

DIGITAL



**The team at Virgin Money**

7 Gold Street  
Northampton  
NN11EN

Tel: 0800 4561247  
[virginmoney.com](http://virginmoney.com)

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RAVENSTHORPE PARISH COUNCIL  
62 Watford Road  
Crick  
Northampton  
NN6 7TT

01 April 2023

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**Your Club & Societies Current Account statement**

Statement No: 25

Date	Description	Debits	Credits	Balance
01 Mar 2023	Previous statement			28165.53
08 Mar	Connor E J Allotmentconnor 40350461771272		35.00	28200.53
16 Mar	Bridger Jj&Lj/Gchq Allotment Bridger 16343911258441		35.00	28235.53
20 Mar	DD Anglian Water Busi Mb Carol James Mb Mrs A M Moss Mb Mr N S Ellison Gardening	14.24 21.50 80.00 110.00		
	Mb Hmrc Cumbernaul Mb Carol James	310.20 413.71		27285.88
23 Mar	Finding Fitn Postage Refund 40450391267191 DD Swalec		2.50 169.96	27118.42

**Statement date**

31 March 2023

**Account name**

RAVENSTHORPE PARISH  
COUNCIL

**Sort Code**

05-06-33

**Account number**

41100156

**IBAN**

GB67YORK05063341100156

**BIC**

YORKGB21633

**Current balance**

£27118.42 CR

DD = Direct Debit  
SO = Standing Order  
TB = Telephone Banking  
MB = Mobile Banking  
TL = Over the Counter Payment  
EB = Electronic Banking  
OD = Overdraft  
CLs = Contactless Debit Card Transaction  
WLT = Digital Wallet Payment  
FGN = Foreign  
CHQ = Cheque  
LTE = Less than or equal to  
MT = More than  
PMT = Payment  
ACC = Account  
GBP = Pounds Sterling  
REV = Reversal  
Purch = Purchase  
WDL = Withdrawal  
CCY = Currency  
Unarr = Unarranged

Continued overleaf...

Clydesdale Bank PLC (which also trades as Virgin Money, Yorkshire Bank and B) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 30 St Vincent Place, Glasgow G1 2HL.

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### Change of address

Do we have your correct address? If not, please contact us or visit your Store. Or if you're registered for telephone banking, you can update your details this way. Please tell us about all the accounts you have with us so we can update them all. Also, if there is more than one account holder, all of them need to update their details to make sure the records are changed.

### If you're not happy

At Virgin Money we are committed to providing a service of the very highest standard. Sometimes things can go wrong, and when they do, we want you to tell us so we can put them right as soon as possible. So if you're unhappy with something, then please make sure you let us know by contacting us in any of the usual ways. We aim to resolve any concerns you raise with us internally. However, if you are not satisfied with our final response to your complaint, you may have the right to refer your case to the Financial Ombudsman Service. Further details can be found by visiting [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you're a Business customer and your complaint is not eligible for the Financial Ombudsman Service, you may be able to have your complaint reviewed by the Business Banking Resolution Service (BBRS). For further information, including details on eligibility, please check out [www.thebbbs.org](http://www.thebbbs.org).

### Standards of Lending Practice

Virgin Money adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

### Fees and charges

Details of interest rates and charges on all personal and business accounts are available in all our Stores and at [virginmoney.com](http://virginmoney.com)

**IBAN** – International Bank Identifier      **BIC** – Bank Identifier

These details must be used for receipt of payments from the EU. BIC should also be used for all international payments along with your full account number.

### Keeping you up-to-date

We'll keep in touch, sending you communications on our products and services, tips on managing your money, and other offers. If you decide you don't want to receive this information, please write to us or pop into your local Store.

**This document is available in large print, Braille and audio. Please speak to a member of staff for details.**

### Lost and stolen cards

If your debit card is lost or stolen, please tell us in Store or call UK **0800 4561247** Abroad: **+44 141 223 2358** as soon as possible. We're here on the phone 24/7.

If your credit card is lost or stolen, please call: UK **0800 4561247** Abroad: **+44 141 223 2358** as soon as possible. We're here on the phone 24/7. Please have your card details handy when you call.

### Important information about compensation arrangements.

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme.

Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

### Important interest rate information

The following interest rates were applicable during the statement period.

Arranged Overdraft or, for Business customers, Planned Borrowing interest rates apply to the amount of any borrowing up to your Arranged Overdraft/Planned Borrowing limit.

Unarranged Overdraft or, for Business customers, Unplanned Borrowing interest rates apply to any borrowing which is the result of us agreeing to temporary Unarranged Overdraft/Unplanned Borrowing, or a temporary increase to Arranged Overdraft/Planned Borrowing to cover a payment despite a lack of funds.

Debit Interest Rate(s) effective from	Tier (£)	Per Annum (%)
Rate at start of statement period	0+	29.25 Unarranged

Current Credit Interest Rate	Tier (£)	Per Annum (%)
	0+	0.00