Cyngor Eglwysi Rhyddion Cymru
Free Churches Council of Wales

Oddiwrth y Trysorydd
From the Treasurer

Revd/Parch Martin Spain, Landsker Cottage, Wolfscastle, Pembrokeshire. SA62 5NB
01437 741430 marspain@Gmail.com

18th May 2021

To all Members of the FCCW

I attach the Annual Accounts for **2020**, covering the period January to December.

Suffice to say that it has been an unusual year! It has restricted the work of the FCCW with the result that expenditure has been negligible. However, I remind you that last year I reported a deficit with expenditure exceeding income, so this year gives an opportunity to balance the budget.

We have two accounts, Savings and Community. The savings account remains static with only a small amount of interest added. In 2020 the interest totalled £1.92.

Our Community account started with a carried forward balance of £1,246.29 and at the end of December 2020, the balance was £2,646.29. The only expenditure has been our contribution to CYTUN for providing administrative support to the FCCW.

The balance sheets and associated documents can be found online and the link is available here.

Please do not hesitate to contact me should you have any queries.

18fed Mai 2021

I bob Aelod o'r CERC

Rwy'n atodi'r Cyfrifon Blynyddol ar gyfer **2020**, gan gwmpasu'r cyfnod rhwng Ionawr a Rhagfyr.

Digon yw dweud ei bod wedi bod yn flwyddyn anarferol! Mae wedi cyfyngu gwaith CERC gyda'r canlyniad bod gwariant wedi bod yn ddibwys. Fodd bynnag, hoffwn eich atgoffa imi adrodd am ddiffyg y llynedd gyda gwariant yn fwy nag incwm, felly mae eleni yn rhoi cyfle i gydbwyso'r gyllideb.

Mae gennym ddau gyfrif, Cynilion a Chymuned. Mae'r cyfrif cynilo yn aros yn ei unfan gyda dim ond ychydig bach o lôg wedi'i ychwanegu. Yn 2020 roedd y llôg yn gyfanswm o £ 1.92.

Dechreuodd ein cyfrif Cymunedol gyda balans a ddygwyd ymlaen o £ 1,246.29 ac ar ddiwedd mis Rhagfyr 2020, y balans oedd £ 2,646.29. Yr unig wariant fu ein cyfraniad i CYTUN ar gyfer darparu cefnogaeth weinyddol i CERC.

Gellir gweld y mantolenni a'r dogfennau cysylltiedig ar-lein ac mae'r ddolen ar gael yma.

Peidiwch ag oedi cyn cysylltu â mi os oes gennych unrhyw ymholiadau.

Yours sincerely/Yr eiddoch yn gywir

Martin Spain

Parch/Revd Martin Spain, Trysorydd/Treasurer

Cyngor Eglwysi Rhyddion Cymru / Free Church Council of Wales

Adroddiad Ariannol / Financial Report 2020

Incwm / Income			Gwariant / Expenditure		
01/01/20	Yn y Banc - **Cyfrif Cyfredol** (current)	**£1,246.29**			
04/02/20	Undeb Bedyddwyr	£450.00	04/02/20	CYTÛN (am 2019)	£500.00
04/02/20	Cyngor y Methodistiaid	£450.00	14/05/20	CYTÛN (am 2020)	£500.00
05/02/20	URC	£150.00			
14/02/20	Eglwys Bresbyteriaid	£450.00			
14/02/20	Congregational Federation	£150.00			
17/05/20	Methodist Church	£300.00			
17/11/20	Undeb yr Annibynwyr	£450.00			
		£3,646.29			£1,000.00
	Balans/Balance	**£2,646.29**			

Incwm / Income			Gwariant / Expenditure	
01/01/20	Yn y Banc -**Cyfrif Cynilo** (savings)	**£2,441.44**		
02/03/20	Interest/Llog	£0.86		
08/06/20	Interest/Llog	£0.66		
07/09/20	Interest/Llog	£0.34		
07/12/20	Interest/Llog	£0.06		
	Cyfanswm	£2,443.36	Cyfanswm	£0.00
	Balans/Balance	**£2,443.36**		

Gyfanswm cydbwysedd o'r ddau gyfrifon / total balance from both accounts **£5,089.65**

BARCLAYS

CYNGOR EGLWYSI RHYDDION

Sort Code 20-84-41
Account No 40234052

SWIFTBIC BUKBGB22

IBAN GB47 BUKB 2084 4140 2340 52

Issued on 30 December 2020

THE OFFICIALS
CYNGOR EGLWYSI RHYDDION CYMRU
LANDSKER COTTAGE
WOLFSCASTLE
HAVERFORDWEST
SA62 5NB

Your Business Premium Account

Date	Description	Money out £	Money in £	Balance £
30 Sep	Start Balance			2,443.30
7 Dec	% Interest Earned Gross For The Period 7 Sep - 6 Dec		0.06	2,443.36
29 Dec	Balance carried forward			2,443.36
	Total Payments/Receipts	0.00	0.06	

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

At a glance

30 Sep - 29 Dec 2020

Start balance	£2,443.30
Money out	£0.00
Money in	£0.06
▸ Gross interest earned £0.06	
End balance	£2,443.36

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

Credit interest rates

Current rates Correct at the time of printing
Effective from 24 Jul 2020

Balance	Gross %	AER %
£1+	0.010	0.010

Bank of England Base Rate Information

Rate effective from 19 Mar 2020 was	0.100%

Banking terms explained

Gross This is the rate of interest payable without the deduction of tax.

AER or Annual Equivalent Rate is the gross rate of interest worked out as if it was paid and compounded once a year. This allows you to compare interest rates between accounts that pay interest at different intervals.

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If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

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You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at https://www.barclays.co.uk/business-banking/accounts/rates-and-charges

Interest

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In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction – as this may be a day or two later, our rate may be different on that day.

You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: https://www.barclays.co.uk/travel/using-debit-card-abroad/ This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Get in touch

Online

barclays.co.uk

On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

Barclays,
Leicester
LE87 2BB

Your branch

LEICESTER,
LE87 2BB

Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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www.twitter.com/barclaysbizchat

youtube.com/BarclaysUK

www.linkedin.com/Barclays Business Banking

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

BARCLAYS

28 February 2020

THE OFFICIALS
CYNGOR EGLWYSI RHYDDION CYMRU
LANDSKER COTTAGE
WOLFSCASTLE
HAVERFORDWEST
SA62 5NB

Your Business accounts – at a glance

Up-to-date account information

To get your current balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), or call us on 0345 605 2345 .

Your balances on 28 February 2020

Business Current Accounts

Community Account Statement	£2,396.29
Sort Code 20-84-41 • Account No 10251151	

Business Savings Accounts

Business Premium Account	£2,441.44
Sort Code 20-84-41 • Account No 40234052	

This is the end of your account summary.

BARCLAYS

CYGNOR EGLWYSI RHYDDION CYMRU.

Sort Code 20-84-41
Account No 10251151

SWIFTBIC BUKBGB22

IBAN GB42 BUKB 2084 4110 2511 51

Issued on 02 March 2020

THE OFFICIALS
CYNGOR EGLWYSI RHYDDION CYMRU
LANDSKER COTTAGE
WOLFSCASTLE
HAVERFORDWEST
SA62 5NB

Your Community Account

Date	Description	Money out £	Money in £	Balance £
1 Jan	Start Balance			1,246.29
4 Feb	Giro Direct Credit From Eglwys FE Ref: Cyfraniad 2020		450.00	1,696.29
	Giro Direct Credit From The Baptist Union Ref: Ubc Cyfraniad 2020		450.00	2,146.29
5 Feb	On-Line Banking Bill Payment to Cytun Ref: Cerhc / Fccw	500.00		1,646.29
	Giro Direct Credit From United Reformed CH Ref: Urc Membership Fee		150.00	1,796.29
14 Feb	Giro Direct Credit From Congregtnl Fed A/T Ref: Cong Federation		150.00	1,946.29
	Giro Direct Credit From E.B.C.Gen.Assembly Ref: Annual Grant		450.00	2,396.29
28 Feb	Balance carried forward			2,396.29
	Total Payments/Receipts	500.00	1,650.00	

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

At a glance

01 Jan - 28 Feb 2020

Start balance	£1,246.29
Money out	£500.00
▶ Commission charges £0.00	
Money in	£1,650.00
▶ Gross interest earned £0.00	
End balance	**£2,396.29**

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Helpful Information

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The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/businessbanking.

Using your debit card in the UK and abroad

Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

VISA converts transactions into sterling using the VISA Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on www.visaeurope.com

When using your debit card abroad some merchant terminals or ATMs may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.75% Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or ATM provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

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Get in touch

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Barclays,
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LE87 2BB

Your branch

LEICESTER,
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Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

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- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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youtube.com/BarclaysUK

www.linkedin.com/Barclays Corporate Banking

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BARCLAYS

28 August 2020

THE OFFICIALS
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LANDSKER COTTAGE
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Your balances on 28 August 2020

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Sort Code 20-84-41 • Account No 10251151	

Business Savings Accounts

Business Premium Account	£2,442.96
Sort Code 20-84-41 • Account No 40234052	

This is the end of your account summary.

BARCLAYS

CYGNOR EGLWYSI RHYDDION CYMRU.

Sort Code 20-84-41
Account No 10251151

SWIFTBIC BUKBGB22

IBAN GB42 BUKB 2084 4110 2511 51

Issued on 01 September 2020

THE OFFICIALS
CYNGOR EGLWYSI RHYDDION CYMRU
LANDSKER COTTAGE
WOLFSCASTLE
HAVERFORDWEST
SA62 5NB

Your Community Account

Date	Description	Money out £	Money in £	Balance £
30 May	Start Balance			1,896.29
17 Aug	Giro Direct Credit From Y Cyngor Ref: Methodist Church		300.00	2,196.29
28 Aug	Balance carried forward			2,196.29
	Total Payments/Receipts	0.00	300.00	

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

At a glance

30 May - 28 Aug 2020

Start balance	£1,896.29
Money out	£0.00
▶ Commission charges £0.00	
Money in	£300.00
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End balance	£2,196.29

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Write to us

Barclays,
Leicester
LE87 2BB

Your branch

LEICESTER,
LE87 2BB

Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

Follow us

www.facebook.com/barclaysbusinessuk

www.twitter.com/barclaysbizchat

youtube.com/BarclaysUK

www.linkedin.com/Barclays Corporate Banking

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

BARCLAYS

29 May 2020

THE OFFICIALS
CYNGOR EGLWYSI RHYDDION CYMRU
LANDSKER COTTAGE
WOLFSCASTLE
HAVERFORDWEST
SA62 5NB

Your Business accounts – at a glance

Up-to-date account information

To get your current balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), or call us on 0345 605 2345 .

Your balances on 29 May 2020

Business Current Accounts

Community Account Statement	£1,896.29
Sort Code 20-84-41 • Account No 10251151	

Business Savings Accounts

Business Premium Account	£2,442.30
Sort Code 20-84-41 • Account No 40234052	

This is the end of your account summary.

BARCLAYS

CYGNOR EGLWYSI RHYDDION CYMRU.

Sort Code 20-84-41
Account No 10251151

SWIFTBIC BUKBGB22

IBAN GB42 BUKB 2084 4110 2511 51

Issued on 01 June 2020

THE OFFICIALS
CYNGOR EGLWYSI RHYDDION CYMRU
LANDSKER COTTAGE
WOLFSCASTLE
HAVERFORDWEST
SA62 5NB

Your Community Account

Date	Description	Money out £	Money in £	Balance £
29 Feb	Start Balance			2,396.29
14 May	On-Line Banking Bill Payment to Cytun Ref: Cerhc / Fccw	500.00		1,896.29
29 May	Balance carried forward			1,896.29
	Total Payments/Receipts	500.00	0.00	

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

At a glance

29 Feb - 29 May 2020

Start balance	£2,396.29
Money out	£500.00
▸ Commission charges £0.00	
Money in	£0.00
▸ Gross interest earned £0.00	
End balance	£1,896.29

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

Helpful Information

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you may not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

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. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

a) you go overdrawn on your account without agreeing an overdraft with us first; or

b) you exceed your agreed overdraft limit.

c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

a) understand any changes in your business and explore the options available;

b) consider options for authorised borrowing facilities;

c) facilitate payments being made;

d) limit the costs associated with unarranged borrowing;

e) address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/businessbankingtextalerts for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/businessfinance

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at https://www.barclays.co.uk/business-rates

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website www.gov.uk/hmrc/savingsallowance

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/businessbanking.

Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction – as this may be a day or two later, our rate may be different on that day.

You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: https://www.barclays.co.uk/travel/using-debit-card-abroad/ This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Get in touch

Online

barclays.co.uk

On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

Barclays,
Leicester
LE87 2BB

Your branch

LEICESTER,
LE87 2BB

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01604 230 230

– 24 hours

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You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

BARCLAYS

30 November 2020

THE OFFICIALS
CYNGOR EGLWYSI RHYDDION CYMRU
LANDSKER COTTAGE
WOLFSCASTLE
HAVERFORDWEST
SA62 5NB

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Your balances on 30 November 2020

Business Current Accounts

Community Account Statement	£2,646.29
Sort Code 20-84-41 • Account No 10251151	

Business Savings Accounts

Business Premium Account	£2,443.30
Sort Code 20-84-41 • Account No 40234052	

This is the end of your account summary.

BARCLAYS

CYGNOR EGLWYSI RHYDDION CYMRU.

Sort Code 20-84-41
Account No 10251151

SWIFTBIC BUKBGB22

IBAN GB42 BUKB 2084 4110 2511 51

Issued on 01 December 2020

THE OFFICIALS
CYNGOR EGLWYSI RHYDDION CYMRU
LANDSKER COTTAGE
WOLFSCASTLE
HAVERFORDWEST
SA62 5NB

Your Community Account

Date	Description	Money out £	Money in £	Balance £
29 Aug	Start Balance			2,196.29
25 Nov	Deposit at Barclays 42Haverfordwest BU		450.00	2,646.29
30 Nov	Balance carried forward			2,646.29
	Total Payments/Receipts	0.00	450.00	

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

At a glance

29 Aug - 30 Nov 2020

Start balance	£2,196.29
Money out	£0.00
▶ Commission charges £0.00	
Money in	£450.00
▶ Gross interest earned £0.00	
End balance	**£2,646.29**

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

Helpful Information

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You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

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Get in touch

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www.linkedin.com/Barclays Business Banking

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BARCLAYS

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS")
Limit of protection:	£85,000 per depositor per bank The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Pingit
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of bank's failure:	20 working days.
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Barclays Bank UK PLC for enquiries relating to your account: To contact the FSCS for further information on compensation:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names.

Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Pingit. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;

(b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund (unless they are deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium, sized enterprises)
- public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay if appropriate) or by ordering online from **barclays.co.uk/accessibleservices**

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad. †Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

Item ref: 9914022_UK 04/18

Cytûn:
Eglwysi Ynghyd yng Nghymru | Churches Together in Wales
Hastings House, Yst. /Room 3.3,
Fitzalan Court,
Caerdydd / Cardiff,
CF24 0BL

Anfoneb / Invoice - #CERhC20
Dyddiad / Date 13/5/2020

I/To
Cyngor Eglwysi Rhyddion Cymru / Free Church Council of Wales

Disgrifiad / Description	**Cyfanswm / Total**
Cyfraniad i Cytûn Contribution	£ 500
Cyfanswm sydd yn Ddyledus / Total Due	**£ 500**

Manylion Banc / Bank Details:

Caf Bank Ltd

Sort Code 40-52-40

Account Number 00018337

Enw'r Cyfrif / Account in the name of: CYTUN: CHURCHES TOGETHER IN WALES
Os oes gennych unrhyw gwestiynau ynghylch yr anfoneb hon cysylltwch ag Anthony, e-bost: rev.anthony@oikia.co.uk
If you have any questions concerning this invoice please contact Anthony, email: rev.anthony@oikia.co.uk
DIOLCH AM EICH CEFNOGAETH
THANK YOU FOR YOUR SUPPORT