2023 to 30 Jun 2023

Date	Description	Serial No	Debits	Credits	Balance
04Jun2023	Brought forward balance			1,293,339.99	1,293,339.99
06Jun2023	Transfer to 20463818		(60,000.00)		1,233,339.99
28Jun2023	Transfer to 20463818		(40,000.00)		1,193,339.99
30Jun2023	Service Charge		(18.00)		1,193,321.99✓

W 4/7/23

Page Generated at 09:21 on 04 Jul 2023



Summary Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

		Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
100	Common Pond Allotments							
	Income	589	0	448	448			0.0%
	Expenditure	1,890	618	984	366		366	62.8%
	Movement to/(from) Gen Reserve	<u>(1,300)</u>	<u>(618)</u>					
105	Battle Road Allotments							
	Income	2,177	0	2,010	2,010			0.0%
	Expenditure	626	29	1,185	1,156		1,156	2.5%
	Movement to/(from) Gen Reserve	<u>1,551</u>	<u>(29)</u>					
110	Harold Ave Allotments							
	Income	545	80	576	496			13.9%
	Expenditure	15	0	628	628		628	0.0%
	Net Income over Expenditure	<u>530</u>	<u>80</u>	<u>(52)</u>	<u>(132)</u>			
	less Transfer to EMR	0	50					
	Movement to/(from) Gen Reserve	<u>530</u>	<u>30</u>					
115	Western Road Recreation Ground							
	Income	38,146	630	100	(530)			630.0%
	Expenditure	45,801	40,748	4,749	(35,999)		(35,999)	858.0%
	Net Income over Expenditure	<u>(7,655)</u>	<u>(40,118)</u>	<u>(4,649)</u>	<u>35,469</u>			
	plus Transfer from EMR	14,000	40,685					
	Movement to/(from) Gen Reserve	<u>6,345</u>	<u>567</u>					
120	Maurice Thornton Playing Field							
	Expenditure	1,525	1,000	4,427	3,427		3,427	22.6%
125	Play Areas							
	Expenditure	63,473	64,027	4,915	(59,112)		(59,112)	1302.7%
	plus Transfer from EMR	59,846	62,246					
	Movement to/(from) Gen Reserve	<u>(3,628)</u>	<u>(1,781)</u>					
130	Public Open Spaces							
	Income	748	325	850	525			38.2%
	Expenditure	29,012	1,060	7,660	6,601		6,601	13.8%
	Net Income over Expenditure	<u>(28,264)</u>	<u>(735)</u>	<u>(6,810)</u>	<u>(6,075)</u>			
	plus Transfer from EMR	1,594	0					
	Movement to/(from) Gen Reserve	<u>(26,670)</u>	<u>(735)</u>					
135	Common Pond							
	Expenditure	656	19,178	743	(18,435)		(18,435)	2581.2%
	plus Transfer from EMR	0	19,178					
	Movement to/(from) Gen Reserve	<u>(656)</u>	<u>0</u>					
	Movement to/(from) Gen Reserve	<u>0</u>	<u>0</u>					
145	Horticultural & Ground Maint							
	Expenditure	49,600	10,181	52,589	42,408		42,408	19.4%
160	Environment Services							
	Expenditure	10,417	0	0	0		0	0.0%
170	Funded Projects							
	Expenditure	6,468	80,011	14,124	(65,887)		(65,887)	566.5%
180	Cortlandt Stable Block							
	Income	0	450	0	(450)			0.0%
	Expenditure	16,724	3,184	17,296	14,112		14,112	18.4%
	Movement to/(from) Gen Reserve	<u>(16,724)</u>	<u>(2,734)</u>					

Summary Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

		Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
200	Tourism & Leisure							
	Income	2,347	594	0	(594)			0.0%
	Expenditure	21,850	5,523	15,048	9,525		9,525	36.7%
	Movement to/(from) Gen Reserve	<u>(19,504)</u>	<u>(4,929)</u>					
205	Festive Lighting							
	Expenditure	12,114	8,015	11,825	3,810		3,810	67.8%
	plus Transfer from EMR	0	2,690					
	Movement to/(from) Gen Reserve	<u>(12,114)</u>	<u>(5,325)</u>					
300	Town Council Site							
	Income	700,474	317,407	17,400	(300,007)			1824.2%
	Expenditure	21,841	30,598	35,448	4,850		4,850	86.3%
	Net Income over Expenditure	<u>678,633</u>	<u>286,808</u>	<u>(18,048)</u>	<u>(304,856)</u>			
	plus Transfer from EMR	1,150	7,427					
	less Transfer to EMR	0	312,582					
	Movement to/(from) Gen Reserve	<u>679,783</u>	<u>(18,346)</u>					
305	Maurice Thornton Pavilion							
	Income	0	0	1,200	1,200			0.0%
	Expenditure	1,499	348	2,653	2,305		2,305	13.1%
	Movement to/(from) Gen Reserve	<u>(1,499)</u>	<u>(348)</u>					
310	Grovelands Barn							
	Expenditure	3,076	4,470	3,956	(514)		(514)	113.0%
	plus Transfer from EMR	0	1,548					
	Movement to/(from) Gen Reserve	<u>(3,076)</u>	<u>(2,922)</u>					
315	Union Corner Hall							
	Expenditure	1,000	0	1,000	1,000		1,000	0.0%
320	Public Toilets - Stable Block							
	Expenditure	11,286	2,520	15,450	12,930		12,930	16.3%
325	Changing Pod							
	Expenditure	2,900	0	0	0		0	0.0%
330	Welbury Farm/Jim West Com Hall							
	Income	25,922	7,480	33,000	25,520			22.7%
	Expenditure	35,785	11,449	28,000	16,551		16,551	40.9%
	Net Income over Expenditure	<u>(9,863)</u>	<u>(3,969)</u>	<u>5,000</u>	<u>8,969</u>			
	plus Transfer from EMR	0	2,682					
	Movement to/(from) Gen Reserve	<u>(9,863)</u>	<u>(1,287)</u>					
400	Cemetery Lodge							
	Income	7,140	1,785	6,900	5,115			25.9%
	Expenditure	2,613	0	638	638		638	0.0%
	Movement to/(from) Gen Reserve	<u>4,527</u>	<u>1,785</u>					
405	Cemetery Services & Overheads							
	Income	65,513	10,056	53,045	42,989			19.0%
	Expenditure	65,658	23,725	46,846	23,121		23,121	50.6%
	Net Income over Expenditure	<u>(145)</u>	<u>(13,669)</u>	<u>6,199</u>	<u>19,868</u>			
	plus Transfer from EMR	17,233	0					
	Movement to/(from) Gen Reserve	<u>17,088</u>	<u>(13,669)</u>					
500	Street Lighting							
	Expenditure	49,740	12,511	43,265	30,754		30,754	28.9%
	plus Transfer from EMR	0	8,554					
	Movement to/(from) Gen Reserve	<u>(49,740)</u>	<u>(3,957)</u>					
505	Street Furniture							
	Expenditure	12,562	7,491	1,554	(5,937)		(5,937)	482.0%
	plus Transfer from EMR	5,373	7,371					

Summary Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

		Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
	Movement to/(from) Gen Reserve	<u>(7,190)</u>	<u>(120)</u>					
600	Staffing Costs Expenditure	816,826	197,384	863,253	665,869		665,869	22.9%
605	Administration Expenses Income	0	431	0	(431)			0.0%
	Expenditure	70,798	18,501	66,424	47,923		47,923	27.9%
	Net Income over Expenditure	<u>(70,798)</u>	<u>(18,070)</u>	<u>(66,424)</u>	<u>(48,354)</u>			
	plus Transfer from EMR	0	5,663					
	Movement to/(from) Gen Reserve	<u>(70,798)</u>	<u>(12,407)</u>					
610	Chairmans Allowance Expenditure	853	800	1,500	700		700	53.3%
	plus Transfer from EMR	0	800					
	Movement to/(from) Gen Reserve	<u>(853)</u>	<u>0</u>					
615	Youth Provision Income	9,248	7,615	1,000	(6,615)			761.5%
	Expenditure	58,575	16,651	21,000	4,349		4,349	79.3%
	Movement to/(from) Gen Reserve	<u>(49,327)</u>	<u>(9,036)</u>					
620	Machinery/Tools/Protective Clo Expenditure	2,177	171	2,145	1,974		1,974	8.0%
625	Vehicle Fleet Income	150	0	0	0			0.0%
	Expenditure	21,239	6,826	20,210	13,384		13,384	33.8%
	Movement to/(from) Gen Reserve	<u>(21,089)</u>	<u>(6,826)</u>					
630	Twinning Expenditure	0	0	400	400		400	0.0%
635	Misc. Provision Expenditure	10,500	0	0	0		0	0.0%
640	Section 137 (Free Resource) Expenditure	214	0	400	400		400	0.0%
645	Projects (Add to Cap.Funds) Expenditure	9,836	0	0	0		0	0.0%
	plus Transfer from EMR	1,760	0					
	Movement to/(from) Gen Reserve	<u>(8,076)</u>	<u>0</u>					
650	Funded Services Income	683	160	0	(160)			0.0%
	Expenditure	81,239	29,415	108,125	78,710		78,710	27.2%
	Movement to/(from) Gen Reserve	<u>(80,555)</u>	<u>(29,255)</u>					
655	Account Int & Commuted Sums Income	1,257,071	642,632	1,000	(641,632)			64263.2%
	Expenditure	865	178	618	440		440	28.8%
	Movement to/(from) Gen Reserve	<u>1,256,207</u>	<u>642,454</u>					
	Grand Totals:- Income	2,110,754	989,643	117,529	(872,114)			842.0%
	Expenditure	1,541,253	596,612	1,399,058	802,446	0	802,446	42.6%
	Net Income over Expenditure	<u>569,501</u>	<u>393,031</u>	<u>(1,281,529)</u>	<u>(1,674,560)</u>			
	plus Transfer from EMR	100,955	158,844					
	less Transfer to EMR	0	312,632					
	Movement to/(from) Gen Reserve	<u>670,456</u>	<u>239,244</u>					

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
100 Common Pond Allotments								
1000 Allotment Rent (Inc)	589	0	448	448			0.0%	
Common Pond Allotments :- Income	589	0	448	448			0.0%	0
4510 General Maintenance	1,789	558	770	212		212	72.5%	
4520 Software Licence	0	0	64	64		64	0.0%	
4550 Water & Sewerage	101	60	150	90		90	39.9%	
Common Pond Allotments :- Indirect Expenditure	1,890	618	984	366	0	366	62.8%	0
Net Income over Expenditure	(1,300)	(618)	(536)	82				
105 Battle Road Allotments								
1000 Allotment Rent (Inc)	2,177	0	2,010	2,010			0.0%	
Battle Road Allotments :- Income	2,177	0	2,010	2,010			0.0%	0
4510 General Maintenance	0	29	361	332		332	8.1%	
4520 Software Licence	0	0	64	64		64	0.0%	
4550 Water & Sewerage	626	0	760	760		760	0.0%	
Battle Road Allotments :- Indirect Expenditure	626	29	1,185	1,156	0	1,156	2.5%	0
Net Income over Expenditure	1,551	(29)	825	854				
110 Harold Ave Allotments								
1000 Allotment Rent (Inc)	545	80	576	496			13.9%	50
Harold Ave Allotments :- Income	545	80	576	496			13.9%	50
4510 General Maintenance	15	0	564	564		564	0.0%	
4520 Software Licence	0	0	64	64		64	0.0%	
Harold Ave Allotments :- Indirect Expenditure	15	0	628	628	0	628	0.0%	0
Net Income over Expenditure	530	80	(52)	(132)				
6001 less Transfer to EMR	0	50						
Movement to/(from) Gen Reserve	530	30						
115 Western Road Recreation Ground								
1050 Rent Beaconsfield/Tennis/Pitch	38,146	630	100	(530)			630.0%	
Western Road Recreation Ground :- Income	38,146	630	100	(530)			630.0%	0
4510 General Maintenance	42,991	39,685	1,102	(38,583)		(38,583)	3601.2%	39,685
4550 Water & Sewerage	1,390	63	1,647	1,584		1,584	3.8%	
4560 Drainage	1,420	1,000	2,000	1,000		1,000	50.0%	1,000
Western Road Recreation Ground :- Indirect Expenditure	45,801	40,748	4,749	(35,999)	0	(35,999)	858.0%	40,685
Net Income over Expenditure	(7,655)	(40,118)	(4,649)	35,469				
6000 plus Transfer from EMR	14,000	40,685						

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Movement to/(from) Gen Reserve	6,345	567						
<u>120 Maurice Thornton Playing Field</u>								
4510 General Maintenance	45	0	836	836		836	0.0%	
4550 Water & Sewerage	0	0	76	76		76	0.0%	
4560 Drainage	0	0	2,000	2,000		2,000	0.0%	
4600 Annual Rent	1,000	1,000	1,000	0		0	100.0%	
4605 Pitch Marking Paint/Contractor	480	0	515	515		515	0.0%	
Maurice Thornton Playing Field :- Indirect Expenditure	1,525	1,000	4,427	3,427	0	3,427	22.6%	0
Net Expenditure	(1,525)	(1,000)	(4,427)	(3,427)				
<u>125 Play Areas</u>								
4140 Insurance	1,030	1,030	1,494	464		464	69.0%	
4510 General Maintenance	62,443	62,997	2,421	(60,576)		(60,576)	2602.1%	62,246
4650 Safety Gates	0	0	1,000	1,000		1,000	0.0%	
Play Areas :- Indirect Expenditure	63,473	64,027	4,915	(59,112)	0	(59,112)	1302.7%	62,246
Net Expenditure	(63,473)	(64,027)	(4,915)	59,112				
6000 plus Transfer from EMR	59,846	62,246						
Movement to/(from) Gen Reserve	(3,628)	(1,781)						
<u>130 Public Open Spaces</u>								
1100 Fishing Permits	748	325	850	525			38.2%	
Public Open Spaces :- Income	748	325	850	525			38.2%	0
4620 Teen Shelter	0	0	1,000	1,000		1,000	0.0%	
4690 POS - General Main	0	0	347	347		347	0.0%	
4695 Vermin Control	528	280	579	300		300	48.3%	
4700 Plant & Skip Hire	842	780	4,370	3,590		3,590	17.8%	
4705 Maintenance Plan	27,631	0	0	0		0	0.0%	
4715 Country Park - General Maint	11	0	522	522		522	0.0%	
4720 Orchard Park - General Maint	0	0	787	787		787	0.0%	
4730 Ersham Road Common - Gen Maint	0	0	55	55		55	0.0%	
Public Open Spaces :- Indirect Expenditure	29,012	1,060	7,660	6,601	0	6,601	13.8%	0
Net Income over Expenditure	(28,264)	(735)	(6,810)	(6,075)				
6000 plus Transfer from EMR	1,594	0						
Movement to/(from) Gen Reserve	(26,670)	(735)						

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>135 Common Pond</u>								
4510 General Maintenance	656	19,178	743	(18,435)		(18,435)	2581.2%	19,178
Common Pond :- Indirect Expenditure	<u>656</u>	<u>19,178</u>	<u>743</u>	<u>(18,435)</u>	<u>0</u>	<u>(18,435)</u>	<u>2581.2%</u>	<u>19,178</u>
Net Expenditure	(656)	(19,178)	(743)	18,435				
6000 plus Transfer from EMR	0	19,178						
Movement to/(from) Gen Reserve	(656)	0						
<u>145 Horticultural & Ground Maint</u>								
4750 Grass & Hedge Cutting	21,665	3,115	29,786	26,671		26,671	10.5%	
4755 Tree Surgery	27,935	7,066	22,803	15,737		15,737	31.0%	
Horticultural & Ground Maint :- Indirect Expenditure	<u>49,600</u>	<u>10,181</u>	<u>52,589</u>	<u>42,408</u>	<u>0</u>	<u>42,408</u>	<u>19.4%</u>	<u>0</u>
Net Expenditure	(49,600)	(10,181)	(52,589)	(42,408)				
<u>160 Environment Services</u>								
4745 Urban Grass Cutting	9,450	0	0	0		0	0.0%	
4850 Dog Hygiene/Bin Emptying	967	0	0	0		0	0.0%	
Environment Services :- Indirect Expenditure	<u>10,417</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>		<u>0</u>
Net Expenditure	(10,417)	0	0	0				
<u>170 Funded Projects</u>								
4980 Church Yard CCTV Service Cont	0	0	309	309		309	0.0%	
4985 War Memorial - All Costs	667	154	515	361		361	29.9%	
4990 CAB Rent & Grant	5,801	79,856	13,300	(66,556)		(66,556)	600.4%	
Funded Projects :- Indirect Expenditure	<u>6,468</u>	<u>80,011</u>	<u>14,124</u>	<u>(65,887)</u>	<u>0</u>	<u>(65,887)</u>	<u>566.5%</u>	<u>0</u>
Net Expenditure	(6,468)	(80,011)	(14,124)	65,887				
<u>180 Cortlandt Stable Block</u>								
1230 Hailsham FM Rent	0	450	0	(450)			0.0%	
Cortlandt Stable Block :- Income	<u>0</u>	<u>450</u>	<u>0</u>	<u>(450)</u>				<u>0</u>
4995 Rent/Rates/Utilities	16,724	3,184	17,296	14,112		14,112	18.4%	
Cortlandt Stable Block :- Indirect Expenditure	<u>16,724</u>	<u>3,184</u>	<u>17,296</u>	<u>14,112</u>	<u>0</u>	<u>14,112</u>	<u>18.4%</u>	<u>0</u>
Net Income over Expenditure	(16,724)	(2,734)	(17,296)	(14,562)				

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
200 Tourism & Leisure								
1400 Street Market Stall Pitch Fee	1,118	594	0	(594)			0.0%	
1405 Christmas Lighting - Donations	250	0	0	0			0.0%	
1410 Christmas Market - Income	979	0	0	0			0.0%	
Tourism & Leisure :- Income	2,347	594	0	(594)				0
4125 Rates	2,096	79	0	(79)		(79)	0.0%	
4905 Miscellaneous Items	63	0	219	219		219	0.0%	
4910 Event Advertising	2,249	231	579	348		348	39.9%	
4915 Bus Alliance	0	0	1,000	1,000		1,000	0.0%	
4920 Queen Jubilee	12,043	0	0	0		0	0.0%	
4925 Summer Event	1,271	1,622	3,930	2,308		2,308	41.3%	
4930 Christmas Light Switch On	410	0	2,165	2,165		2,165	0.0%	
4935 Christmas Market	1,899	0	2,155	2,155		2,155	0.0%	
4940 Fun Run	1,400	3,395	5,000	1,605		1,605	67.9%	
4945 Street Market	419	196	0	(196)		(196)	0.0%	
Tourism & Leisure :- Indirect Expenditure	21,850	5,523	15,048	9,525	0	9,525	36.7%	0
Net Income over Expenditure	(19,504)	(4,929)	(15,048)	(10,119)				
205 Festive Lighting								
4975 Christmas Festoons	12,114	8,015	11,825	3,810		3,810	67.8%	2,690
Festive Lighting :- Indirect Expenditure	12,114	8,015	11,825	3,810	0	3,810	67.8%	2,690
Net Expenditure	(12,114)	(8,015)	(11,825)	(3,810)				
6000 plus Transfer from EMR	0	2,690						
Movement to/(from) Gen Reserve	(12,114)	(5,325)						
300 Town Council Site								
1078 CIL Received	677,532	312,582	0	(312,582)			0.0%	312,582
1200 Kemer Kebab	10,500	2,625	10,500	7,875			25.0%	
1205 4 Market Square (Inc)	7,200	2,000	6,500	4,500			30.8%	
1225 Miscellaneous rents	4,524	200	0	(200)			0.0%	
1275 Insurance Recharge	718	0	400	400			0.0%	
Town Council Site :- Income	700,474	317,407	17,400	(300,007)			1824.2%	312,582
4115 Telephone & mobiles	0	597	3,000	2,403		2,403	19.9%	
4125 Rates	0	7,360	7,428	68		68	99.1%	
4130 Gas/Electricity	6,287	2,477	8,000	5,523		5,523	31.0%	
4140 Insurance	11,774	12,563	13,378	815		815	93.9%	

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4510 General Maintenance	1,150	0	0	0		0	0.0%	
5000 Internal Repairs/General Maint	1,355	84	232	148		148	36.2%	
5005 External Repairs/General Maint	429	494	669	175		175	73.8%	494
5010 Electronic Gates	0	0	546	546		546	0.0%	
5015 Maintenance 4 Market Sq	0	6,933	1,688	(5,245)		(5,245)	410.7%	6,933
5020 Gas Boiler - Annual Service	290	0	212	212		212	0.0%	
5025 Intruder & Smoke Alarm Service	556	91	295	204		204	30.8%	
Town Council Site :- Indirect Expenditure	21,841	30,598	35,448	4,850	0	4,850	86.3%	7,427
Net Income over Expenditure	678,633	286,808	(18,048)	(304,856)				
6000 plus Transfer from EMR	1,150	7,427						
6001 less Transfer to EMR	0	312,582						
Movement to/(from) Gen Reserve	679,783	(18,346)						
<u>305 Maurice Thornton Pavilion</u>								
1215 Pavilion Lets	0	0	1,200	1,200			0.0%	
Maurice Thornton Pavilion :- Income	0	0	1,200	1,200			0.0%	0
4130 Gas/Electricity	904	280	1,803	1,523		1,523	15.6%	
4510 General Maintenance	418	0	530	530		530	0.0%	
4550 Water & Sewerage	176	68	320	252		252	21.1%	
Maurice Thornton Pavilion :- Indirect Expenditure	1,499	348	2,653	2,305	0	2,305	13.1%	0
Net Income over Expenditure	(1,499)	(348)	(1,453)	(1,105)				
<u>310 Grovelands Barn</u>								
4510 General Maintenance	69	1,548	274	(1,274)		(1,274)	564.9%	1,548
5100 MT Hut/Grovelands Barn Energy	313	93	530	437		437	17.5%	
5105 Grovelands Barn Rates	2,695	2,829	3,152	323		323	89.8%	
Grovelands Barn :- Indirect Expenditure	3,076	4,470	3,956	(514)	0	(514)	113.0%	1,548
Net Expenditure	(3,076)	(4,470)	(3,956)	514				
6000 plus Transfer from EMR	0	1,548						
Movement to/(from) Gen Reserve	(3,076)	(2,922)						
<u>315 Union Corner Hall</u>								
4510 General Maintenance	1,000	0	1,000	1,000		1,000	0.0%	
Union Corner Hall :- Indirect Expenditure	1,000	0	1,000	1,000	0	1,000	0.0%	0
Net Expenditure	(1,000)	0	(1,000)	(1,000)				

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>320 Public Toilets - Stable Block</u>								
4515 Cleaning/Maintenance	11,286	2,520	15,450	12,930		12,930	16.3%	
Public Toilets - Stable Block :- Indirect Expenditure	11,286	2,520	15,450	12,930	0	12,930	16.3%	0
Net Expenditure	(11,286)	(2,520)	(15,450)	(12,930)				
<u>325 Changing Pod</u>								
4515 Cleaning/Maintenance	2,900	0	0	0		0	0.0%	
Changing Pod :- Indirect Expenditure	2,900	0	0	0	0	0		0
Net Expenditure	(2,900)	0	0	0				
<u>330 Welbury Farm/Jim West Com Hall</u>								
1210 Meeting Room Lets/J West	25,922	7,480	33,000	25,520			22.7%	
Welbury Farm/Jim West Com Hall :- Income	25,922	7,480	33,000	25,520			22.7%	0
4115 Telephone & mobiles	1,141	287	1,200	913		913	23.9%	
4125 Rates	8,733	2,750	9,023	6,273		6,273	30.5%	
4130 Gas/Electricity	6,917	1,270	8,000	6,730		6,730	15.9%	
4510 General Maintenance	9,233	4,937	2,357	(2,580)		(2,580)	209.4%	2,682
4515 Cleaning/Maintenance	4,367	1,238	6,000	4,762		4,762	20.6%	
4550 Water & Sewerage	888	115	1,000	885		885	11.5%	
5150 Maintenance/Running Costs	976	73	420	347		347	17.5%	
5155 J West Refund	3,530	779	0	(779)		(779)	0.0%	
Welbury Farm/Jim West Com Hall :- Indirect Expenditure	35,785	11,449	28,000	16,551	0	16,551	40.9%	2,682
Net Income over Expenditure	(9,863)	(3,969)	5,000	8,969				
6000 plus Transfer from EMR	0	2,682						
Movement to/(from) Gen Reserve	(9,863)	(1,287)						
<u>400 Cemetery Lodge</u>								
1220 Cemetery Rent	7,140	1,785	6,900	5,115			25.9%	
Cemetery Lodge :- Income	7,140	1,785	6,900	5,115			25.9%	0
4510 General Maintenance	146	0	174	174		174	0.0%	
5175 Cemetery Lodge Repairs	2,467	0	464	464		464	0.0%	
Cemetery Lodge :- Indirect Expenditure	2,613	0	638	638	0	638	0.0%	0
Net Income over Expenditure	4,527	1,785	6,262	4,477				

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
405 Cemetery Services & Overheads								
1500 Burial Fees	65,513	10,056	53,045	42,989			19.0%	
Cemetery Services & Overheads :- Income	65,513	10,056	53,045	42,989			19.0%	0
4125 Rates	6,238	5,739	4,326	(1,413)		(1,413)	132.7%	
4130 Gas/Electricity	2,732	764	3,430	2,666		2,666	22.3%	
4510 General Maintenance	23,256	2,251	0	(2,251)		(2,251)	0.0%	
4550 Water & Sewerage	487	0	350	350		350	0.0%	
4750 Grass & Hedge Cutting	10,659	6,288	17,783	11,496		11,496	35.4%	
5210 Telephone	566	154	637	483		483	24.1%	
5215 Fire Extinguisher/Boiler Servi	158	0	128	128		128	0.0%	
5220 Pest Control	0	0	318	318		318	0.0%	
5225 Repairs/Cleaning & Waste	1,334	437	2,145	1,708		1,708	20.4%	
5230 Burial Record IT-Licence	0	442	349	(93)		(93)	126.5%	
5300 Grave Digging	12,774	4,021	15,757	11,736		11,736	25.5%	
5305 Maintenance Flowers & Trees	563	3,630	562	(3,068)		(3,068)	645.9%	
5310 Shallow Grave/Misc Burial	5,632	0	0	0		0	0.0%	
5350 Ditch Clearance	1,260	0	1,061	1,061		1,061	0.0%	
Cemetery Services & Overheads :- Indirect Expenditure	65,658	23,725	46,846	23,121	0	23,121	50.6%	0
Net Income over Expenditure	(145)	(13,669)	6,199	19,868				
6000 plus Transfer from EMR	17,233	0						
Movement to/(from) Gen Reserve	17,088	(13,669)						
500 Street Lighting								
4510 General Maintenance	13,084	0	16,391	16,391		16,391	0.0%	
5375 New Lighting	17,125	0	0	0		0	0.0%	
5380 Energy (145516 kwh per year)	12,321	0	14,490	14,490		14,490	0.0%	
5390 Annual Repairs	7,210	12,511	12,384	(127)		(127)	101.0%	8,554
Street Lighting :- Indirect Expenditure	49,740	12,511	43,265	30,754	0	30,754	28.9%	8,554
Net Expenditure	(49,740)	(12,511)	(43,265)	(30,754)				
6000 plus Transfer from EMR	0	8,554						
Movement to/(from) Gen Reserve	(49,740)	(3,957)						
505 Street Furniture								
5400 Bus Shelter Repairs	5,373	7,371	281	(7,090)		(7,090)	2623.1%	7,371
5405 Black Sacks	0	0	200	200		200	0.0%	
5410 Defibulators	4,821	120	1,073	953		953	11.2%	

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
5415 New Bin	2,369	0	0	0		0	0.0%	
Street Furniture :- Indirect Expenditure	12,562	7,491	1,554	(5,937)	0	(5,937)	482.0%	7,371
Net Expenditure	(12,562)	(7,491)	(1,554)	5,937				
6000 plus Transfer from EMR	5,373	7,371						
Movement to/(from) Gen Reserve	(7,190)	(120)						
600 Staffing Costs								
4000 Wages (Manual)	168,163	39,770	177,885	138,115		138,115	22.4%	
4005 Salaries (Admin.)	328,181	85,563	318,833	233,270		233,270	26.8%	
4010 NHI (Wages & salaries)	61,229	12,310	72,949	60,639		60,639	16.9%	
4015 Pension (wages & salaries)	65,486	15,067	89,796	74,729		74,729	16.8%	
4020 Youth Café & InfoPoint	116,561	24,783	145,745	120,962		120,962	17.0%	
4025 NHI Youth Café & InfoPoint	37,064	8,156	12,768	4,612		4,612	63.9%	
4030 Pension Youth Café & InfoPoint	15,597	5,519	18,324	12,805		12,805	30.1%	
4055 Honoraria's (Bailiffs/Tree War	2,125	569	2,000	1,431		1,431	28.4%	
4060 Members Allowances	22,422	5,649	24,953	19,304		19,304	22.6%	
Staffing Costs :- Indirect Expenditure	816,826	197,384	863,253	665,869	0	665,869	22.9%	0
Net Expenditure	(816,826)	(197,384)	(863,253)	(665,869)				
605 Administration Expenses								
1275 Insurance Recharge	0	431	0	(431)			0.0%	
Administration Expenses :- Income	0	431	0	(431)				0
4100 Office equip/etc/computer cons	749	68	4,666	4,598		4,598	1.5%	
4105 Newsletter	2,055	695	5,000	4,305		4,305	13.9%	
4110 Annual Town Meeting	581	0	618	618		618	0.0%	
4115 Telephone & mobiles	2,522	0	0	0		0	0.0%	
4120 Contract Cleaning	4,448	1,289	4,841	3,552		3,552	26.6%	
4125 Rates	7,111	0	0	0		0	0.0%	
4135 Annual Electrical Test of Equi	265	0	338	338		338	0.0%	
4145 Franking machine/postage	1,242	101	1,300	1,199		1,199	7.8%	
4150 Audit fees	2,339	125	3,039	2,915		2,915	4.1%	
4155 Travelling, Training & seminar	2,997	2,507	3,183	676		676	78.8%	2,304
4160 Photocopier lease & Monthly Us	2,387	528	2,967	2,439		2,439	17.8%	
4165 Room Hire Expenses	1,116	508	618	111		111	82.1%	
4170 Computer Software/licenses	10,519	781	5,790	5,009		5,009	13.5%	
4175 Website Hosting/Domains	2,694	978	1,133	156		156	86.3%	
4180 Subscriptions & Publications	5,714	3,945	4,635	690		690	85.1%	

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4185 Professional fees	5,032	3,537	4,223	686		686	83.8%	3,359
4190 Election	5,201	0	5,000	5,000		5,000	0.0%	
4195 Advertising / Publicity	396	0	515	515		515	0.0%	
4200 Annual extinguisher etc., insp	295	0	350	350		350	0.0%	
4205 Stationery & miscellaneous equ	1,868	483	4,000	3,517		3,517	12.1%	
4210 Commercial Rubbish Disposal	9,405	2,568	7,730	5,162		5,162	33.2%	
4215 Civic regalia	267	0	258	258		258	0.0%	
4220 Hailsham Neighbourhood Plan	230	0	5,000	5,000		5,000	0.0%	
4225 Vending/Water Machine	1,367	388	0	(388)		(388)	0.0%	
4550 Water & Sewerage	0	0	1,220	1,220		1,220	0.0%	
Administration Expenses :- Indirect Expenditure	70,798	18,501	66,424	47,923	0	47,923	27.9%	5,663
Net Income over Expenditure	(70,798)	(18,070)	(66,424)	(48,354)				
6000 plus Transfer from EMR	0	5,663						
Movement to/(from) Gen Reserve	(70,798)	(12,407)						
<u>610 Chairmans Allowance</u>								
4280 Chairmans allowance	853	800	1,500	700		700	53.3%	800
Chairmans Allowance :- Indirect Expenditure	853	800	1,500	700	0	700	53.3%	800
Net Expenditure	(853)	(800)	(1,500)	(700)				
6000 plus Transfer from EMR	0	800						
Movement to/(from) Gen Reserve	(853)	0						
<u>615 Youth Provision</u>								
1305 Donations	5,964	1,000	0	(1,000)			0.0%	
1310 Activity Income	3,284	6,615	1,000	(5,615)			661.5%	
Youth Provision :- Income	9,248	7,615	1,000	(6,615)			761.5%	0
4125 Rates	6,113	6,362	6,200	(162)		(162)	102.6%	
4300 Youth Café	39,147	5,314	9,373	4,059		4,059	56.7%	
4305 FNP	6,224	2,301	2,527	226		226	91.1%	
4310 PGL	0	2,475	0	(2,475)		(2,475)	0.0%	
4315 Safe Hub	0	0	400	400		400	0.0%	
4320 Hellingly Youth Club	0	0	300	300		300	0.0%	
4325 Mini Bus	6,521	199	1,600	1,401		1,401	12.4%	
4330 Monday Club	0	0	600	600		600	0.0%	
4335 Eastside Youth Hub	570	0	0	0		0	0.0%	
Youth Provision :- Indirect Expenditure	58,575	16,651	21,000	4,349	0	4,349	79.3%	0
Net Income over Expenditure	(49,327)	(9,036)	(20,000)	(10,964)				

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
620 Machinery/Tools/Protective Clo								
4350 Protective Clothing	542	135	1,072	937		937	12.6%	
4355 Tools	1,635	36	1,073	1,037		1,037	3.3%	
Machinery/Tools/Protective Clo :- Indirect Expenditure	2,177	171	2,145	1,974	0	1,974	8.0%	0
Net Expenditure	(2,177)	(171)	(2,145)	(1,974)				
625 Vehicle Fleet								
1275 Insurance Recharge	150	0	0	0			0.0%	
Vehicle Fleet :- Income	150	0	0	0				0
4360 Leasing costs	12,786	3,161	13,000	9,839		9,839	24.3%	
4365 Vehicle Overheads - fuel	3,729	712	3,605	2,894		2,894	19.7%	
4370 Vehicle Overheads - service &	1,390	98	0	(98)		(98)	0.0%	
4375 Vehicle Overheads - Insurance	3,333	2,856	3,605	749		749	79.2%	
Vehicle Fleet :- Indirect Expenditure	21,239	6,826	20,210	13,384	0	13,384	33.8%	0
Net Income over Expenditure	(21,089)	(6,826)	(20,210)	(13,384)				
630 Twinning								
4395 Civic Events	0	0	400	400		400	0.0%	
Twinning :- Indirect Expenditure	0	0	400	400	0	400	0.0%	0
Net Expenditure	0	0	(400)	(400)				
635 Misc. Provision								
4400 Annual Grants	10,500	0	0	0		0	0.0%	
Misc. Provision :- Indirect Expenditure	10,500	0	0	0	0	0		0
Net Expenditure	(10,500)	0	0	0				
640 Section 137 (Free Resource)								
4999 Miscellaneous	214	0	400	400		400	0.0%	
Section 137 (Free Resource) :- Indirect Expenditure	214	0	400	400	0	400		0
Net Expenditure	(214)	0	(400)	(400)				
645 Projects (Add to Cap.Funds)								
9014 No 14 - Contingency Fund (unal	1,760	0	0	0		0	0.0%	

Detailed Income & Expenditure by Budget Heading 17/07/2023

Month No: 3

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
9015 No 15 - Bus Concessions (See n	7,226	0	0	0		0	0.0%	
9021 No 21 - Criminal Damage (unall	850	0	0	0		0	0.0%	
Projects (Add to Cap.Funds) :- Indirect Expenditure	9,836	0	0	0	0	0		0
Net Expenditure	(9,836)	0	0	0				
6000 plus Transfer from EMR	1,760	0						
Movement to/(from) Gen Reserve	(8,076)	0						
<u>650 Funded Services</u>								
1235 Post Office - H/card	683	160	0	(160)			0.0%	
Funded Services :- Income	683	160	0	(160)				0
5500 Hellingly P.C. subsidy (as pro	24,626	18,981	34,779	15,798		15,798	54.6%	
5505 Hailsham Revitalization Fund	550	18	5,150	5,132		5,132	0.3%	
5510 CCTV - Camera costs	5,603	0	8,196	8,196		8,196	0.0%	
5515 Post Office Operation costs	50,459	10,417	60,000	49,583		49,583	17.4%	
Funded Services :- Indirect Expenditure	81,239	29,415	108,125	78,710	0	78,710	27.2%	0
Net Income over Expenditure	(80,555)	(29,255)	(108,125)	(78,870)				
<u>655 Account Int & Commuted Sums</u>								
1076 Precept	1,252,856	640,753	0	(640,753)			0.0%	
1080 Interest on accounts	4,215	1,879	1,000	(879)			187.9%	
Account Int & Commuted Sums :- Income	1,257,071	642,632	1,000	(641,632)				64263.2
5550 Bank charges	865	178	618	440		440	28.8%	
Account Int & Commuted Sums :- Indirect Expenditure	865	178	618	440	0	440	28.8%	0
Net Income over Expenditure	1,256,207	642,454	382	(642,072)				
Grand Totals:- Income	2,110,754	989,643	117,529	(872,114)			842.0%	
Expenditure	1,541,253	596,612	1,399,058	802,446	0	802,446	42.6%	
Net Income over Expenditure	569,501	393,031	(1,281,529)	(1,674,560)				
plus Transfer from EMR	100,955	158,844						
less Transfer to EMR	0	312,632						
Movement to/(from) Gen Reserve	670,456	239,244						

Report to: Finance, Budget, and Resource Committee

Date: 26th July 2023

By: Michelle Webber - RFO

Title of report: Variance Explanation Qtr. 1 – 30.06.2023

PURPOSE:

To provide the committee with explanation on variances of the Income and Expenditure reports for Qtr. 1 to 30.06.2023.

BACKGROUND:

The Council finances work on an Income and Expenditure reporting. Below are details where the actuals are above where budgeted expectations should be.

The blanket insurance cover for the properties/vehicles/events/play areas etc, has been paid in full for the year. The rates on most of the council properties have been paid in full in April. Only the street market and James West are paid monthly.

The computer software and hosting fees are paid within the 1st quarter.

I have attached the profiling document, which should help explain certain variances during the year.

The following high % spent relate to expenditure which have been offset by ear marked reserves funds, however the reports do not reflect that in the %.

Western Road Recreation Ground – General Maintenance - 3601.2% - £39,685.00 – Western Rd Path lighting

Play Area – General Maintenance – 2601.1% - £62,246 – replacement play equipment at Stroma, Maurice Thornton, and Battle Road.

Common Pond – Drainage - 2581.2% - £19,178.00 – Drainage work at the pond and fencing

Town Council Site – External Repairs – 73.8% - £494.00 – Heritage Centre lighting

Town Council Site – 4 Market Square – 410.7% - £6,933 – Kemer Kebab window Repair

Grovelands Barn – General Maintenance – 564.9% - £1548 – Lighting and Power installation

James West CH – General Maintenance – 209.4% - £2,682 – External Lighting

Street Lighting – Annual Repairs – 101.0% - £8,554 – ESCC scheduled repairs

Street Furniture – Bus Shelters – 2623.1% - £7,371 – new bus shelter at Hawks Road

Administration Expenses – Travel/Training – 78.8% - £2,304 – Payment for Staffing review

Administration Expenses - Professional Fees – 83.8% - £3,359 - Payment for Staffing review

Variances for the current quarter are detailed below.

Common Pond Waste collections – 100 – 72.5% of budget – Higher than predicted.

Maurice Thornton playing field – 120 – Annual Rent – 100% - paid in full in the first quarter.

CAB Rent and Grant – 170 – 600.4% - At present due to no signatory on Barclays for the Trust accounts it's being processed through HTC, this will be corrected once Barclays Mandate is updated.

Tourism and Leisure – 200 – Fun Run – 67.9% - All the expenditure for this completed event has now been received.

Festive Lighting – 205 – 67.8% - 50% of the contractor is paid in the summer for the repairs and replacements required. Balance is due on completion of take down in January 2024.

Cemetery Services & Overheads – 405 – Rates – 132.7% - Higher than predicted.

Cemetery Services & Overheads – 405 – Burial Software – 126.5% - Higher than predicted

Cemetery Services & Overheads – 405 – Maintenance Flowers/Trees – 645.9% - Additional tree work required, this will need to be reviewed as virement in the second quarter, for FBRC meeting in November 2023.

Youth Provision – Activity Income – 661.5% - Income to fund the FNP projects, so helps to keep expenditure low.

Youth Provision – Rates – 615 - 102.6% - Higher than predicted.

Account Int – 655 – Interest – 187.9% - higher than predicted due to increase interest rates compared to previous years.

Allotment annual rents due in the next 2 quarter's ending 30.9.2023 and 31.12.2023.

CONSIDERATION:

To note the variances explanations provided by the RFO on the Income and Expenditure report for Qtr. 1 to 30.6.2023.

**Bank Reconciliation Statement as at 30/06/2023
for Cashbook 1 - Current Bank A/c**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page</u>	<u>Balances</u>
Current Account	30/06/2023	3	58,230.32
			<u>58,230.32</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
29/11/2022 26095 C Letschka		29.00✘	
13/12/2022 26122 D Webber		25.00✘	
21/12/2022 26139 EDF		1.85✘	
			<u>55.85</u>
			58,174.47
<u>Receipts not Banked/Cleared (Plus)</u>			
30/06/2023 DC		19.00	
			<u>19.00</u>
			58,193.47
		Balance per Cash Book is :-	58,193.47
		Difference is :-	0.00

✘ To BE REVERSED/CANCELLED IN QTR 2.

**Bank Reconciliation Statement as at 30/06/2023
for Cashbook 5 - Unity Trust Current**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page</u>	<u>Balances</u>
Unity Trust Current account T2	30/06/2023	8	52,466.99
			<u>52,466.99</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
30/05/2023 300007 Hailsham Allotment Society		100.00	
30/05/2023 300009 HTYFC		100.00	
30/05/2023 300011 Garden Guardians		100.00	
23/06/2023 BACS Town & Country Tree Services		696.00	
23/06/2023 300017 Mr S Webber		10.00	
23/06/2023 300018 Mrs M Webber		59.94	
30/06/2023 300019 Countrywide Grounds Maintenanc		2,002.50	
30/06/2023 300020 Rialtas Business Solutions Ltd		620.90	
30/06/2023 300021 D Sankey Ltd		167.70	
30/06/2023 300022 HMRC		17,743.35	
30/06/2023 300023 East Sussex Pension Fund		9,970.09	
			<u>31,570.48</u>
			20,896.51
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			20,896.51
		Balance per Cash Book is :-	20,896.51
		Difference is :-	0.00

List of Payments made between 01/04/2023 and 30/04/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
03/04/2023	Barclays	DD	24.80		Bank charges
03/04/2023	Corporate Finance	DD	374.40		Photocopier lease Qtr 1
03/04/2023	SOS Systems Ltd	DD	69.48		Printing costs
03/04/2023	Wealden District Council	DD	953.12		Rates April 2023
03/04/2023	Lex Autolease	DD	1,264.56		Vehicle Leasing
04/04/2023	Quadient UK Ltd	DD	0.59		Franking Machine
05/04/2023	Wages and Salaries	BACS	1,468.09		Wk1
05/04/2023	Allstar	DD	93.86		Fuel
11/04/2023	Besthost	BACS	24.00		Hosting
11/04/2023	WEL Medical	DC	143.88		Defibrillator Pads
12/04/2023	EON	26187	1,352.10		Gas and Electric
12/04/2023	Castle Water	26188	167.17		Water supply
12/04/2023	Business Waste	26189	1,369.35		Waste Collections
12/04/2023	Wages and Salaries	BACS	1,392.37		Wk2
13/04/2023	Hailsham Town Council CIC	26190	10,000.00		Post office Subsidy
14/04/2023	Fuzion 4 Ltd	DD	166.81		Alarm Contract
17/04/2023	WDC	DD	22,290.33		Rates
17/04/2023	Quadient Ltd	DD	0.62		Franking Machine
19/04/2023	Wages and Salaries	BACS	1,711.67		Wk3
19/04/2023	Allstar	DD	41.88		Vehicle Fuel
20/04/2023	Vostel Ltd - Gocardless	DD	471.09		Telephone April23
24/04/2023	ZOOM	DC	143.88		Subscription
24/04/2023	Microsoft Teams	DC	59.99		Teams subscription
24/04/2023	Amazon	DC	32.98		Cabin hooks & Hand Crank
25/04/2023	Wages and Salaries	BACS	34,040.17		Mth1
26/04/2023	Wages and Salaries	BACS	1,418.55		Wk4
27/04/2023	Roland Dunn	DD	71.40		SErvice Charge
Total Payments			79,147.14		

List of Payments made between 01/04/2023 and 30/04/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
25/04/2023	Business Stream	BACS	58.64	907307631	Water
28/04/2023	Unity Trust 2	Precept	640,752.50		Precept
28/04/2023	Unity Trust 2	CIL23-24	312,581.50		CIL 23-24
Total Payments			<u>1,014,369.90</u>		

List of Payments made between 01/04/2023 and 30/04/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
13/04/2023	Npower	BACS	33.44	39652063	Electric War Mem
13/04/2023	Npower	BACS	422.08	987034730	J Weest
13/04/2023	S Clementine	BACS	45.89	13200158	Youth Service expenses
13/04/2023	Z Qadeer	BACS	50.34	689055265	Youth Service Expenses
13/04/2023	Z Zhang	BACS	53.56	85696149	Youth Services Expenses
13/04/2023	Mr C Letschka	BACS	35.00	204009663	Keys for battle road allotment
13/04/2023	Rialtas Business Solutions Ltd	BACS	529.80	588519801	Cemetery Software
13/04/2023	Salisbury	BACS	50.00	21394932	Hall refund
13/04/2023	Impact Initiatives	BACS	71.00	512101304	DBS
13/04/2023	Swain Brothers	BACS	8,320.00	779225176	Kemer Kebab window replace
13/04/2023	Eastbourne Electrical LLP	BACS	1,857.43	6685768	Lighting & Power G/Barn
13/04/2023	SLCC	BACS	470.00	165015613	TC Membership
13/04/2023	SLCC	BACS	337.00	529842170	RFO Membership
13/04/2023	DJ N Povey	BACS	320.00	639688063	Hailsham Run
13/04/2023	East Sussex County Council	BACS	138.00	760620579	Job avertising
13/04/2023	Juice Electrical Services	BACS	592.51	991929161	Heritage Centre lighting
13/04/2023	Sports Systems	BACS	2,154.00	43250870	Hailsham Run expense
13/04/2023	Eden Springs Ltd	BACS	7.08	539473263	Water Machine
13/04/2023	Countrywide G Maintenance	BACS	1,537.50	682258742	Cemetery Grass cutting
13/04/2023	Adrians Cleaning Services Ltd	BACS	743.13	24420804	FDI and J West
13/04/2023	A Reed	BACS	1,456.00	430906882	Grave Digging
13/04/2023	Barcombe Landscapes	BACS	1,920.00	462354238	J West
13/04/2023	Town & Country Tree Services	BACS	480.00	69054855	Tree work cemetery
13/04/2023	Uniserve SE Ltd	BACS	282.60	499822368	Office 365
18/04/2023	Haulaway Ltd	BACS	276.00		Skip Hire
18/04/2023	East Sussex Highways	BACS	4,748.29		Street Light repair x 2
18/04/2023	ESALC Limited	BACS	2,856.87		Subscription 2023-24
18/04/2023	GM Monks	BACS	3,218.58	160123566	JW Lighting - External
18/04/2023	Screwfix	BACS	36.99		Work boots SW
18/04/2023	Initial Washroom	BACS	29.60	370339023	May23
21/04/2023	Council HR & G Support	BACS	3,358.86		Staffing review
21/04/2023	SEE	BACS	289.20		Membership 2023-2024
21/04/2023	Initial Washroom	BACS	29.60		April 2023
21/04/2023	Mr A Joyes	BACS	119.45	438395089	Y Services expenses
21/04/2023	Town & Country Tree Services	BACS	900.00	671832991	Tree work Tennis courts
21/04/2023	Festive Illuminations	BACS	1,560.00	764290427	Bunting for Summer
21/04/2023	Festive Illumination	BACS	5,325.00		1st payment of xmas lights
21/04/2023	D Sankey Ltd	BACS	167.70		Vermin control CP
21/04/2023	Salisbury	BACS	15.00		Paid us in error refund
21/04/2023	Hailsham Swim Club	BACS	50.00		Hall hire refund
24/04/2023	S Spense	BACS	840.00	760970586	P Toilet cleaning
25/04/2023	East Sussex Highways	BACS	10,264.91	360849033	Street Lighting Repairs
25/04/2023	Martello Plant Hire	BACS	384.00	481703005	Digger hire
25/04/2023	Ruskins Tree Consultancy	BACS	3,900.00	939549145	Tree Survey
25/04/2023	Nutra Plumbing and Heating Ltd	BACS	90.00	647778354	Gas Safety check
25/04/2023	Fieldskill	BACS	97.85	699242543	Stationary
25/04/2023	Elco	BACS	513.00	607577891	Boiler - JW

List of Payments made between 01/05/2023 and 31/05/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
02/05/2023	LEx Autolease	DD	1,264.56		Vehicle Leasing
02/05/2023	SOS Systems Ltd	DD	110.45		Photocopier Printing
02/05/2023	Wealden DC	DD	42.00		St Market Rates
02/05/2023	Wealden DC	DD	917.00		JW Rates
03/05/2023	Allstar	DD	241.78		Vehicle Fuel
03/05/2023	Wages and Salaries	BACS	1,407.61		WK5
09/05/2023	Barclays Bank	DD	24.00		Bank Charges
10/05/2023	Wages and salaries	BACS	1,202.72		Wk 6
15/05/2023	Fuzion 4 Ltd	DD	192.75		Alarm Maintenance May23
15/05/2023	Urban Jump	DC	425.00		FNP
17/05/2023	Besthost	DC	174.00		Hosting
17/05/2023	Wages and Salaries	BACS	1,506.71		Wk7
17/05/2023	Allstar	DD	129.28		Fuel
19/05/2023	Vostel Ltd - Gocardless	DD	518.52		Phone May23
22/05/2023	The Edge Systems Ltd	DC	77.58		ID cards for Cllrs x 15
22/05/2023	Siemens Financial Services	DD	116.22		Vending Machine lease
22/05/2023	Siemens Financial Services	DD	47.08		Vending/Drink machine
23/05/2023	DVSA	DC	11.00		Minibus permit
24/05/2023	Wages and Salaries	BACS	1,322.86		Wk8
24/05/2023	Allstar	DD	103.90		Vehicle Fuel
25/05/2023	Wages and Salaries	BACS	33,669.84		Mth 2
30/05/2023	Roland Dunn	DD	71.40		Service Charge Cem Lodge
31/05/2023	Wages and Salaries	BACS	1,374.98		WK9
Total Payments			44,951.24		

Unity Trust Current

List of Payments made between 01/05/2023 and 31/05/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
30/05/2023	Charles Hunt Centre	300008	100.00		Chairmans donation
30/05/2023	HTYFC	300009	100.00		Chairmans Donation
30/05/2023	Hailsham Bowling Club	300010	100.00		Chairmans donation
30/05/2023	Garden Guardians	300011	100.00		Chairmans donation
30/05/2023	Fighting fit boxing	300012	100.00		Chairmans donation
Total Payments			<u>241,406.83</u>		

Unity Trust Current

List of Payments made between 01/05/2023 and 31/05/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
12/05/2023	Curtis And Shaw Ltd	BACS	94.51	688864602	Repairs Play area
12/05/2023	Screwfix - Trade UK	BACS	41.99	65025224	Workwear SW
12/05/2023	Adrians Cleaning services	BACS	800.63	730969241	FDL and JW April 2023
12/05/2023	Castle Water	BACS	38.22	934164618	Water - War Memorial
12/05/2023	Castle Water	BACS	64.95	88117920	Water - Y Cafe
12/05/2023	PGL Travel Ltd	BACS	900.00	712010223	Y Service - PGL trip
12/05/2023	Business Stream	BACS	41.80	171662874	Waster - Y Cafe
12/05/2023	EON	300004	1,314.87		Gas and Electric
16/05/2023	[REDACTED]	BACS	50.00	584247327	Hall refund
16/05/2023	[REDACTED]	BACS	50.00	470956496	Hall Refund
16/05/2023	[REDACTED]	BACS	50.00	575715914	Hall Refund
16/05/2023	Business Waste	BACS	198.33		FDL Waste collections
16/05/2023	Business Waste	BACS	33.26	451887336	Station Rd Allotment waste
16/05/2023	Business Waste	BACS	8.32	767527375	Cemetery Excess waste
16/05/2023	Npower	BACS	554.08	953610097	JW Electric Apr2023
16/05/2023	K Butcher	BACS	21.05	372692730	Window display Trophy
16/05/2023	Hailsham Roadways	BACS	8,845.20	105580608	Hawks Rd
16/05/2023	Wealden District Council	BACS	1,000.00	142343602	MT Field Annual Rent
25/05/2023	Online playgrounds	BACS	34.80	859214360	Swing Repair MT
25/05/2023	S Clementine	BACS	58.00	158005335	Youth Services expenses
25/05/2023	Nationwide Leasing Ltd	BACS	578.40	997947295	Knife scanner lease
25/05/2023	Town & Country Tree services	BACS	1,800.00	5974365428	Ersham Rd cemetery
25/05/2023	Screwfix	BACS	39.97	136809506	Outdoor work and line mark
25/05/2023	DFIS	BACS	42.82	70349965	Adblue for vehicles
25/05/2023	Sports Systems	BACS	1,476.00	347814570	Hailsham Run - Licence etc
25/05/2023	S Spence	BACS	840.00	129383702	P Toilet Cleaning May23
25/05/2023	Barcombe Landscapes Ltd	BACS	4,458.46	281567494	Horticultural / play area
25/05/2023	CBL Fasternings Ltd	BACS	41.47	512386432	Cable Ties - St Mkt
25/05/2023	Clark Roofing	BACS	63,600.00	793773535	CAB
25/05/2023	A Joyes	BACS	193.39	145683269	Youth services expenses
25/05/2023	PGL Travel	BACS	2,070.00	828306428	PGL trip
25/05/2023	Playdale Playgrounds	BACS	22,311.26	359363465	Stroma, Battle Rd, MT
25/05/2023	Playdale Playground	BACS	24,564.38	359363465	Stroma, Battle Rd, MT
25/05/2023	[REDACTED]	BACS	50.00	31075765	Hall Refund
25/05/2023	Uniserve SE Ltd	BACS	690.60	50025037	Y Services new Laptop and setu
25/05/2023	Festive Illumination	BACS	2,690.00	970031203	Pre Xmas install repairs
25/05/2023	KSV Vending	BACS	191.58	255785467	Machine supplies
25/05/2023	Festive Illuminations	BACS	-2,690.00		Correction
25/05/2023	Festive Illuminations	BACS	2,690.00		Xmas light repair EMR
26/05/2023	A & E Glaziers	BACS	240.00	810591025	Smashed Window Repair
26/05/2023	Town & Country Tree Services	BACS	456.00	260028209	Beaconsfield
26/05/2023	Playdale	BACS	25,695.02	717235865	Stroma/Battle Rd Play ground
26/05/2023	Screwfix	BACS	127.98	503314895	2 x Hand truck wheels for mkt
26/05/2023	Npower	BACS	42.88	87857964	War Memorial - Apr23
30/05/2023	Pass It on CIC	30005	100.00		Charimans Donation
30/05/2023	Hailsham Choral Society	300006	100.00		Charimans Donation
30/05/2023	Hailsham Allotment Society	300007	100.00		Chairmans donation

List of Payments made between 01/05/2023 and 31/05/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
02/05/2023	Zurich Municipal	BACS	17,071.28	UTR270503796	Blanket Insurance 23-24
02/05/2023	Mulberry & Co	BACS	149.40		End of year audit fee
02/05/2023	[REDACTED]	BACS	50.00		Hall Refund
02/05/2023	Rialtas Business Software	BACS	112.97		VAT MTD
02/05/2023	Fuzion 4 Ltd	BACS	1,333.20	33510865	Additional Alarm system - YC
02/05/2023	Knockhatch	BACS	420.00	442324555	FNP various trips
02/05/2023	Business Stream	BACS	58.64	907307631	Water
02/05/2023	Elco Heating	BACS	513.00	607577891	Repair JW
02/05/2023	Fieldskill Ltd	BACS	97.85	699242543	Stationary
02/05/2023	Nutra Plumbing and Heating Ltd	BACS	90.00	647778354	2 North St - Gas Safety
02/05/2023	RG Consultancy - Ruskins	BACS	3,900.00	939549145	Tree Surveys 2023
02/05/2023	Martello plant Hire	BACS	384.00	481703005	Digger Hire 3 days
02/05/2023	Costains - ESCC	BACS	10,264.91	360849033	Street Lighting Repairs
02/05/2023	Hellingly Parish Council	300001	18,981.25		1st Subsidy 23-24
02/05/2023	HMRC	300002	14,690.78		PAYE
02/05/2023	Esat Sussex Pension Fund	300003	8,554.86		Mth 1
02/05/2023	Wealden DC	BACS	50.00	563688850	Hall hire deposit
02/05/2023	Juice Electrical	BACS	100.64	236803835	Inspection of Museum boiler
02/05/2023	[REDACTED]	BACS	50.00	1535666593	Hall refund
02/05/2023	DFIS	BACS	74.34	414550432	Cabstar Repair - Vehicle
02/05/2023	Eye Media	BACS	230.76	454350261	Advertising
02/05/2023	Business Stream	BACS	-58.64		Duplicate post correction
02/05/2023	Elco heating	BACS	-513.00		duplicate posting correction
02/05/2023	Fieldskill	BACS	-97.85		duplicate posting correction
02/05/2023	Nutra plumbing and heating	BACS	-90.00		duplicate posting correction
02/05/2023	RG consultancy	BACS	-3,900.00		duplicate posting correction
02/05/2023	Martello plant	BACS	-384.00		duplicate posting correction
02/05/2023	Costains	BACS	-10,264.91		duplicate posting correction
05/05/2023	Wightman & Parrish	BACS	194.75	246543766	Hygiene Supplies
05/05/2023	A Reed	BACS	1,548.00	116017441	Grave Digging April 2023
05/05/2023	RG Consultancy - Ruskins	BACS	690.00	671440457	Inspection of Tree Ersham Rd
05/05/2023	[REDACTED]	BACS	50.00	313819295	Refund of Hall hire
05/05/2023	K Butcher	BACS	62.30	736965697	Expenses for Easter/Coronation
05/05/2023	Nutra Plumbing	BACS	180.00		CAB
09/05/2023	TES Global Ltd	BACS	826.80	634520375	Y Service
09/05/2023	Planet Golf	BACS	150.00	768270944	FNP
09/05/2023	Haulaway Ltd	BACS	276.00	530297740	Skip hire Cemetery
09/05/2023	Countrywide Maintenance	BACS	2,002.50	936170687	Cemetery Grass Cutting
09/05/2023	Uniserve SE Ltd	BACS	282.60	99677693	Office 365
09/05/2023	Business Waste	BACS	801.27	931324243	FDL
09/05/2023	Business Waste	BACS	148.40	903643081	Cemetery Waste
09/05/2023	Business Waste	BACS	211.90	295393472	CP Allotment Waste
12/05/2023	[REDACTED]	BACS	50.00	5253488442	Hall Refund
12/05/2023	Eden Springs Ltd	BACS	7.08	248794259	Water Machine
12/05/2023	Playdale Playgrounds ltd	BACS	2,124.86	3942185318	Repairs to Western rd
12/05/2023	MFC Outdoor Supplies Ltd	BACS	34.99	293899522	Workwear CL
12/05/2023	Graveshore	BACS	2,695.68	877855119	Cemetery Panels and boards

List of Payments made between 01/06/2023 and 30/06/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
01/06/2023	Wealden District Council	DD	42.00		Rates
01/06/2023	Wealden District Council	DD	917.00		Rates
01/06/2023	Lex Autolease	DD	1,264.56		Vehicle Leasing
02/06/2023	SOS Systems	DD	79.39		Photocopier printing Costs
05/06/2023	Quadient	DD	100.00		Franking postage
06/06/2023	Barclays	DD	19.30		Bank Charges
07/06/2023	Saxon Plants	DC	172.69		Trees
07/06/2023	Wages & Salaries	BACS	1,504.92		Week 10
07/06/2023	Allstar	DD	102.84		Vehicle Fuel
09/06/2023	Amazon	DC	16.99		Laminating pack
12/06/2023	Moo Print Limited	DC	46.20		Business cards
14/06/2023	Wages and Salaries	BACS	1,430.00		week 11
14/06/2023	Unity Trust Current	DC	9.89		Amazon correction
14/06/2023	Allstar	DD	127.83		Fuel
15/06/2023	Fuzion 4 Ltd	DD	192.75		Alarm Maintenance June
19/06/2023	Besthost	DC	102.00		Domain package
20/06/2023	Vostel - Gocardless	DD	524.49		Telephone Call charges June23
21/06/2023	Wages and Salaries	BACS	1,491.18		week 12
21/06/2023	Urban Jump	DC	500.00		FNP
21/06/2023	Allstar	DD	134.78		Vehicle Fuel
22/06/2023	Wages and Salaries	BACS	38,758.86		mth 3
22/06/2023	Bargain Max	DC	13.99		Dooble Game
22/06/2023	Big Game Hunters	DC	663.99		Giant games x 2
27/06/2023	Roland Dunn	DD	71.40		Cem lodge ser chrg Jun23
28/06/2023	Wages and salareis	BACS	1,495.66		week 13
28/06/2023	Amazon	DC	57.95		Stools Youth Cafe
28/06/2023	Allstar	DD	102.95		Vehicle Fuel
Total Payments			49,943.61		

Unity Trust Current

List of Payments made between 01/06/2023 and 30/06/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
23/06/2023	Mr J Cottingham	BACS	10.50	299446895	Youth service expenses
23/06/2023	Wealden CAB	BACS	13,300.00	862569849	Grant
23/06/2023	Agrifactors	BACS	1,200.00	518244491	Drainage Beaconsfield
23/06/2023	Wightman & Parrish	BACS	122.94	305367693	Hygiene Supplies
23/06/2023	S Spence Inceantion Cleaning	BACS	840.00	378385128	P Toilet Cleaning June 2023
23/06/2023	Uniserve SE Ltd	BACS	81.60	137898155	Support onsite
23/06/2023	Hailsham Roadways	BACS	22,363.80	262028424	Common pond drainage
23/06/2023	Bloomfields	BACS	170.00	872997824	Chapel flowers x 4
23/06/2023	Council HR & Governance Supp	BACS	2,303.88	823320514	Staffing Review /JD work
23/06/2023	Town & Country Tree Services	BACS	696.00		Cemetery tree work
23/06/2023	Mr S Webber	300017	10.00		Staff Eye Test
23/06/2023	Mrs M Webber	300018	59.94		Printer ink for home working
30/06/2023	Unity Trust	DD	10.80		Handling Charge
30/06/2023	Unity Trust	DD	81.00		Service Charge
30/06/2023	Countrywide Grounds Maintenanc	300019	2,002.50		Cemetery Grass
30/06/2023	Rialtas Business Solutions Ltd	300020	620.90		Bookings software 23-24
30/06/2023	D Sankey Ltd	300021	167.70		Vermin Control 7.10.23
30/06/2023	HMRC	300022	17,743.35		PAYE June23
30/06/2023	East Sussex Pension Fund	300023	9,970.09		June 2023

Total Payments 162,937.81

Time: 11:57

Unity Trust Current

List of Payments made between 01/06/2023 and 30/06/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
01/06/2023	Brigden	BACS	128.56	949727545	Cllr Training
01/06/2023	GM Monk	BACS	47,621.69	87627881	Western Rd Lighting
01/06/2023	HMRC PAYE	300014	13,641.15		PAYE May23
01/06/2023	East Sussex pension Fund	300015	7,587.60		May23
02/06/2023	EDF	BACS	561.38	27360072	Y Cafe Electric
02/06/2023	Saxon Plants	BACS	344.21	81704754	Trees
02/06/2023	Audio Visual Services	BACS	120.00	504359169	PA system
02/06/2023	Countrywide Grounds Main	BACS	2,002.50	174790294	Cem grass cutting
02/06/2023	ESALC	BACS	48.00	31687026	Membership
02/06/2023	B Gas	BACS	276.52	836405206	S View
02/06/2023	GM Monk	BACS	2,857.25	321570295	CAB
02/06/2023	E McGinness	BACS	42.00	48082575	Refund of PA costs
02/06/2023	K Sellens	300013	132.00		CAB
06/06/2023	Phoniex Liuquid waste	BACS	130.25	722270067	Ceasepool empty Cem
06/06/2023	A Reed	BACS	1,017.00	914697754	Gravedigging May23
06/06/2023	Castle water	BACS	138.17	775244187	Water costs
06/06/2023	Macey Ind Fixings	BACS	498.31	18557746	Tools/
06/06/2023	Uniserve SE Ltd	BACS	312.60	35691027	Laptop & Office 365
06/06/2023	Business Waste	BACS	801.27	604347575	Waste collections
06/06/2023	Business Waste	BACS	169.52	87128206	Waste collection
06/06/2023	Town & Country Tree Services	BACS	2,496.00	38390926	Cemetery & Western Rd
06/06/2023	GM Monk	BACS	152.22	157391406	JW Repair Bollard
06/06/2023	Adrians Cleaning Service	BACS	821.13	819669447	FDL & JW
06/06/2023	K Butcher	BACS	65.00	31630326	Eye test and Glass sub
06/06/2023	OLP	BACS	51.76	180872710	Play area equipment repair
06/06/2023	Eden Springs	BACS	59.09	310500441	Office water machine
06/06/2023	Wealden District Council	BACS	424.00	718445576	Civic hall hhire
06/06/2023	Wealden District Council	BACS	50.00	18179912	Hall deposit
09/06/2023	EON	300016	1,128.77		Gas and Electric May23
13/06/2023	Npower	BACS	45.48	517778093	War memorial electric May23
13/06/2023	Npower	BACS	547.81	90220430	JW electric May23
13/06/2023	Fieldskill	BACS	157.88	270533570	Stationary
13/06/2023	Smyth & Barrie	BACS	40.00	206921466	New fridge hinges
13/06/2023	Smyth and Barrie	BACS	249.00	505314126	Airfryer
13/06/2023	Business waste	BACS	65.77	883160461	Cem Excess waste
13/06/2023	Business Waste	BACS	68.79	597176302	Station Rd excess waste
13/06/2023	Business Waste	BACS	243.93	606540018	FDL excess waste
13/06/2023	Business Stream	BACS	36.03	490234203	Water waste MTP
13/06/2023	M & S Print Ltd	BACS	834.00	390478706	Newsletter
13/06/2023	...	BACS	50.00	573184551	Hall refund
13/06/2023	DVS Management	BACS	3,660.00	469822116	2 north st rent Qtr 2
14/06/2023	Amazon	DC	9.89		Generator fuel value
16/06/2023	Newton & Frost	BACS	650.28	655596562	fencing common pond
16/06/2023	...	BACS	50.00		Hall refund
16/06/2023	...	BACS	50.00	459937182	Hall refund
16/06/2023	Town & Country tree services	BACS	696.00	66200843	Cemetery
23/06/2023	...	BACS	50.00	4690009	Hall Refund

Report to: Finance, Budget, and Resource Committee

Date: 26th July 2023

By: Michelle Webber - RFO

Title of report: Reserve Policy

PURPOSE:

To note and adopt a council reserve policy.

BACKGROUND:

Every year the JPAG Local Governance and Accountability practitioners guide is updated with the most relevant and advisable guidelines and requirements. Which works inline with internal audit controls and the Annual governance and Accountability Return (AGAR) for the coming financial year.

Any amendments/changes in the JPAG will feed into the council Financial Regulations will be reviewed by the Committee at the October meeting, as per internal audit requirement.

As part of this year's amendments/changes is the following

5.35 In all of this it is important that each authority adopt, as a general reserve policy, the level appropriate to their size, situation, risks and plan their budget so as to ensure that the adopted level is maintained. Consideration of the minimum level of reserves requires not only consideration of level of income and expenditure but also the risks to that income.

In relation to the new amendment above it, the council requires a Reserve policy to be put in place to help manage risks when setting reserves levels. On research of other councils of similar size and precept they have reserve policies in place.

The council reserve policy I have provided with this report, outlines the various reserves available to the council and how manage the level of these reserves to help protect and reduce financial risks to the council.

CONSIDERATION:

To note and adopt the council reserves policy and to be reviewed on an annual basis by the Finance, Budget, and Resource Committee.



HAILSHAM TOWN COUNCIL

RESERVE POLICY

1. PURPOSE

Hailsham Town Council is required to maintain adequate financial reserves to meet the needs of the council.

The purpose of the policy is to set out how the council will manage its reserves and is separate to the councils' investments policy.

Section 32 and 43 of the Local Government Finance Act 1992 require local authorities to have a regard to the level of reserves needed for meeting estimated future expenditure when calculating the budget requirement.

The advice of the Internal Audit is based on the following guidelines in the Local Accountability and governance.

The council needs to maintain reserves to protect against risk, ensure contingencies are in place.

The Joint Panel on Accountability and Governance (JPAG) Practitioner's guide states 'the generally accepted recommendation with regard to the appropriate minimum level of a smaller authority's general reserve is that this should be maintained at between three and twelve months of net revenue expenditure' (para 5.33).

Based on the size of Hailsham Town Council 3 – 6 months of precept should be the general reserves recommended level.

Hailsham Town Council maintains two types of reserves:

2. GENERAL RESERVES

The general reserves are funds which do not have any restrictions as to their use. These reserves cushion the impact of uneven cashflows, offset budget requirements (if necessary), fund short term financial risks and unexpected or exceptional events.

The reserve represents the balance on the council's revenue account i.e. the account which records all its financial transactions. Unless allocated for a specific purpose, revenue budget under spendings and windfalls are added to the working balance, while overspendings are taken from the balance.

As per the note above the council aims to hold up to 6 months of precept in the general reserves.

Reserves can only be used once and so should not be held to fund ongoing expenditure as this is unsustainable. To the extent that general reserves are used to meet short-term funding gaps, they should be replenished in the following year's budget setting process.

3. EAR MARKED RESERVES

Earmarked reserves are created and held for specific ring-fenced purposes or to help smooth out medium- and long-term financial risks and spending plans.

They can also be held as carry forward of underspend. As is the case where the Council commits expenditure to specific projects but is unable to spend the budget in the year. Reserves in this instance are used as a mechanism to carry forward budgeted resources. Carry forward should only be an ear marked reserve for 1 year only.

Ear marked reserves will increase through decisions of the Council and will decrease as they are spent on their specific and intended purposes.

All earmarked reserves are recorded on a central register held by the RFO, and the register will list the purpose for which the earmarked reserve is held.

4. Consideration of Short-term financial risks

To assess the adequacy of the general reserve, the council has considered the strategic, operational, and financial risks faced. The short-term risks that the Town Council faces, with reference to its current plans include:

Lower than expected income.

Other income – the revenue estimates forming the basis of the precept includes predicted income from a range of sources, such as cemetery income, letting and hiring income. It's difficult to predict with accuracy. If the income received were to fall below the budgeted level, then the balance could be funded from general reserves.

Calculations for Band D and non-collection allowances giving lower than expected precept tax base. Precept is usually set after the final band D number is received.

Other risks – e.g., Inflation and costs of living crisis may impact on availability of grants and other income sources.

Higher than expected costs due to:

- . Inflation costs – Utilities sector
- . unexpected professional fees
- . shortage of staff resources

Consideration of longer-term financial risks

Longer term financial risks faced by the council include:

- . Funding the council capital projects and uncertainties therein.
- . Funding deficit in the Local Governance Pension Scheme
- . Funding for expenditure that arises once every 2-5 years e.g elections.
- . Funding the repairs or replacement of assets
- . Changes to legislation e.g., uncertainties created by the income to be generated from CIL

5. REVIEW

General revenue reserves will be reviewed at the end of the financial year in conjunction with the year's surplus or deficit being added or subtracted.

Earmarked reserves are established on a 'needs' basis in line with anticipated requirements. The Council will review the earmarked reserves on an annual basis and will approve any additions or carry forward balances.

The finance, budget and resource committee will review any decision to transfer an earmarked reserve to the general reserve and then recommend it to Full Council for formal approval.

This Policy will be reviewed by the Finance, Budget, and Resource Committee on an annual basis. Any variation to the Policy will be submitted to the Full Council.

Earmarked Reserves

Account	Opening Balance	Net Transfers	Closing Balance
320 EMR - CIL 18/19	166,334.77	-107,859.80	58,474.97
321 EMR - CIL 19/20	115,255.99	-541.90	114,714.09
322 EMR - CIL 20/21	123,824.58		123,824.58
324 EMR - CIL 22/23	688,269.29		688,269.29
325 EMR - Ripley's Land	27,162.49	-7,371.00	19,791.49
326 EMR - Historical Commuted Sum	39,450.00	-662.74	38,787.26
328 EMR - Ripley's POS	23,790.28		23,790.28
329 EMR - Street Lighting	26,643.00	-8,554.09	18,088.91
330 EMR - S106	1,757.07		1,757.07
331 EMR - Comm Building Project	18,618.00		18,618.00
332 EMR - Hard Surface	1,324.00		1,324.00
333 EMR - Youth Services	32,994.00		32,994.00
334 EMR - Public Toilet reinstate	25,500.00		25,500.00
335 EMR - Cemetery New Burial Fund	17,500.00		17,500.00
336 EMR - Transport GRant Balance	3,100.00		3,100.00
337 EMR - NHP	9,772.00		9,772.00
338 EMR - St Mary Church Lights	3,000.00		3,000.00
339 EMR - Car Park Pass CILrs	500.00		500.00
340 EMR - Drainage	6,800.00	-1,000.00	5,800.00
341 EMR- Western Rd Lighting	10,937.00	-10,937.00	0.00
342 EMR - Changing Places	10,100.00		10,100.00
343 EMR - Maintenance Plan 22/23	38,517.00	-13,427.82	25,089.18
344 EMR - Cemetery Lodge Boiler	3,617.00		3,617.00
345 EMR - Cem Garden of Rem work	7,240.00		7,240.00
346 EMR- Staffing Review	5,000.00	-5,000.00	0.00
347 EMR - Election Costs	12,971.00		12,971.00
348 EMR- Revitalization Fund	21,118.00		21,118.00
349 EMR- Post Office Subsidy	20,107.00		20,107.00
350 EMR - Storm Damage	2,000.00		2,000.00
351 EMR - Cortlandt Stable Block	4,390.00		4,390.00
352 EMR - Events 2023-2024	4,200.00		4,200.00
353 EMR - Xmas Lighting Repairs	3,000.00	-2,690.00	310.00
354 EMR - Chairmans Allow 22-23	853.00	-800.00	53.00
355 EMR - 4 Market Square Roof	6,000.00		6,000.00
356 EMR - Allotments	5,070.00	50.00	5,120.00
357 EMR - CIL 23-24	0.00	312,581.50	312,581.50
	1,486,715.47	153,787.15	1,640,502.62

RESERVE EXPENDITURE RINGFENCED

CIL and Reserves – With allocated potential projects as agreed by Assets Management Committee, Strategy Committee or Full Council – Yet to be fulfilled. (Minute reference).

CIL -	Maurice Thornton Excess path (HTC/21/3/184)	£14,000
	Stoney Lane Resurface (STC/22/1/10)	£125,000
	HTFC Clubhouse funding (STC/22/1/10)	£70,000
	Cycle Café (STC/22/1/10)	£75,000
	Common pond Island Maintenance (AMC/22/6/98)	£3,180
	Common Pond pathway (AMC/23/XXXX)	£13,699
	Eastwell Bridge Project (HTC/22/4/195)	£1,200
	Outdoor Gym – Western Rd (AMC/23/2/41)	£30,000
TOTAL CIL		<u>£332,079</u>
Ripley's Land -	Additional Bus Shelter South Rd (HTC20/3/209)	£8,500.00
TOTAL Ripley's Land		<u>£8,500.00</u>
Total Ripley's POS	-Union Corner Hall (HTC/20/3/140)	<u>£10,000.00</u>
Historical Sums -	Staff Review additional funding (HTC/22/1/131)	£5,000
	Urban Grass Cutting (HTC/23/XXX)	£5,000
TOTAL Historical Sums		<u>£10,000.00</u>

The information below shows balances in reserves where items have been ringfenced within that balance leaving the available funds figures.

BALANCING FIGURES OF RESERVES (Balance less ringfenced) 26.7.2023

	Balance EMR Accounts	Ringfenced	Funds available
CIL 18-23	£985,282.93	£332,079	£653,203.93
Ripley's Land	£19,971.49	£8,500	£11,471.49
Ripley's POS	£23,790.28	£10,000	£13,790.28
Historical Sums	£38,787.26	£10,000	£28,787.26

Report to: Finance, Budget, and Resource Committee

Date: 26th July 2023

By: Michelle Webber - RFO

Title of report: Unity Trust Corporate Multipay Card

PURPOSE:

To discuss the option of the council acquiring the corporate multipay card.

BACKGROUND:

The Council at present has a debit card linked to Barclay Bank current account. As we are banking with Unity Trust bank for day-to-day transactions. The Barclays bank accounts are now used for reserves and trust accounts, this method of using the debit card needs to be reviewed.

The debit card has worked adequately in the past, however as the council has grown over the years it's now seems apparent there is a need for a Multipay corporate card. The debit card can only be used when the RFO or Town Clerk is available to provide the card and undertake the necessary security procedures. This in the past has resulted in staff members using their personnel credit card to pay for items and claim back through the payment process, which should not be continued.

Unity Trust offers a Corporate Multipay card through Lloyds Bank. You can have several cards, with separate single transaction and monthly limits.

The Corporate card is not a credit card, as the balance is paid in full every month via DD through the Unity Trust current account. As such there is no interest charged on the balance of the card.

You would have two programme administrators which would be the RFO and the Town Clerk, who has access to set up new card holders, decline payments and look at what transactions are been processed on the cards, at any given time.

You set a spending limit on each card. You can set so that any one of them can have access to cash using the card, I don't think this is a requirement for the Council and this would be more difficult to manage risks of non-audit trail of documentation for expenditure.

The suggestion would be to have three cards, one for the office, one for the youth provision and one for the outdoor maintenance team.

Each card would have a set limit of monthly spend and single transaction limit. To be determined by the Town clerk and RFO.

Financial Implications:

There is a one off set up fee of £50.00 and then £3.00 per card per month going forward.
As I stated there is no interest on the balance of the cards, as they are paid in full every month.
Expenditure on the cards would need to be in line with the financial regulations, and as such only expenditure for which there is a budget should be undertaken and all relevant supporting documentation should be supplied to the Finance department (receipts, emails, or invoices).

As per the financial regulation below, a corporate card is an available option.

6.19. Any corporate credit card or trade card account opened by the council shall be subject to automatic payment in full at each month end. Personnel credit or debit cards of staff shall not be used under any circumstances.

The terms and conditions and key features documentation has been provided alongside this report.

CONSIDERATION:

To acquire the corporate multipay card, and report back to the committee when the limits have been agreed and set by the Town clerk and RFO.



Key Features

Corporate MultiPay Card

In partnership with Lloyds Bank



For Businesses. For Communities. For Good.

unity.co.uk

Corporate MultiPay Card

This document explains the key features and provides important information about our Corporate MultiPay Card. You should read this document carefully so that you understand this product and then keep it safe for future reference.



What is the Corporate MultiPay Card?

Unity Trust Bank has partnered with Lloyds Bank to provide the Corporate MultiPay Card. This is a charge card, which enables the cardholder to make purchases and defer payment until the next billing date. The balance must be paid in full each month.

The main difference between a credit card and charge card is that you have to pay off a charge card's balance in full each month while you can carry a balance month-to-month on a credit card. No interest is applied to a charge card.

Important Information:

- Please be advised that provision of this facility is subject to credit approval, and we typically require evidence of 12 months account activity from existing customers.
- For customers who are new to Unity Trust Bank, you will need to provide us with the last 2 years of audited/certified financial accounts.
- This facility is repayable on demand.
- The Corporate MultiPay Card can be managed online with Lloyds Bank Commercial Card Internet Servicing (CCIS), ongoing service and access to funds is directly managed by Lloyds Bank.
- Unity Trust Bank will receive up to 33% of the Monthly Fee and between 0.15% and 0.6% of card spend. This does not impact the fee and charges that are offered.

Card Summary:

- Set single transaction, as well as monthly, spending limits for a greater level of control of individual card holders.
- Enhanced security with the option to block certain industry categories of sellers, at company and cardholder level (e.g. gambling etc).
- Greater visibility of spend across all cardholders by allowing you to view authorised/declined real time transactions.
- Reduced cost of capital – up to 45 days' interest free credit on purchases.
- Convenient and secure method of making payments at millions of locations worldwide that accept MasterCard.
- The ability to make contactless payments on transactions up to £100 at participating retailers.
- Cardholders, authorisers and programme administrators can easily view, edit and authorise expense claim forms, saving processing time and costs.

Key Features

Terminology	Summary Definition
Monthly Fee (per card)	£3 per month.
Credit Limit	To be confirmed following successful application.
Credit Balance	In the event of a credit balance on the account, no interest will accrue or become due to you.
Cardholder Limit	The maximum amounts of spending permitted by the cardholder during a billing cycle (including any card transactions not yet debited and any authorisations the Bank has given in respect of prospective card transactions).
Card re-issue fee	£10 (excluding lost, stolen, damaged or expired).
Cash Advance fee	2.5% of Transaction (Minimum fee £2.50 & Minimum withdrawal £50).
Urgent card request*	£25 (excluding delivery).
Late payment fee	2% of the outstanding balance, or £10, whichever is greater.
Returned payment charge	£30.
Set up fee (one-off)	£50.

* An urgent card request is where a card is urgently couriered to you. Please note this may incur an additional delivery fee. Please also refer to the **Corporate MultiPay Terms and Conditions**, our **Standard Service Tariff** and the **Business Application Form** for further details available on www.unity.co.uk

Terminology	Summary Definition
Non-sterling card transaction	Any transaction performed with the card in a currency other than Sterling. (This incurs a fee of 2.75%)
UK transaction fee	Free
	To open an account you can visit www.unity.co.uk/corporate-multiplay-card/ and download and complete a business application form (this sets up the card account for your business), a cardholder application form (for each individual who requires a Unity Corporate MultiPay Card) and read and sign the indemnity agreement.
	To help us to process your application as quickly as possible, please make sure you provide all information requested. All forms must be signed in accordance with your Unity Trust Bank Mandate. Failure to do so will result in delays to the application process. Send all completed forms to us at: Unity Trust Bank, PO Box 7193, Planetary Road, Willenhall, WV1 9DG or via email to BSO@unity.co.uk . Once the verification process is complete, we will send your documents to Lloyds Bank to set up your account. Lloyds Bank will contact you directly to confirm receipt of your application. It takes around 15 working days to process applications from receipt of your documents by Unity Trust Bank.
Opening an Account	Please be advised all applications are subject to status and eligibility criteria. For existing customers, we typically require evidence of 12 months' account activity. For new customers, as part of the application process you will need to provide us with the last 2 years of audited/certified financial accounts. Please include this with your completed application form.

Key Features (continued)

Terminology

Summary Definition

The application must be made from a UK based organisation and the person processing this application/main account contact must be 18 years or older. Please note we cannot offer this account if your organisation is a Relevant Financial Institution (RFI), see below for more information on RFIs. All accounts are subject to our decision criteria and we reserve the right to decline any application.

Eligibility Criteria

A Relevant Financial Institution (RFI) is a credit institution, investment firm, or bank that meets Ring Fencing' requirements imposed by The Financial Services and Markets Act 2000 (Excluded Activities and Prohibitions) Order 2014.

If you change your mind within one calendar month of entering into the agreement you must notify us in writing to the above address. The notice must be signed in accordance with the existing bank mandate. You must repay any outstanding balance within 30 days of giving notice. Any account fees already paid will be refunded to you. If you notify us later than one calendar month, or if you fail to pay the outstanding balance in time you will not be entitled to a refund of fees.

Cancellation Period

To close a Corporate MultiPay card Unity Trust Bank must receive written confirmation to the above address signed in accordance with the existing bank mandate. All cards will be blocked from the date upon which the notice is processed by Lloyds. Any outstanding balance must be paid in full in the next payment cycle. The account will be closed once final payment is received.

Closing Account

An increase request or cardholder cancellation must be submitted in written format signed in accordance with the existing bank mandate or by an existing programme administrator (Please note any increase is subject to our credit review and approval process as well as an annual review. You may also ask us to decrease your credit limit subject to any minimum we require).

Changes to your account

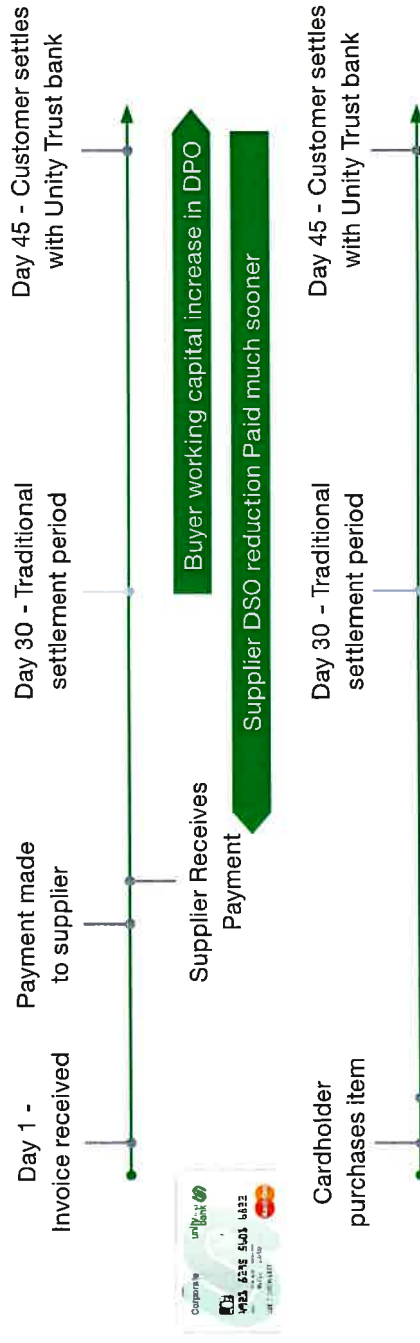
To add a new cardholder, or to add/remove a programme administrator you can visit www.unity.co.uk/corporate-multi-pay-card/ and download and complete a cardholder application form or a programme administrator form. Please note that the declaration must be signed in accordance with your existing Unity Trust bank mandate.

Explaining the payment cycle of the Corporate MultiPay Card

Using your Corporate MultiPay Card to pay suppliers provides cashflow benefits to you and supports the health of the supply chain by ensuring suppliers receive payment.

MultiPay cards are accepted by a number of suppliers and enable a cashflow benefit of up to 45 days.

The below diagram helps explain the payment cycle:



*Vendor - A person or company offering something for sale, especially a trader in the street.
 *Settlement - The action of paying money to someone
 *DSO - Days Sales Outstanding is a common measure for how long it takes a company to collect an invoice
 *DPO - Days Payable Outstanding is a Financial ratio that indicates the average time that a company takes to pay its bills and invoices.

Managing your Corporate MultiPay Card

Commercial Card Internet Servicing (CCIS)

Manage your Corporate MultiPay card programme with our Commercial Card Internet Servicing (CCIS) (Please note that CCIS is a separate system to your Unity internet banking).

The Programme Administrator (PA) is the point of contact between your organisation, it's cardholders and Unity Trust Bank and Lloyds Bank. The PA runs the card programme, via CCIS, on a day-to-day basis and is the first point of contact for cardholders.

Register at www.commercialcards.co.uk/lloydsbank/

Roles	Summary Definition
Programme Administrator(s)	A representative or representatives nominated by the business from time to time.
Cardholder, you or your	The person identified on a card who is authorised by the business to use that card
User (EPS only)	Any employee, contractor or agent of the business authorised by the business from time to time to use embedded card details that are in a cardholder's name to make purchases through a Supplier.



Your Programme Administrators will be able to:

- Onboard and train new cardholders
- View and manage merchant blocking
- Amend monthly credit/single transaction and cash limits for cardholders
- View cardholder contact details
- Request replacement card and/or pin
- Ability to message within CCIS



Reporting:

- All changes to an account
- Delinquent accounts
- Contact Lloyds and provide contact information
- Cardholders, credit limit, credit utilisation and personal details
- View and print statements for the past 12 months



Your cardholders will be able to:

- Register and activate cards
- View available spend, credit limit and current balance
- View real time transactions
- View statements for the past 12 months
- Manage contact details
- Ability to message within CCIS
- Replace card and PIN

General Information

This information is available to you at any time on our website.
Please read this important information carefully and retain it for future reference.

Further information

For further information and support with CCIS or payments or for a demonstration about how Corporate Multipay cards work you can contact Unity Trust Bank's relationship manager for Lloyds Bank:

Ateeqe Chughtai
(Relationship Manager, Commercial Cards, Lloyds Bank)

Mobile: +44 (0) 7775716023

Email: ateeqe.chughtai1@lloydsbanking.com

For further information or support regarding any service queries you can contact Lloyds Bank Customer Service Centre:

Lloyds Bank Commercial Cards

Programme Administrators Customer Services:
+44 (0) 345 030 6270

Cardholder Customer Services: 0800 096 4496
From Abroad: +44 (0) 1908 544059

Fax Number: +44 (0) 1908 846470
Email: LloydsCorpCards@tsysmsemea.com



All Corporate Multipay Accounts are subject to status and [Terms and Conditions apply](#).

Further information (continued)

Unity adheres to the Lending Standards Board's Standards of Lending Practice which set the benchmark for good lending practice in the UK, outlining the way registered firms are expected to deal with their customers throughout the entire product life cycle.

The protections of the Standards of Lending Practice for business customers apply to businesses which, at the point of lending:

- Have an annual turnover of up to £6.5 million in its last financial year (exclusive of VAT and other turnover related taxes) and;
- Which do not have a complex ownership structure (for example, businesses with overseas, multiple or layered ownership structures).

More information can be obtained at www.lendingstandardsboard.org.uk

Financial difficulties

If you would like more information about managing your finances, you can learn more about financial difficulties in the Services section of our website – www.unity.co.uk/debt-counselling or by calling Business Debit Line on 0800 197 6026.

Our commitments to our business customers

As a lender we have committed to follow the Standards of Lending Practice for business customers. By adhering to the Standards, we are demonstrating a commitment to ensuring that our customers are treated fairly.

- We will lend responsibly and treat your business fairly and reasonably at all times.
- We will ensure that all information we provide about our products and how they work is clear and understandable so that you can decide what is best for your business' needs.
- We will provide clear, upfront information on the documents required to support an application. Taking account of this will help to ensure that we can deal with your application efficiently.
- If we are unable to approve your application, we will explain why and provide a referral, where appropriate, to alternative sources of finance.

- If your application is declined you have the right to appeal the decision.
- We will set out any requirements/conditions we may have to support any borrowing in a clear, understandable way.
- We will confirm the conditions of your business borrowing in writing and highlight any covenants or material conditions attached to it.
- We will clearly set out the type and frequency of information we will require to monitor the business' performance.
- If your business experiences difficulties, we will seek to understand the overall circumstances to try and identify suitable and pragmatic solutions. Where appropriate, we will provide details of free debt advice.



What we ask of you:

Tick box

That, prior to making an application you double check what information we will need to process an application. If you are unsure or have any questions, please contact us. Yes

That all information you provide to us during our relationship is accurate and timely. Yes

We ask you to think carefully about whether the business can afford the product applied for and to be open in your dealings with us. Yes

To make sure that you understand the terms and conditions associated with your product. Yes

That you seek professional advice, where this is appropriate for the needs of your business and the type of product you are applying for Yes

That the business maintains any commitments it has to us, for example providing information which we may reasonably request to monitor performance. Yes

Take care of any security information to help prevent fraud and protect your account(s). Yes

Tell us as soon as possible if someone is misusing confidential information. Yes

Carefully check your business' account statements/records to make sure they are accurate. If anything isn't right, please get in touch with us. Yes

Please let us know if:

Your contact details change or there is a change in how your business is run for example, ownership/directorships etc, so we can keep our records up to date; Yes

Your business may be about to experience, or is experiencing difficulties. The sooner you do this, the more likely it is we'll be able to find a way to help you Yes



Information

You can download our Key Features at: unity.co.uk

Unity Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, training and quality purposes.

U559 (01/23)

For Businesses. For Communities. For Good.

unity.co.uk



General Terms & Conditions

Our terms and conditions for business customers

Effective from 24 June 2021

Bank with us. Bank on us.

Contents

What's in our General Terms & Conditions?

1. Our agreement with you	03
2. Keeping you informed and contacting each other	05
3. Changes to this agreement	07
4. Interest rates and charges	10
5. Keeping your account secure	11
6. Making payments out of your account	14
7. Payments into your account	18
8. Internet Banking	21
9. When we can refuse instructions or suspend access to services	23
10. Borrowing money on your account (overdrafts)	24
11. What happens when something goes wrong?	26
12. Closing your account, ending a service, or leaving Unity Trust Bank	31
13. Using third party providers	33

1 Our agreement with you

This document contains the main terms and conditions governing your relationship with us, and for all Unity Trust Bank business accounts, related products and services, including overdrafts and savings.

In some cases, other terms and conditions may also apply to the products and services you use. We call these 'Additional Terms and Conditions'. These may include things like maximum and minimum balances you have to keep on your account, applicable interest rates and other terms which may apply. Any Additional Terms and Conditions applicable to your account or product will always take priority over these General Terms and Conditions, if there's ever a conflict.

Our agreement with you is made up of:

- these General Terms and Conditions;
- any Additional Terms and Conditions you may be given for each product you take out with us;
- the application form you have signed for the product(s) you apply for;
- our Standard Service Tariff of account charges.

Together, each of these will form a separate agreement between you and us for each account, product or service you have with us, and are what we mean when we refer to 'this agreement' or 'the agreement'.

By 'you' or 'your', we mean the customer we have agreed to provide the product or service to, which includes everyone or every organisation or business named on your account, together and individually. You'll be bound by anything done by anyone you've authorised to access or use any account for you.

By 'us', 'we' or 'our', we mean Unity Trust Bank plc, or any another company that we transfer the agreement or our rights and obligations to.

This agreement replaces any terms and conditions or other agreements that may have applied to your account, product or service.

You can ask for a copy of these **General Terms and Conditions at any time**. They are also available at [unity.co.uk/terms-and-conditions](https://www.unity.co.uk/terms-and-conditions)

General terms

- 1.1 This agreement is personal to you. If you are not an incorporated business or association, and your business consists of two or more persons, this agreement applies to each of you individually as well as together.
- 1.2 You can't transfer your accounts or any of your rights or obligations under this agreement to anyone else.
- 1.3 We can transfer all or any of our rights in relation to your accounts and this agreement. We can also transfer any of our obligations but only to someone we consider capable of performing them.
- 1.4 You should follow all the relevant rules, regulations and guidelines that apply to your business or organisation in relation to your use of the accounts and services that we provide to you.

- 1.5 You are responsible for meeting your own tax responsibilities, and you should ensure that you comply with all tax declarations and reporting obligations relating to your account in the UK and elsewhere, (some countries tax laws apply even if you don't have a business there). Unity Trust Bank does not provide tax advice.
- 1.6 We may not always enforce our rights under this agreement, for example we may allow you more time to pay us money you may owe us. If we choose not to enforce our rights when we could do, we may enforce them later.
- 1.7 If any part of this agreement is unenforceable, unlawful or void in any relevant jurisdiction, then that part shall be separated from the rest of the agreement. The remainder of the agreement will continue to be valid and enforceable.
- 1.8 No third parties will have the right to enforce this agreement.
- 1.9 Nothing in this agreement will constitute a partnership between you and us.
- 1.10 This agreement is governed by the law of England and Wales and the same law will apply to establishing our relationship. You and we both agree that the courts of England and Wales have exclusive jurisdiction to determine any dispute arising out of or in connection with this agreement.
- 1.11 These General Terms and Conditions are available only in English and all communications from us will be in English. We will only accept communications and instructions from you in English.

Authority to operate your account

- 1.12 When you take out a product or service from us, we'll ask you who's authorised to deal with us and the extent of their authority. You must let us know if this changes.

- 1.13 If you authorise anyone else to operate your accounts for you, we'll deal with that person as if they were you for the purposes of this agreement.
- 1.14 The authorised person must keep to this agreement as if they were you. If they break this agreement or use the accounts or services in a way that's against the law, you will be responsible for any claims, losses, damages or costs to us, as a result.
- 1.15 If there's a dispute between you and the authorised person because of their use of your account, you can't involve us unless it was our fault. It's therefore important that you choose authorised persons carefully, and let us know as soon as soon as there are any changes.

How these terms apply to different types of customers

- 1.16 The Payment Services Regulations 2017 and other rules require us to treat small business and small charity customers in the same way as personal banking customers. However, we can agree different terms with larger corporate business customers, which enables us to dis-apply the application of certain provisions of the Payment Services Regulations 2017. This is called the "Corporate Opt Out". Where relevant, we make clear in these General Terms and Conditions which terms apply to which customers, and where we have applied the Corporate Opt Out.
- 1.17 If you become a Large Corporate Business Customer, then by continuing to use the account or service you agree to the terms that apply to such customers. If you become a Small Business Customer or Small Charity, then the terms applying to those customers will apply to you. You must tell us as soon as you become aware that you stop meeting the criteria to be a Small Business Customer or Small Charity.

2 Keeping you informed and contacting each other

It's important that you keep your contact details up-to-date so we can keep you informed.

- 2.1 We can contact you and provide you with notices in the following ways:
- Internet Banking, and any new forms of electronic communication we may introduce following technological developments
 - Email
 - Phone (mobile or landline), including SMS (texts)
 - Video call
 - In person at one of our offices; or
 - Post.
- 2.2 We'll contact you or a person you've authorised us to contact, using the details you most recently gave us, so you must let us know as soon as possible if the contact details for you or any authorised person change. If you don't, you might not get information or notices from us and we won't be responsible for this. You also need to tell us if anyone else has a right to money in your account – for example, if you are operating an account as a client account.
- 2.3 If you have told us how you would prefer us to contact you, we'll contact you using that preferred method if we can, but we may not always be able to do this – for example, sometimes the law may require us to send you something by post.
- 2.4 If we need to contact you urgently for important service or operational reasons, for example where we suspect fraud on your account, we'll use the fastest and most secure way of contacting you. You'll also be asked to verify your identity for security purposes.

Statements we'll give you to keep you informed about your account

2.5 Information about payments into and out of your account will be available to you through Internet Banking.

2.6 How often we'll give you statements relating to transactions on your account will depend on what type of customer you are.

If you're a Small Business Customer or Small Charity:

2.7 We'll give you monthly statements if there's been a payment into or out of your account since the last statement we gave you. You can choose to receive your statements either by post or online. Where statements are available online, we will upload them so that you can view them via Internet Banking and let you know by email or SMS that they are there. We won't change them and you'll be able to download and print them.

If you're a Large Corporate Business Customer:

2.8 We'll agree with you how often we'll provide statements. You can ask us for a copy of your statements at any time.

2.9 We may charge you for the cost of sending you statements. The charges applicable will be set out in our Standard Service Tariff.

2.10 If you have a restricted access account (an account where you can't make day-to-day payments or has other payment restrictions), we'll provide you with an annual statement, or more regularly if requested.

2.11 If you require a copy statement, we will send this but there is a charge, which is set out in our Standard Service Tariff, available on our website.



- 2.12 We reserve the right to amend the frequency of statements for accounts which we deem to be inactive or dormant. Where this is so, we will issue a statement not less than once each year.
- 2.13 You should check all bank statements and other documentation sent by us carefully and let us know as soon as possible if there any unusual or incorrect transactions on your account.
- 2.14 For accounts operated by more than one person, we'll send information about the account to your chosen authorised person, if you haven't provided an authorised person then we'll send this information to the address or email address of the first person named on our records (unless there's a legal reason we have to send it to both or all of the account holders). The person we contact is responsible for sharing the information we send with the rest of the account holders.

Using Secure Messaging

- 2.15 You may send us, and we may send you, Secure Messages through our Internet Banking service.
- 2.16 To access Secure Messaging, you will need to log into internet Banking using your personalised security details. We will tell you how and when you can use Secure Messaging to contact us via the instructions detailed within internet Banking.
- 2.17 If you send us a Secure Message, we will aim to deal with it promptly. Please be aware that once you have submitted a Secure Message detailing a request, you may not be able to cancel the request before we have processed it.

2.18 Secure Messages should not be used:

- to process instructions or make requests which can be made via Internet Banking;
 - to send a payment instruction;
 - if you require our immediate attention;
 - to report the loss or theft of cheques and/or payment cards.
- 2.19 Secure Messaging is a one-to-one service and is personal to your organisation. We may send you Secure Messages concerning your accounts, products and services you have with us, and any other service matter.

How to contact us

You can contact us by any of the methods shown in the table below.

From all locations	
Lost or stolen Security Details	By freephone 0800 196 8420
Other queries	By telephone: 0345 140 1000 Monday to Friday 8:30am-5pm with the exception of Thursday which will be open 9:30am-5pm
Email	us@unity.co.uk
Website	unity.co.uk
By post	PO Box 7193, Planetay Road, Willenhall, WV1 9DG
Secure Message	Via our Internet Banking service

3 Changes to this agreement

We may want or need to make changes to this agreement, such as changes to charges, interest and exchange rates, or the terms of our agreement.

- 3.1 We may need to make changes to your agreement with us because we develop our services, our business changes or things happen which are outside of our control. We can't predict everything that may affect our business, so there may be other reasons for making a change. We'll only make changes if it's reasonable for us to pass the impact of the change on to you.
- 3.2 We'll never change any terms that we've said are fixed (e.g. fixed interest rates on some accounts) before the fixed period ends.
- 3.3 Your account fees may also change in line with our Standard Service Tariff of account charges, depending on the level of your business' turnover per annum. If your interest rate is tiered (for example there are different interest rates which apply depending on the level of funds or the length of time the deposit is held in your account), your interest rate will change in accordance with the tiers applicable to your product.
- 3.4 If any exchange rate we apply or interest rate we charge you or pay you is set by referring to a publicly-available reference rate, such as the Bank of England Base Rate (a tracker rate), the interest rate will change in accordance with changes to that reference rate. Any changes to interest rates will apply within one working day of any change to the reference rate.
- 3.5 Any changes to exchange rates will take effect immediately. We will tell you the exchange rate applicable at the time the currency conversion is carried out. You can contact us to find out the current exchange rates at any time.

You can contact us to find out the interest rate(s) applicable to your account at any time by calling our Customer Service Centre on 0345 140 1000.

Types of interest rate

- A **fixed rate** is one we won't change before the fixed period ends.
- A **tracker rate** is set by reference to a publicly-available reference rate and will change in accordance with changes in the reference rate.
- A **managed rate** is one we set and can change at our discretion.

Additional Terms and Conditions, if any, will tell you what type of interest rate applies to your product or account.

Notice of changes

- 3.6 The periods of notice we will give when we make changes to this agreement will depend on the type of change we are making and the type of account you have. The table below sets out the different notice periods.
- 3.7 When we give you notice, we will send this electronically or by post, sometimes we'll include this with your statements. When we give you a personal notice about a change we'll also tell you the date the change will take place.
- 3.8 If there's a change that we don't have to tell you about in advance, we will give notice of the change on our website within three working days of the change. We may also advertise it in the press.

What happens if you don't want to accept the change?

- 3.9 If you don't want to accept the change and want to end this agreement and close your account, you must tell us before that change takes place, or for restricted access accounts:
- within the next 30 days from the date of notification where the change is a disadvantageous change to the interest rate; or
 - within the next 60 days from the date of notification for all other changes.
- 3.10 If you close or switch your account for this reason, we won't charge you and you'll continue to earn interest until the date your account closes. You'll have to pay back any money you have borrowed from us under any overdraft before the account is closed.
- 3.11 If we give you notice and if you don't tell us you want to close your account or end the service, then we'll treat you as having accepted the change at the end of the notice period.

Notice periods for changes we have to tell you about

- 3.12 We have to give different amounts of notice depending on the type of change and the account or service you have, including whether the account is a restricted access account (an account where you can't make day-to-day payments or has other payment restrictions).

Type of change	Notice before the change takes effect			Notice after the change takes effect
	At least two months	At least 30 days	At least 14 days	



Current accounts and savings accounts which do not have restricted access:

- Reducing interest rates we pay you (including reducing the margin above or below a reference rate). ✓
- Changing or introducing fees and charges for standard account and additional payment services. ✓
- Changing any other terms of this agreement. ✓
- Increasing interest rates we pay you (including increasing the margin above or below a reference rate). ✓

Savings accounts with restricted access:

- Reducing interest rates we pay you (including reducing the margin above or below a reference rate), if your balance is £100 or more. ✓
- Increasing interest rates we pay you (including reducing the margin above or below a reference rate), if your balance is below £100. ✓
- Making changes to terms of this agreement or changing or introducing fees and charges which relate to the way in which you can make or receive payment transactions on your account. ✓
- Changing any other terms or fees and charges in a way which would be disadvantageous to you. ✓
- Changing any other terms or fees and charges in a way which would be advantageous to you. ✓

4 Interest rates and charges

Interest we pay

- 4.1 If you have an interest-bearing account, we'll pay interest on the credit balance. We'll work out the interest we need to pay you at the end of each day. This is based on a 365-day year (or a 366-day year in a leap year). We'll tell you in the Additional Terms and Conditions if we work out interest differently on a particular product.
- 4.2 We'll normally pay any interest earned into the account on which the interest is payable, but sometimes you can ask us to pay interest into a different account.
- 4.3 Unless the law tells us we can pay interest without deducting tax, we'll normally deduct tax at the appropriate rate before we pay interest to you. We will only pay interest without deducting tax if you ask us to and if you have completed all the right documents. You are responsible for ensuring that you pay the relevant tax authorities any tax liabilities that are due for interest earned on your account.
- 4.4 Some of our accounts and services may have notice periods for withdrawing money from the account. These will be set out in the Additional Terms and Conditions. If you withdraw money from an account that is subject to a notice period, without giving the relevant notice, you may do so, subject to the loss of interest for the relevant notice period.

When we pay interest

Type of payment received	When we start calculating interest
Cash	
Electronic Payments	Same day that we receive the payment
Sterling cheque paid in at a branch	On the second working day after we receive the cheque
Foreign cheques drawn on a non UK bank	Collection: Up to 8 weeks Negotiation: Within 10 Working Days (See section 7 regarding foreign cheques for what we mean by 'Collection' and 'Negotiation'.)

Interest rates can be fixed or variable. Fixed rates won't change for an agreed period and variable rates will go up or down either to track a reference rate such as Bank of England base rate or because we've it's a rate we set which we can change.

5 Keeping your account secure

We'll do all that we reasonably can to keep your account safe and secure, but it's important that you help us.

Protecting your account information

5.1 You and any authorised users of your account, must take reasonable steps to keep your account information and payment devices secure. This means keeping the security details you use to access your accounts and make payments (such as your PINs, passwords and security codes) safe.

What are my 'security details'?

This is the information, personal to you, which you use to access your account and make payments, so we know we are dealing with you. We might not use all of these presently, but they can include:

- Passwords, PINs, security codes and memorable data.
- Biometric data (such as a fingerprint or voice ID).
- The codes and passwords and memorable data you set up with us for telephone or Internet Banking.

5.2 You should also take reasonable care of your account. In particular you should check bank statements, invoices and communications within a reasonable time after receiving them.

5.3 It's your responsibility to keep your security details and payment devices safe, and keep us up to date if you notice that something doesn't seem right.

Charges

4.5 We'll charge you the fees set out in our Standard Service Tariff, (provided to you when you opened your account, and available on our website), unless we've agreed different charges with you.

4.6 We may also charge for services which aren't set out in Standard Service Tariff but we'll always tell you how much they'll be and check you're happy to pay them before we provide the service.

4.7 We can take charges from your account either when we provide the service, or we'll send you pre-notifications of fees or overdraft interest rates that are to be deducted from your account at least 14 days before we deduct them at the end of your charging period.

How do we know we are dealing with you?

- 5.4 We'll need to check that we are dealing with you whenever you use or access your account. We'll use different ways to check your identity depending on how you are instructing us.
- 5.5 We might require evidence of identity, a signature of an authorised signatory, require the use of payment device or rely on the use of your security details.
- 5.6 If your security details are used we'll assume we are dealing with you or an authorised user and will treat the instruction as if you have authorised it. This is why it's important to keep your security details and payment devices safe.
- 5.7 Usually when you call us we will need to identify you, depending on what you want to talk to us about. We'll do this by asking for certain information (such as answers to questions) known only to you.

What are reasonable steps to keep my information secure?

- Following instructions we give you which we reasonably consider are needed to protect your accounts.
- Not calling us if you think your conversation will be overheard or intercepted.
- Being careful not to share your security details with anyone.
- Not writing down your security details in a way that people can easily understand and remember to change them regularly.

More information and guidance on the steps you should take to keep your information safe is available on our website at [unity.co.uk/security](https://www.unity.co.uk/security)

If you think your security has been compromised

- 5.8 You must tell us as soon as you can if you think your account security might have been compromised. This includes when:
- someone else has accessed, has tried or is able to access or use your account, payment device or security details;
 - someone else has made a payment from your account which you did not authorise;
 - a cheque, payment device or your security details have been lost or stolen.

- 5.9 We'll ask for information from we need from you to help us. We may pass this information to the police if we think we should.
- 5.10 We can temporarily suspend or cancel access to your account or a service to prevent anyone misusing your money and to protect you and us from unauthorised use.
- 5.11 You must not use your security details, a payment device or a cheque after you have reported it as being lost or stolen, or if you think someone else has or has tried to use it.
- 5.12 If we think that any of your security details, such as PINs, may have been compromised, we may send you a replacement to help keep your account secure.
- 5.13 If you authorise a payment and none of your details have been compromised, we will assume it was a payment you wanted to make.

Writing cheques

- 5.14 You should write cheques so that they are not easy to alter. You must not post-date cheques, because we can still pay them even if they are post-dated. This might mean you don't have enough in your account to cover the cheque payment.
- 5.15 You must not pre-sign blank cheques.
- 5.16 You should always ask us to cancel the original cheque before you write a replacement cheque for the same payment.

Stay safe and secure

Nobody from Unity Trust Bank will ever call to ask you for a full PIN or passcode. We'll never call to ask you to transfer your money into an entirely new account. If you are in doubt, call us to check. But always use a different phone line if you have just had a suspect call, because fraudsters can keep the original line open and use it to gather your details.

If you think someone else could have unauthorised access to your account, call us right away:

Telephone freephone 0800 196 8420



6 Making payments out of your account

You can access and withdraw your money in different ways. We charge for some payment types. Full details of all our charges can be found in our Standard Service Tariff.

6.1 You can withdraw money from your account in the following ways:

- electronic payment transfers, using payment schemes such as Faster Payments and CHAPS;
- using a Direct Debit scheme;
- Standing Orders;
- at your nominated third party bank branch;
- by cheque;
- giving us instructions via a third party such as a payment initiation service provider.

Giving us instructions to make a payment

6.2 You provide your consent for a payment to be authorised when you follow the procedures required for the payment type you are making. This will include:

- logging into Internet Banking using your security details you have set up with us (passcode, password) and completing a payment in the way we ask you to;
- providing your account details to someone (online, by telephone, in writing) in order to make a payment or to authorise future payments in a way requested by them;
- completing a Direct Debit form;
- following the payment instructions of an authorised third party provider you have asked to submit a payment instruction for you;
- writing a cheque.

6.3 You'll need to give us the details of the account you wish to pay. For payments to accounts in the UK, that's the account number and sort code, and any other information we ask for, such as the name of the account holder, to check it matches the account details you have given us. We need additional information for making payments outside the UK, please see the section on international payments below.

6.4 You'll also need to tell us whether we should make the payment immediately or at some time in the future. If you ask us to make a payment on a future date, we'll make it on that date. If the payment falls on a non-working day, we will make payment on the next working day.

6.5 We don't have to pay cheques if someone pays them in more than 6 months after you've written them, but we may do this, no matter how long it is since you wrote the cheque.

What is a working day?

Our working days are Monday to Friday except public holidays.

Bulk Faster Payments

6.6 To make multiple payments out of your account using our Bulk Faster Payments service via Internet Banking, you must follow the procedures for uploading a file containing the details of the multiple payments you wish to make, in accordance with the guidance we make available on our website.

6.7 You provide your consent for all of the multiple payments contained in the file to be authorised by uploading the file and providing the security information we ask for to complete making the multiple payments.

Instructions on an account operated by more than person

- 6.8 Unless we have agreed with you otherwise (such as via a mandate), anyone or any authorised users named on your account can give us instructions and operate your account, this includes authorising payment transactions, withdrawing money, changing your contact preferences and applying for new products and services. Therefore, we won't normally ask for both or all of you to give us instructions jointly. Any instruction given by one of you will commit the rest of you.
- 6.9 If we have been made aware of a dispute between you, we may require you to give us instructions jointly, so that you have all consented to what you are asking us to do. We may also suspend your use of Telephone and Internet Banking and payment services, to prevent one person committing the rest of you.
- 6.10 We may refuse to accept instructions from authorised users, and may remove them from your account, if we reasonably believe a regulatory requirement's means we have to.

Checking your instructions

To keep your money safe, and to avoid mistakes, we'll only follow instructions if we think they are complete, clear, and come from you (or a third party you have properly authorised to give instructions on your behalf). We'll take steps to check this before we do anything.

It's up to you to check the details are correct before asking us to make a payment, as we'll make it using only these details.

How do we work out if there's enough money in your account?

- 6.11 When you instruct us to make a payment we will check you have enough money in your account to cover it. We will look at the balance of your account, any arranged overdraft you have with us, cheques which have been paid in and are available to use, and the total amount of payments you already asked us to make from the account that have not yet been paid.
- 6.12 If there's enough money, we'll make the payment. Except where we have agreed with you that we will use a specific payment system (such as where you have requested a CHAPs payment), we will send your payments through the payment system we normally use for that type of payment.
- 6.13 If there isn't enough money, or we reasonably believe that there won't be enough on the payment date, we won't be able to make the payment (unless the payment is one we've guaranteed to make). Any payments that we can't make will be returned unpaid, and we may still charge where there is a charge for making that payment type.
- 6.14 Even if you don't have enough money in your account to make the payment, or you don't have an arranged overdraft, we may provide you with an unarranged overdraft to cover the payment.
- 6.15 If you try and make two or more payments on the same day and you don't have enough money to make all of them (including with any unarranged overdraft we give you), we will decide which payments to make, but please remember we won't know which of the payments is most important to you.



Limits on the number or value of payments you can make

- 6.16 We may apply financial and other limits to your instructions. An example might be a limit on how much cash you can withdraw over a counter in a single day. If there are withdrawal limits on your particular type of account, these will be set out in the Additional Terms and Conditions.
- 6.17 We may also apply limits, to certain types of payment. We will tell you what these are at the time you make a payment or withdrawal.

When will we action your instructions?

- 6.18 Provided that we receive your instruction before the cut-off time for giving payment instructions for that day, we'll action your instruction to make a payment on the same working day we receive it (or the date you ask us if this is in the future). We'll process any payment instructions received after the relevant cut-off time, on the next working day.
- 6.19 If we receive your payment instruction on a public holiday or at the weekend, we'll usually process your instruction on the next working day.

Payment cut-off times

Different types of payment instructions (including those in different currencies) have different cut-off times. You can find out the cut-off times on our website at unity.co.uk/running-your-business-account or asking us on the phone.

When will the payment reach the recipient's bank?

- 6.20 For UK payments made electronically (payments within the UK made entirely in sterling) the payment will reach the recipient's bank no later than the end of the next working day, and usually sooner, such as for Faster Payments, though standard BACS payments can take 3 working days.
- 6.21 For domestic payment instructions given on paper (excluding some cheques) it will be no later than 3 working days after we have processed your payment instruction.

External payment systems

- 6.22 Sometimes we'll need to send a payment using an external payment system, and we'll decide when to do this. If necessary, we may need to get you registered on that system first, so you agree that:
- 6.23 we can register you on any external payment system (which may include allocating you a user number);
 - 6.24 you will comply with the requirements of the system that we notify you about;
 - 6.25 you will get and maintain any licences or authorisations needed for either of us to use the system.

Cancelling or changing a payment instruction

- 6.26 You can't cancel or change a payment you've asked us to make immediately.
- 6.27 For regular or future payments, including Direct Debits and Standing Orders, you can cancel or change a payment up to the end of the working day before the date the payment is due to be made. You can do this through Internet Banking or by phone. Payments can't be stopped after

they've been processed. You should also tell the organisation that collects the payment, so they can cancel it too.

- 6.28 To stop a cheque, you must ask us to cancel the cheque that you have written before it has been presented for payment by the beneficiary to their bank. However we will charge a fee for this in accordance with our Standard Service Tariff.

Making international payments from your account

6.29 All international payments and transactions are undertaken for us by third party agents, and the type of foreign service will determine which agent we use.

6.30 By international payments, we mean:

- payments in a currency other than sterling (including where there has been a currency conversion at some point), or
- payments in any currency to or from an account that is not based in the UK.

6.31 International payments you ask us to make will be processed via a third party. They usually have to be sent through other banks. In order to make international payments, you will need to provide the SWIFTBIC and IBAN codes of the account you're sending money to. You can get these from the person you are sending the payment to.

6.32 We may need to include your name, address and other information within the payment instruction, to comply with the local laws of the country you are sending the payment to. You agree to us doing this by asking us to make an international payment for you.

6.33 The maximum time it will take for a properly authorised payment to reach the payee will be:

- up to 10 working days for foreign draft payments;
- for payments in Euro and Sterling to countries within the EEA, the payment will reach the other bank no later than the next working day after we received your payment instruction;
- for payments in any other currency to countries within the EEA, the payment will reach the other bank no later than the fourth working day after we received your payment instructions;
- for non-EEA overseas transfers of funds the transfer times will depend upon the destination country of the payment, but it will take no more than 10 working days.

6.34 In some countries, agents' charges, particularly in relation to low value transfers, can be considerable. If, after processing your request, your transaction is subject to additional charges over which we have no control, we will pass these charges on to you as soon as they become known to us. We will notify you in writing if this is the case. The payee receiving the payment will be responsible for any agent's charges for their bank or payment services provider.



7 Payments into your account

There may be limits on the amount you can pay into your account. We will let you know if limits apply at the time you request a service.

Paying cash into your account

7.1 When we receive cash depends on how you pay it in.

How cash is paid in	Received by us	Ready to withdraw once received by us
Cash paid in over a bank's counter	Up to 4 working days after the cash was paid in.	Immediately, if you are a Small Business Customer or Small Charity . By the end of the next working day, if you are a Large Corporate Business Customer .
Post Office ^o cash account card	Up to 2 working days after the cash was paid in.	Immediately, if you are a Small Business Customer or Small Charity . By the end of the next working day, if you are a Large Corporate Business Customer .

Cash should never be sent to us, for paying in, by post.

Electronic payments into your account

7.2 Where the payment is in sterling, we will credit the money to your account immediately as soon as we receive it and those payments will appear in your account, on the same day, as long as they are received before 3pm.

Type of payment	Received by us	Ready to withdraw
CHAPS, Faster Payments & International Payments		
Before 3pm	Same working day	Immediately
After 3pm	Next working day	Immediately
Automated BACS	Same working day	Immediately

Payment cut-off times

Different cut-off times may apply to different types of payment made into your account (including those in different currencies). You can find out the cut-off times on our website at unity.co.uk or asking us on the phone.

International electronic payments into your account

- 7.3 Where an electronic payment is made into your account in Euros, we'll credit the money to your account immediately after we've converted it into the currency of your account, and the money will be available for you to use immediately.
- 7.4 For all other international electronic payments, different timescales will apply. Please ask us when the money will be available for you to use.
- 7.5 We'll convert payments received in a different currency to your account, into the currency of your account using an exchange rate made up of a reference exchange rate (which changes to reflect currency market movements). We may add a margin to this.
- 7.6 You can ask us for an indication of the exchange rate at any time, but as it changes to reflect currency market movements, we won't be able to tell you the actual exchange rate until we receive the payment. You can find our current exchange rate by calling us.

Payment of cheques in sterling from a UK bank account

- 7.7 Money paid into your account by cheque needs to go through the cheque clearing process. If the cheque is received before 3pm, the process starts on the working day we received the cheque. Otherwise, we'll start processing it on the next working day.

Checking your instructions

We recommend that you retain copies of all cheques paid in, in the event of a query. We have no control over the processes within your nominated branch of your bank, which may affect these timescales.

- 7.8 Where you use the services of other banks or Post Office® branches in the UK, we will charge for these services in line with our Standard Service Tariff, available on our website.

- 7.9 For cheques payable in sterling and drawn on a bank in the UK, Channel Islands, Isle of Man or Gibraltar, the following timescales apply:

Type of payment	Received by us and ready to withdraw
Posted Cheques	Three working days after cheque is received.
Cheques paid into account over a bank's counter	Up to four working days after cheque / cash has been paid in.
Cheques paid in via image clearing (some bank counters)	
Before 3pm	One working day after the cheque has been paid in / received.
After 3pm	Two working days after the cheque has been paid in / received.
Foreign cheques	Collection: Up to 8 weeks Negotiation: Within 10 working days (See the section on foreign cheques below for what we mean by 'Collection' and 'Negotiation')

Clearing Cheques

- 7.10 You may be able to draw against this credit, although you should remember that the issuing bank can still return the cheque unpaid and tell us to debit your account with us. If this happens and you have drawn against the cheque, then your account may become overdrawn and you will be charged debit interest. However, by the sixth working day after receiving it, you can now be sure that the cheque is cleared and that the money is yours as we will not deduct the amount of the cheque from your balance unless you give your consent or unless it is found to be fraudulent or you are a knowing party to the fraud.
- 7.11 If you pay a cheque into your account and it is returned unpaid, the amount will be deducted from your account. We will tell you when this has happened. You may be charged for this service.

Foreign cheques

- 7.12 We can't always process a cheque that is in a foreign currency, or is drawn on a bank outside the UK. We can't always accept the cheque if it's drawn on a non-UK bank.
- 7.13 If the cheque is in Euro or US dollars and drawn on a UK bank, we'll attempt to obtain payment by putting the cheque into the Euro or US dollar clearing system.
- 7.14 If the cheque is drawn on a non-UK bank, you must sign the cheque on the back using the same name as on the front of the cheque.
- 7.15 If you receive a cheque in a different currency or it is drawn on a bank outside the UK, it could be cleared in one of two ways: '**Collecting**' or '**Negotiating**'.
- 7.16 We will send the cheque on a collection basis, unless you specifically request us to negotiate the cheque.

- 7.17 If we negotiate the cheque, the other bank may later return it (for example, because it's returned unpaid) or ask for the money to be returned. We'll then take the money from your account again. The amount we send back is likely to be different from the amount we paid in (and may be more than we paid in). This will happen if the exchange rate has changed or if we deducted charges for the costs we incurred in trying to get the money for you.
- 7.18 We will convert foreign currency cheques using an exchange rate made up of a reference exchange rate (which changes to reflect currency market movements). We may add a margin to this.
- 7.19 Where we process a foreign currency cheque for you, you'll be responsible for our charges and costs and the charges of any foreign bank or agent we use to collect the payment. We'll take these from the account you told us to pay the cheque into.

What is 'Collecting'?

We'll send the foreign currency cheque to the paying bank and we will have to wait for payment from the paying bank. We'll pay the cheque amount into your account when we receive payment from the paying bank, after we have converted it into the currency of your account. The time the collection process takes depends on the paying bank and or country it's based in. You can ask for details.

What is 'Negotiating'?

We assume the foreign currency cheque will clear and we pay the cheque amount into your account on the working day after we receive it (converted into the currency of your account).

8 Internet Banking

- 8.1 To use Unity Trust Bank's Internet Banking services, you will need to register a telephone number and have this phone available whilst logged in to Internet Banking.
- 8.2 When registering for the use of the Internet Banking service, each person authorised by you to use the service will be issued with a unique user name and password. Access to the Internet Banking service will be dependent upon the use of the user name, password and pin.
- 8.3 Internet Banking lets you and/or your authorised users manage your accounts with us online, for example:
- view your accounts;
 - access and change information;
 - make payments from your accounts; and
 - authorise other people to do the above on your behalf.
- Some features of Internet Banking may not be available on all computers, mobile devices or operating systems.

Acting on your instructions

- 8.4 You authorise us to act on all instructions received via the Internet Banking service in respect of your account (as long as the relevant procedure for authorising a transaction or instruction, as set out in this agreement, has been followed), and to debit your account with the amount of all transactions initiated through the Internet Banking service.

Things you and your authorised users must not do

- 8.5 It is your responsibility to ensure you and your authorised users use the Internet Banking service in an appropriate way. You must ensure you and your authorised users don't:
- use it for anything illegal or inconsistent with these General Terms and Conditions;
 - try to copy, reproduce, modify or tamper with it in any way;
 - use it on a device or computer which contains or is vulnerable to viruses or other damaging properties or which does not have up to date anti-virus, antispyware software, firewall and security patches installed on it;
 - use it in a way that could damage or affect our systems or security, or stop it from working on our systems, interfere with other users, or restrict or inhibit anyone else's use of Internet Banking (including when uploading files to make Bulk Faster Payments);
 - collect any information or data from us or our systems or try to decipher any transmissions to or from the servers running any of the functions provided by the Internet Banking service.



What's our liability to you?

- 8.6 We'll use reasonable skill and care to protect the integrity and security of our Internet Banking service, by incorporating security features to ensure doesn't contain viruses or anything else that could cause damage. We won't be responsible to you for loss or damage to your device or software for reasons beyond our reasonable control.

8.7 We also won't be responsible:

- for any equipment, software or user documentation which someone other than us produces for use with Internet Banking;
- for any service you or your authorised users use to access Internet Banking or which is accessed through Internet Banking which we don't control;
- if you or your authorised users can't access Internet Banking; or
- if you or your authorised users use Internet Banking outside the UK, we won't be liable to you or them if this doesn't comply with any local laws.

Updates and availability

8.8 You can usually use Internet Banking at any time, but sometimes we may need to make updates, changes and improvements which may mean some of the features may be slower than normal or some or all of the services will be temporarily unavailable. We may also need to do this for security, legal or regulatory reasons, or due to unusual events beyond our reasonable control. We won't be liable to you for the Internet Banking service being unavailable in these circumstances, because you will still be able to give us instructions and access your account through other channels.

8.9 We may make changes to the Internet Banking service from time to time (such as introducing new features or making updates). Upgrades and changes to Internet Banking might also mean you and your authorised users will have to update their browser or other software, or you may need to agree to new terms, to keep using Internet Banking.

8.10 Should Internet Banking be temporarily unavailable, for example to carry out routine maintenance or repair a system failure, wherever possible, and whenever we have prior knowledge, we will try to inform you. This may include notifying you on our website.

8.11 We can restrict or withdraw access to Internet Banking for any of the reasons set out in section 9.6 of this agreement.

If something changes

8.12 You must tell us immediately if any authorised user ceases to be so authorised. You can tell us by telephone immediately to be confirmed in writing, signed in accordance with your mandate with us. You must not permit any user ID or password to be passed from any authorised user who is to cease being so authorised, to any individual who is to become a new authorised user.

8.13 You must tell us of any new or additional persons to be authorised to use the Internet Banking service by sending an Internet Banking service application form, signed in accordance with your mandate with us.

8.14 These authorised users will lodge personal security information with us which, together with a confidential password, will enable them to access the service.

8.15 You may terminate your use of the Internet Banking service by advising us in writing.

8.16 Signed in accordance with your mandate. The termination will not be effective until we have actioned and confirmed your instruction.

8.17 All completed authorised transactions made by an authorised user up to and including the day on which the Internet Banking service terminates shall be effected by us.

9 When we can refuse instructions or suspend access to services

There may be times when we can delay or refuse to act on your instructions to make a payment, or accept payments into your account.

9.1 We won't be able make a payment from your account if:

- your instruction isn't clear or does not contain all the information we need, or we reasonably believe it didn't come from you;
- you don't have enough money in your account to cover the payment (including any arranged overdraft) and we don't agree to provide you with an unarranged overdraft;
- the type of payment you are trying to make is not available to us or we have withdrawn it;
- you've not provided any extra identification or information about the payment that we've reasonably asked for;
- the payment exceeds a limit that we tell you, or that you've set (where applicable), when you make the payment;
- you've asked us to send a payment via a method which the recipient's bank doesn't accept.



9.2 We won't make a payment where we reasonably believe:

- there has been a breach of security or misuse of your account, security details or a payment device;
- in carrying out the instruction or accepting a payment we might break a law, regulation, code or other duty that applies to us, or it might expose us to claims from third parties or damage our reputation;
- that following the instruction or accepting a payment might expose us to legal action or censure from any government, regulator or law enforcement agency;
- that a payment into or out of an account is connected to fraud or any other criminal activity;

Staying secure in Internet Banking and other electronic services

8.18 We'll do all we reasonably can to prevent unauthorised access to your accounts through Internet Banking.

8.19 An authorised user must not allow anyone else to access or use his/her unique user name, password or pin (other than an authorised third party provider).

8.20 If any authorised user(s) suspect(s) that someone else knows their security details, or, if they discover any breach in the use of the Internet Banking service, they must notify us immediately or you may be liable for any unauthorised transactions.

You can find more guidance on preventing misuse of your accounts through Internet Banking and on our website [unity.co.uk/security](https://www.unity.co.uk/security)

10 Borrowing money on your account (overdrafts)

9.3 We won't be responsible for any loss to you if we refuse to make or accept a payment in these circumstances.

9.4 In most cases you'll know when we've refused to make a payment at the time you give us your instructions. For other types of payment, e.g. standing orders, we'll usually tell you if we can (for example, by calling you or sending a Secure Message on Internet Banking).

9.5 If you'd like to know why we didn't follow your instructions you call us and we'll explain, unless we've prevented from doing because there's a legal or security reason which means we can't tell you, if you also request written confirmation by letter then we may charge you.

When we may suspend your ability to make payments or access to services?

9.6 We can stop or suspend your ability to make payments using any payment device or your security details and your access to certain services (such as Internet Banking):

- if we reasonably believe the security of your security details and your account is at risk;
- due to suspected unauthorised or fraudulent use of your security details or payment device;
- we reasonably believe there's a significantly increased risk that you may be unable to repay money you owe us (for example, if you go over your account overdraft limits);
- if you stop using your account(s) for an extended period of time.

9.7 We'll try to tell you in advance, or we'll tell you immediately after we do this (where it's not possible to tell you in advance) and explain the reasons why, unless there's a legal or security reason why we can't. We'll lift any suspension or restriction as soon as the reason for it ends.

Overdrafts are only for short-term borrowing and aren't available on some accounts.

10.1 We may agree to lend you money through an overdraft, if we think you can afford it and it is available on the type of account you hold. If we agree to give you an arranged overdraft, we'll provide you with a separate facility letter setting out the limits, any interest and charges and other applicable terms that will apply.

10.2 All overdrafts are repayable 'on demand'. This means that we can ask you to repay the full amount at any time. But we'll usually give you advance notice.

10.3 We will treat you as requesting an unarranged overdraft if you try to take cash or make payment out of your account when you don't have enough available funds in your account (including if you exceed the limit of any arranged overdraft we have agreed to give you). We'll charge you interest and charges on the unarranged overdraft at the rate set out in our Standard Service Tariff.

10.4 We will deduct any interest and charges on the overdraft from your account. This will increase the overdrawn balance and form part of the amount you owe us.

10.5 Savings accounts are not designed to provide unarranged overdrafts. However, if we're unable to prevent a charge or transaction which would cause you to go overdrawn, we'll treat this as an unarranged overdraft, and you'll have to repay the overdrawn amount immediately on demand.

What's an 'arranged overdraft'?

We agree in advance to provide you with an overdraft that allows you borrow money on your account up to an agreed overdraft limit.

What's an 'unarranged overdraft'?

An overdrawn balance on your account which we have not agreed in advance.

Repaying an overdraft

10.6 If your account is overdrawn any money you pay into your account will be applied in the following order:

- to repay or reduce any unarranged overdraft balance (including interest and charges); and then
- to repay or reduce any arranged overdraft balance.

10.7 We won't agree to use a payment into your account to pay a particular payment or type of payment or to reduce the amount you owe us in any different order.

Set-off

10.8 If you owe us money (for example on a loan or overdraft) and do not repay it when it has become due, we can use any money in any of your accounts with us to repay or reduce the amount you owe us. This is called our right of 'set-off'.

10.9 Set-off applies to accounts and debts you hold with someone else too. Our right of set-off applies to:

- money in an account which is in your sole name to pay a debt that only you owe, or you owe jointly with someone else; and
- money in an account which is a joint account to pay a debt only you owe, a debt one or more of the other accountholders owes, or a debt you owe jointly with one or more of the other account holders.

10.10 If you have told us that money you hold in an account in your name actually belongs to someone else (for example if it's a trust or client account), we won't use our right of set-off to take any of that money.

Borrowing on accounts held jointly with other persons

10.11 Where your account is held jointly with other persons, you agree that we can provide the information about the overdraft, such as the facility letter, to only one of you. We'll treat both or all of you as having agreed to the overdraft.

10.12 Each person or entity named on the account will be jointly and individually responsible for any amount you owe us under the agreement. This means that we can ask all or just one of you to repay the full amount of any money you owe us and not just a share.

What does 'jointly and severally' liable mean?

Each person or entity named on a joint account is each responsible for repaying any debt owed, together and individually.

We can ask all of you of just one of you repay us the full amount owed.

11 What happens when something goes wrong?

10.13 We can also accept partial payment from one of you, but this doesn't mean we agree that the other(s) don't owe us the rest of the money. This is technically called 'joint and several liability'.

10.14 If the account is held by an unincorporated association (such as a club, charity, industrial or provident society or other form of association) then, unless we have agreed otherwise, each authorised signatory is separately responsible for complying with the terms of the agreement and is jointly and severally liable under it for money you owe us. This means that we have the right to demand repayment of the full amount owed, and not just a share of it, from all or any of the authorised signatories.

10.15 The authorised signatories and or authorised persons to a Limited Company's or Limited Partnership's account are not responsible for money owed to us unless we have a separate agreement with them.

Act honestly and keep us informed

If you notice any unusual or incorrect transactions on your account or if you think you may have been the victim of fraud you should let us know as soon as possible, even if a third-party payment initiation service provider is involved in making the payment.

If you have given us the wrong account details when making a payment

11.1 This might have happened by mistake (because you accidentally gave us the wrong account number or sort code).

11.2 If this happens, you won't be entitled to a refund by law, and we won't be responsible for any loss you suffer, but we'll make reasonable efforts to help you get the money back. You can ask us to contact the bank that received your payment to try to recover the money. However, we may charge a fee for tracing, recalling or cancelling a payment (you'll find details in our Standard Service Tariff available on our website).

11.3 If we can't get the money back then you can send us a written request to provide all the information we're allowed to by law in order to help you claim repayment of the money yourself.

If you have been tricked into sending money to a fraudster or been the subject of a scam

11.4 This might also happen because you have been tricked or persuaded into thinking you were making a genuine payment to someone else, or that you were making a payment for a genuine reason, but it turned out to be fraud or a scam.

11.5 We'll look into this for you and try to recover the money. However, if this is not possible, we may not be able to give you a refund.

11.6 You won't get a refund if, taking into account the circumstances when the payment was made, we find you were careless or should have known that you were sending money to a fraudster, or that the payment was not genuine.

If a payment you instructed us to make has gone wrong

11.7 If a payment you have instructed us to make has gone wrong, for example because:

- we have failed to make the payment so the recipient hasn't received the money,
- we have sent the payment to the wrong account;
- we have made the payment late, or
- we have made the payment for the wrong amount.

How we'll deal with unexecuted, defective or late payments, and our liability to you, depends on what type of customer you are.

If you're a Small Business Customer or Small Charity:

11.8 We'll refund the full amount of the unexecuted or defective payment before the end of the working day after you tell us, or sooner if we can, and put your account back to the position as if the transaction had not happened. Unless we've paid too much, in which case, we'll refund you the difference and put your account back to the position as if the extra amount had not been paid.

11.9 We'll also be liable to you for any interest or charges you have to pay as consequence of us not making the payment, making it incorrectly or late.

11.10 If a payment you have asked us to make is late arriving and the payment is:

- in the UK, or
- in Euros to a recipient with a bank account in the EEA which is made via a recognised payment system which operates across Europe and the UK,

we'll contact the recipient's bank and ask them to treat the payment as if it had arrived on time.

11.11 We won't make a refund if:

- you don't tell us about the incorrect, defective or late payment within 13 months; or
- we can show that the payment was actually received by the recipient's bank on time (in which case they are liable for ensuring the payment is credited to the recipient's account on time).

If you're a Large Corporate Business Customer:

11.12 We won't give you a refund, but we'll do what we can to trace the payment and tell you what happened. We may charge a fee for tracing and recovering the payment, you'll find details in our Standard Service Tariff available on our website.



If money has been taken from your account that you did not authorise

11.13 These are payments made from your account that you (or someone you normally authorise to make payments from your account such as a payment initiation servicer provider) didn't instruct us make or authorise.

11.14 We'll refund the full amount of an unauthorised payment before the end of the working day after you tell us, or sooner if we can, and put your account back to the position it would have been in had the payment not been made. However, we won't make the refund if we have reasonable grounds to suspect you have acted fraudulently. There are also other circumstances where we won't make a refund, depending on the type of customer you are.

If you're a Small Business Customer or Small Charity:

11.15 We won't make a refund if:

- we know you've been grossly negligent (acted with a very significant degree of carelessness) by failing to keep your security details safe,
- we reasonably suspect fraud on your part; or
- you don't tell us within 13 months after the unauthorised payment was made.

11.16 We can take back refunds (after giving you reasonable notice) if:

- you acted fraudulently; or
- it was made because you intentionally or with gross negligence failed to keep your security details safe (e.g. you knowingly gave your PIN or password to someone else).

11.17 We'll be responsible (unless you've acted fraudulently):

- after you've told us that your security details have been lost or stolen or misused;
- if we haven't provided a number for you to call to tell us that your security details have been lost or stolen; or
- if we haven't applied procedures that we're legally required to use to check that a payment has been authorised by you.

If you're a sole trader, unincorporated association or a partnership of not more than three persons whom are not all incorporated bodies:

11.18 If the payment is made from your overdraft, the 13-month timescale to tell us about the unauthorised payment will not apply, and we will not take into account whether or not you've been negligent in keeping your security details safe when considering whether to give you a refund. However we will not refund you if the unauthorised payment was taken by someone you intentionally gave your security details to.

If you're a Large Corporate Business Customer:

11.19 We won't make a refund if:

- your security details were lost or stolen if you failed to keep them safe or to take reasonable steps to prevent misuse;
- we reasonably suspect fraud on your part; or
- you don't tell us within 13 months after the unauthorised payment was made.

11.20 We can take back refunds (after giving you reasonable notice) if it was made because you failed to keep your security details safe or to take reasonable steps to prevent misuse.

11.21 We'll be responsible (unless you've acted fraudulently) after you've told us that your card or Security Details have been lost or stolen.

If you've been charged more than you expected for a transaction

11.22 Sometimes you can make a payment by agreeing that someone else can take money out of your account without you knowing the exact amount of how much the payment is going to be (for example to pay for services such as car hire or a hotel room). These payments can sometimes be for more than you were expecting to pay.

If you're a Small Business Customer or Small Charity:

11.23 If this happens, can ask us for a refund and we'll investigate your claim and ask for any additional information we need. We may refund you, if you requested the refund within 8 weeks of the date the payment was taken from your account, and if all the following conditions apply:

- the payment was made in the UK, or a Euro payment was processed by a payment provider in the EEA using a payment system operating across Europe and the UK;
- you didn't authorise the exact payment amount;
- the amount of the payment is more than you could reasonably have expected to pay, based on the circumstances, including your previous spending patterns.

11.24 We'll refund you within 10 working days of your request or from when we receive any information we have asked for, or if we can't refund you, we'll tell you why we're not refunding you. However you won't be entitled to a refund if you gave us your authorisation for the payment directly, and details of the amount of the transaction were provided or made available to you, at least four 4 weeks before the payment was made.

11.25 If you allow payments to be made from your account using the UK Direct Debit Scheme, the Direct Debit Guarantee (which you'll be given on the Direct Debit form or Direct Debit confirmation) will apply instead of the terms above. If you have a dispute with someone who has collected Direct Debits from your account, you'll need to take it up with the person or company who is taking the money.

If you're a Large Corporate Business Customer:

11.26 We apply the Corporate Opt Out, so you won't be entitled to a refund where you may have been charged more than expected for a transaction.

If we credit a payment to your account late

If you're a Small Business Customer or Small Charity:

11.27 If we receive a payment from another bank and it is credited to your account later than it should have been, we'll immediately credit your account with the right amount and adjust your balance as if the payment had arrived on time and make the money available to you.



If you're a Large Corporate Business Customer:

11.28 We apply the Corporate Opt Out, so if we credit payments to your account late, your account balance won't be adjusted as if we credited the payment on time.

Unauthorised cheques

11.29 If you tell us that you didn't authorise a cheque payment, we may look into your claim further before giving the money back. If we agree with what you told us, we will refund the amount due to you within a reasonable period of time. This will include any charges or interest you paid as a result of the unauthorised payment, and any interest we should have paid to you on the money.

When aren't we responsible for things that go wrong?

11.30 We won't be liable for any losses you may suffer if we cannot perform our obligations under this agreement due to:

- you giving us incorrect information about the payee (such as giving us the wrong account number) when making a payment from your account;
- any legal or regulatory requirements;
- if you have acted fraudulently;
- our failure or delay in making a payment was due to abnormal or unforeseeable circumstances which are outside our (or our agents' and or subcontractors') control (such as an industrial dispute or a major problem with a payment system), the consequences of which would have been unavoidable despite our best efforts.

11.31 If you have suffered any loss or damage as a result of something we have done, or didn't do when we should have under this agreement, we will not be liable to you in respect of any claim for loss of business,

loss of goodwill, loss of opportunity or loss of profit or other indirect or consequential losses such as loss of data or losses resulting from third party claims.

11.32 We sometimes use people or companies outside of Unity Trust Bank to help us provide our services to you. If we can't provide a service because of their technical failure, we'll try and provide an alternative service for you. You'll need to use any alternative we provide in accordance with this agreement.

Complaints and the protection you have

11.33 If you're not satisfied with our service, we want to know so we can put things right and improve our services. You can contact us to make a complaint in writing, by email or phone.

You can find out details of what happens next and how we will deal with your complaint on our website at unity.co.uk/complaints or by calling the Unity Trust Bank Customer Service Centre on 0345 140 1000.

11.34 If we do not resolve your complaint internally to your satisfaction and you are eligible, you may be able to refer it to the Financial Ombudsman Service. Details about their service and how to refer a complaint to them can be found on their website at: financial-ombudsman.org.uk

Financial Ombudsman Service (FOS)

The FOS is an organisation set up by law to give consumers and some business customers a free and independent service for resolving disputes with financial firms. You can get details of those who are eligible complainants from the FOS.

12 Closing your account, ending a service, or leaving Unity Trust

If you wish, you can close an account, stop any service you've applied for separately or end this agreement which means stopping banking with Unity Trust Bank completely, by telling us.

12.1 You can close your account or end this agreement at any time. You won't be able to use your account or any services linked to it anymore, and you must repay all amounts you owe us under this agreement, such as any charges. Any Additional Terms and Conditions applicable to your account will set out any other consequences, such as losing interest if you close a fixed rate account early

Closing your account

For account closures please email us at us@unity.co.uk attaching a scanned instruction signed in accordance with the account mandate or write to us at:

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

If you change your mind

12.2 If you change your mind after you have opened the account and decide you don't want it, you can close your account and have your money returned, as well as any account fees you have paid and interest you have earned provided that you tell us you want to close your account within 14 days of the later of the date you opened your account, or when you received these General Terms and Conditions. If you cancel or switch your account after this timescale, you won't be refunded any account fees.

12.3 If you have a fixed rate on your account or the rate depends on market changes outside of our control, the 14-day cancellation right does not apply.

Using the Current Account Switch Service

12.4 You can switch your account by using the Current Account Switch Service, which is a service operated jointly by the main banks to make it easier to move your account from one to another. If you decide to switch away from us by using the service, the bank you're switching to should give you information on what will happen.

When we can close an account or end a service

12.5 We can close your account and end this agreement (unless your account is for a fixed term), or stop providing services by giving you at least two months' notice. Any benefit or services linked to your account will stop at the same time.

12.6 We can close your account and end this agreement, or stop providing any services (such as Internet Banking) immediately and without notice if:

- you have seriously or persistently broken any terms of this agreement, or any other agreement you have with us;
- you have carried out (or we reasonably suspect you have carried out) illegal or fraudulent activity;
- we reasonably consider that by continuing with this agreement we might break a law, regulation, code or other duty that applies to us;
- we reasonably believe that we might be exposed to action from any government, regulator or law enforcement agency, or damage our reputation;
- there's been a breach of security or misuse of your account, security details or payment device;

- you have given us any false information at any time;
 - you weren't entitled to open your account or use the service, or are no longer entitled to have the account or service;
 - you haven't provided us with information we have requested about your identity or tax liability;
 - you use (or allow someone else to use) your account illegally or for criminal activity (including receiving proceeds of crime into your account); or
 - you behave in a threatening or abusive manner to our staff.
- 12.9 If you break our agreement and it creates costs for us, we can claim reasonable costs from you. This could include the costs of tracing you and taking steps to deal with the issue, enforcing the payment of any money you owe us (for example, repaying an overdraft, as well as any charges for our services you haven't yet paid).
- If you stop using your account**
- 12.10 We will mark your account as inactive if you stop using your account for an extended period of time. If this happens, we may restrict payments in or out of your account to protect against fraud and you will need to call us if you wish to make a payment.

What happens when accounts are closed?

- 12.11 We will not close your account until you've repaid any money you owe us. This includes any payments you've already made but that have not been taken out of your account.
- 12.12 Any benefit or services we have provided to you in relation to particular accounts will end as soon as your account is closed. You will however continue to be liable for any outstanding liabilities under this agreement which relate to the period before it was terminated.
- 12.13 You'll be responsible for cancelling any payments to or from your account and you must not write any more cheques and destroy any unused ones.

- 12.7 We may also close your account and end this agreement, or stop providing services immediately and without notice if we reasonably believe that you are or someone connected to you is, or is likely to be, unable to pay debts when they become due. We can also do this if:
- you or a third party have taken any steps to wind up your business, put it into administration or any other insolvency process;
 - you enter into any voluntary arrangement with any of your creditors;
 - you enter into any agreement with any of your creditors to defer or reduce the amounts due and payable to them;
 - anyone tries to enforce security granted by you;
 - any of your creditors commences a legal process to enforce sums owed by you;
 - any of your director(s) have been disqualified; or something has happened that means a court could decide to disqualify them.
- 12.8 If you have an overdraft facility with us, we can end that facility in accordance with the facility letter which we gave you at the time and we may suspend your right to make payments that would leave your account overdrawn.

13 Using third party providers

- 13.1 You may want to use a Third Party Provider (TPP) providing services that enables you to:
- see your accounts with different providers in one place (these are 'Account Information Services'); and / or
 - to make payments to and from those accounts (these are 'Payment Initiation Services').

If you want to use a service provider for these purposes, this agreement between us still applies. You can give your security details to a payment initiation service provider or account information service provider if they need these in order to provide their services to you.

- 13.2 You should not share your security details with a third party that is not a payment initiation service provider or account information service provider; if you do, we will not be responsible for any losses you suffer as a result of misuse or disclosure of information about your account by that third party.

- 13.3 We'll treat any request from a payment initiation service provider or account information service provider to see information about your accounts and to make payments as permitted by you, where either of you have supplied us with your correct security information. We will also assume that you consent to access being granted as frequently as the payment initiation service provider or account information service provider requests it.

- 13.4 We may refuse to allow a payment initiation service provider or account information service provider to access your account if we're concerned that the payment initiation service provider or account information service provider is unauthorised or acting fraudulently. We'll usually let you know about this as soon as we can, unless it would be unlawful or for security reasons. We'll allow access again once the reason for refusing access no longer exists.

- 13.5 If you think a payment made through a payment initiation service provider or account information service provider was unauthorised or incorrect, you must call us as soon as you can.

- 13.6 If you ask a payment initiation service provider or account information service provider to request a payment and they don't do this, we won't be responsible for your payment not being made. Once a payment initiation service provider or account information service provider has initiated a payment, you cannot normally cancel it.

What is a 'Payment initiation Service Provider' (PISP)

These are services that allow you to instruct payments to be made from your account by a third party.

What is an 'Account Information Services Provider'? (AISP)

These are services that allow you to provide the AISP access to information about your account, and see your accounts with different providers in one place, such as on your phone or online.

Third party providers of these services are firms authorised or registered by the FCA, or whose authorisation is recognised in the UK. You must check whether the provider is authorised in the information they give to you about the services they will provide.

Bank with us. Bank on us.

Information

You can always download our General Terms and Conditions at unity.co.uk/terms-and-conditions

You can ask for a copy of these terms on paper, in braille, in large print or in audio format at any time.

Unity Trust Bank is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570, Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, quality and training purposes.

Financial Services Compensation Scheme

We're 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 are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts, each holder is treated as having a claim in respect of their share, so for a joint account held by two eligible depositors, each depositor would have a claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS limit. The FSCS deposit limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website (fscs.org.uk) or call the FSCS on 020 77414100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

U287 (06/21)

unity trust
bank 