



**Minutes of the Credition Town Council Meeting, held on
Tuesday, 20th February 2018, at 7pm, at the Council Chamber, Market Street, Credition**

Present: Cllrs Mr F Letch, Mr J Ross, Mrs E Brookes-Hocking, Ms K Piercy, Mr J Downes, Mr R Wright and Mr N Way (part meeting)

In Attendance: Miss Helen Govier, Planning Officer, Mid Devon District Council
Mrs C Dalley, Town Clerk
Mrs E Armitage, Administrative Assistant

1802/256 To receive and accept apologies

It was **resolved** to receive and accept apologies from Cllrs Mrs A Hughes, Mr M Szabo, Miss J Harris, Miss J Walters and Mrs H Zorlu. (Proposed by Cllr Letch)

1802/257 Declarations of Interest

Cllrs Letch, Wright and Downes declared that as members of more than one authority, that any views or opinions expressed at this meeting would be provisional and would not prejudice any views expressed at a meeting of another authority.

1802/258 Public Question Time

There were no members of the public present.

1802/259 Order of Business

There were no changes to the Order of Business.

1802/260 Chairman's and Clerk's Announcements - To receive any announcements which the Chairman and Clerk may wish to make.

The Clerk introduced Mrs Emily Armitage, the Town Council's new Administrative Assistant to Councillors.

Cllr Letch announced:

- He had attended two Mayor's Surgeries on the Town Square, both of which had been busy.
- He had attended the Twinning Association AGM and been elected onto the Committee. He advised Councillors that several trips and events had been organised between Avranches and Credition for 2018, including a special celebration in Avranches in September to celebrate 25 years of twinning.

1802/261 Town Council Minutes – To approve and sign the minutes of the Credition Town Council meeting held on Tuesday, 16th January 2018, as a correct record. Copies had been circulated with the agenda. It was **resolved to approve and sign the minutes of the Town Council meeting held on 16th January 2018, as a correct record. (Proposed by Cllr Brookes-Hocking)**

F.

1802/262

Matters Arising

Page 80 – minute 1801/249 - Cllr Wright stated that what was reported in the Courier was not contained in the minutes put before the Council for approval. He accused the Clerk of doctoring the minutes of the January Council meeting, by stating that the minutes put before the Council for approval were not the same as the circulated draft. He also stated that information contained within the minutes was incorrect. The Clerk vehemently disputed the allegations and pointed out that Councillor Wright had not been present at the January Council meeting. Cllr Letch supported the Clerk stating that he had been present at the meeting with Sgt Grimwood and present at the last Council meeting. He also stated that the minutes of the January Council meeting had not been changed after being posted as draft minutes on the Council's website.

1802/263

Police Report

The Clerk advised that a Police report had not been received and the up to date statistics could not be found on the police website. The Clerk had contacted Sgt Vicky Grimwood to request clarification on how the statistics could be obtained. She confirmed she would circulate the figures to all Councillors once obtained. Cllr Letch advised that Cllr Wright had distributed the Police crime figures. The Clerk asked Cllr Wright to confirm how he had accessed the figures, so she could do the same. Cllr Wright advised that they were e-mailed to him. The Clerk queried how he received these figures, so she could ensure she received them as well. It could not be established at the meeting by what mechanism Cllr Wright was receiving the information. Cllr Wright advised that the statistics he had received for the whole of East and Mid Devon for 2017 did not make good reading.

Cllr Brookes-Hocking advised that at the Devon Association of Local Council's (DALC) AGM in October 2017 the key note speaker, Alison Hernandez, Police and Crime Commissioner for Devon and Cornwall, had talked about Councillor advocates and Councils were invited to propose Councillors to meet on a quarterly basis with their designated Police Liaison Officer. At a recent DALC meeting several towns and parish councils had reported this liaison between their town and the Police to be very useful, stating it was a good way to talk about issues and gain an immediate response. The Clerk confirmed she would look into this.

1802/264

To receive, and to ratify the decisions therein, the minutes of the following Committee meetings:

- **Floral Crediton Committee held on Tuesday, 23rd January 2018**

It was **resolved** to receive and to ratify the decisions therein, the minutes of the Floral Crediton Committee held on Tuesday, 23rd January 2018 (Proposed by Cllr Brookes-Hocking)

- **Christmas in Crediton held on Tuesday, 13th February 2018**

It was **resolved** to receive and to ratify the decisions therein, the minutes of the Christmas in Crediton held on Tuesday, 13th February 2018 (Proposed by Cllr Brookes-Hocking)

Copies of the minutes had been issued with the agenda.



1802/265 Mid Devon District Council – Planning Applications

Mid Devon District Council, the determining Authority, has asked for comments from this Town Council on the following planning applications:

Reference: 17/01090/MOUT
 Proposal: Outline for the erection of up to 40 dwellings with associated access, parking, open space, landscaping and supporting infrastructure
 Location: Land and Buildings at NGR 281938 100425 (Adjacent Brookdale, Threshers), Hollacombe, Devon
 Applicant: Mr Ben Lee, C/o Mr Mark Scoot, Maypool House, Maypool, Brixham, TQ5 0ET

Miss Govier provided an overview of the planning application and the changes made since the original application in July 2017. This included the reduction in the number of dwellings from 60 to 40, 35% of which are affordable, thus removing any dwellings from the bottom of the site, which is a flood plain. As a result of this change, the Environment Agency no longer object to the scheme. The proposal also includes a small car park of 12 spaces, which would serve the primary school. This had been included to satisfy the Highway Authority as it would be undertaking works outside of Lanscore Primary School which would result in the loss of car parking spaces. Councillors then asked questions and raised concerns regarding the proposal, which included the U-shaped layout, the location of the car park, the lack of pedestrian and cycle routes, highway and air quality issues.

It was **resolved** to OBJECT to the application on the following grounds:

- There is no clear plan to address water run-off. The application requires a properly engineered sustainable drainage scheme (SuD scheme) that anticipates the impact of water run-off on the site and in the whole area.
- The increased traffic generated from the site will have a negative impact on the town, in particular the highway system and air quality.
- The increased traffic generated from the site will have a significant detrimental impact on Threshers and its surrounding junctions.
- There is no consideration for sustainable transport i.e. walking and cycling routes
- The car park with 12 allocated parking spaces is not practical for use by the school
- There is no public amenity space allocated on the site.

(Proposed by Cllr Ross) Cllrs Letch and Downes abstained from voting.

Reference: 17/02040/HOUSE
 Proposal: Erection of single storey extension
 Location: 1 Monks Close, Crediton, EX17 2EL
 Applicant: Mr & Mrs Gilbert, 1 Monks Close, Crediton, EX17 2EL

It was **resolved** to recommend NO OBJECTION subject to the drainage issues being adequately addressed. (Proposed by Cllr Ross)

Reference: 17/01922/FULL
 Proposal: Erection of a temporary office building and re-arrangement of car parking spaces

Location: Ernest Jackson, Land and Buildings at NGR 284714 100432, Marsh End, Lords Meadow Industrial Estate, Crediton, EX17 1DN
Applicant: Mrs A Burrow, Ernest Jackson Limited, High Street, Crediton, EX17 3AP

It was **resolved** to recommend NO OBJECTION. (Proposed by Cllr Brookes-Hocking)

Reference: 18/00121/HOUSE
Proposal: Erection of rear extension, lowering of existing rear extension roof to form flat roof with roof light, and installation of flue (Revised Scheme)
Location: 25 Exeter Road, Crediton, EX17 3BL
Applicant: Mr & Mrs P Williams, 25 Exeter Road, Crediton, EX17 3BL

It was **resolved** to recommend NO OBJECTION (Proposed by Cllr Brookes-Hocking)

Reference: 18/00087/HOUSE
Proposal: Erection of two storey extension and basement following demolition of garage
Location: 12 Chapel Downs Road, Crediton, EX17 2EB
Applicant: Mr I Halsey, 23 Churchill Drive, Crediton, EX17 2DW

It was **resolved** to recommend NO OBJECTION. (Proposed by Cllr Brookes-Hocking)

Reference: 18/00167/CAT
Proposal: Notification of intention to remove 4 lower limbs (approx 8m) of 1 Oak tree within the Conservation Area
Location: Poundsgate, Pounds Hill, Crediton, EX17 1DT
Applicant: Mr S Jackson, Poundsgate, Pounds Hill, Crediton, EX17 1DT

It was **resolved** to recommend NO OBJECTION as long as MDDC's Tree Officer's professional opinion is that the work is necessary. (Proposed by Cllr Brookes-Hocking)

Reference: 18/00125/HOUSE
Proposal: Erection of single storey side extension
Location: Penton House, Penton Lane, Crediton, EX17 1ED
Applicant: Mr & Mrs Robbins, Penton House, Penton Lane, Crediton, EX17 1ED

It was **resolved** to recommend NO OBJECTION provided the Conservation Officer is satisfied with the proposals. (Proposed by Cllr Brookes-Hocking)

Reference: 18/00049/LBC Proposal: Listed Building Consent for installation of 3 portholes in garage doors
Location: 16 St Lawrence Green, Crediton, EX17 2BD
Applicant: Miss K Voysey, 16 St Lawrence Green, Crediton, EX17 2BD

It was **resolved** to recommend NO OBJECTION (Proposed by Cllr Brookes-Hocking)

Reference: 18/00243/FULL



Proposal: Alterations to internal layout and rear fenestration, levelling of ground to rear to form garden, erection of conservatory and upgrading/sound proofing of boundary fence
 Location: 5 Charles Symonds Court, Mill Street, CREDITON, EX17 3FQ
 Applicant: Mr C Reed, Reed Construction & Development Ltd, 106 High St, CREDITON, EX17 3LF

Cllr Way arrived at 7.51 pm and declared as a member of more than one authority, that any views or opinions expressed at the meeting would be provisional and would not prejudice any views expressed at a meeting of another authority.

It was **resolved** to recommend **OBJECTION** on the following grounds:

- The proposal will result in the overdevelopment of the site.
- The loss of open amenity space would be detrimental to the dwellings.
- The development will have an adverse negative impact on neighbouring properties which will be overlooked.
- The fence is too high.

(Proposed by Cllr Brookes-Hocking)

Reference: 18/00088/FULL
 Proposal: Conversion of public toilet to food outlet/kiosk
 Location: Public Conveniences, St Lawrence Green, CREDITON
 Applicant: Mr A Gray, M C Kelly Ltd, Elston Farm, Copplestone, CREDITON, EX17 5PB

It was **resolved** to recommend **NO OBJECTION** (Proposed by Cllr Brookes-Hocking)

1802/266

Mid Devon District Council – Planning Decisions

It was **resolved** to note that Mid Devon District Council, the determining Authority, has **APPROVED** the following applications with conditions as filed. (Proposed by Cllr Letch)

Reference: 17/01885/HOUSE
 Proposal: Erection of a rear extension
 Location: 1A Saxon Close, CREDITON, EX17 3DS
 Applicant: Mr & Mrs W Snell, 1A Saxon Close, CREDITON, EX17 3DS

Reference: 17/01871/HOUSE
 Proposal: Erection of two-storey side extension
 Location: Enfield House, Threshers, CREDITON, EX17 3NW
 Applicant: Mr & Mrs D Veal, 8 Threshers, CREDITON, EX17 3NL

Reference: 17/01951/HOUSE
 Proposal: Erection of single storey extension
 Location: Triangle House, Pounds Hill, CREDITON, EX17 1DT
 Applicant: Mr & Mrs Brown, Triangle House, Pounds Hill, CREDITON, EX17 1DT

Reference: 17/01992/CAT
 Proposal: Notification of intention to fell 1 Sycamore tree
 Location: Chene House, Pounds Hill, CREDITON, EX17 1DT

Applicant: Mr P Dishman, Chene House, Pounds Hill, Crediton, EX17 1DT

Reference: 18/00152/CAT

Proposal: Five-day notification to fell 1 Eucalyptus tree within the Conservation Area

Location: 60 High Street, Crediton, EX17 3JX

Applicant: Mr C Johnson, 60 High Street, Crediton, EX17 3JX

- 1802/267** **Accounts Due for Payment and Receipts – To examine and agree the accounts due for payment and receipts for the period 17th January 2018 to 20th February 2018 inclusive and to receive the bank reconciliation.** The schedule of payments and receipts was issued prior to the meeting. It was **resolved** to approve the payments totaling £14,425.15, receipts totaling £5,640.13 and accept the bank reconciliation, copies of which are attached to these minutes as Appendix One. (Proposed by Cllr Brookes-Hocking)
- 1802/268** **To receive a list of outstanding debts owed to Crediton Town Council.** The documentation relating to this item had been issued prior to the meeting. It was **resolved** to note the outstanding debts of £500.57, a copy of which is attached to these minutes as Appendix Two. (Proposed by Cllr Letch)
- 1802/269** **Budget Review – To review the budget for the year to date.** A copy of the budget sheet which had been circulated prior to the meeting is attached as Appendix Three. It was **resolved** to note the budget sheet and the information contained therein. (Proposed by Cllr Letch)
- 1802/270** **To receive a report from the Council’s internal control checkers, following the monthly random inspection and agree any actions.** Copies of the reports had been issued with the agenda. It was **resolved** to note the report with no further actions. (Proposed by Cllr Letch)
- 1802/271** **To review the Council’s investments and current accounts.** A report issued by the Clerk prior to the meeting was considered by Councillors, a copy of which is attached as Appendix Four. It was **resolved** as follows:
- To continue with the Co-op Bank as the Council’s current account
 - To keep the Cambridge & Counties Bank and Nationwide Building Society accounts.
 - To open two further accounts with United Trust Bank and Hampshire Trust Bank with Cllrs Letch, Harris, Downes and Ross as signatories.
 - To transfer £54,000 from the Co-op Bank to United Trust Bank and Hampshire Trust Bank. The £54,000 being split equally, £27,000 between the two accounts.
 - For the Nationwide account to be used as the main overspill account for the Co-op bank account, as it is instant access and pays a lower rate of interest than the Cambridge & Counties Bank, United Trust Bank and Hampshire Trust Bank.
 - For the Clerk, as per her delegated powers, to continue to administer the Council’s bank balances to ensure that no one Town Council account exceeds £85,000 per financial institution to ensure all monies are protected by the Financial Services Compensation Scheme.

- To update the account signatories held on the Co-op Bank, Cambridge & Counties Bank and Nationwide Building Society accounts as follows:
 - Co-op Bank – remove William Dixon and Daniel Webb and replace with Cllrs Brookes-Hocking and Ross
 - Cambridge & Counties – remove William Dixon and Daniel Webb and replace with Cllrs Downes and Ross.
 - Nationwide – remove Daniel Webb and replace with Cllr Ross.

(Proposed by Cllr Letch)

1802/272 To review the Council's risk assessments, prepared by the Clerk, and agree to carry out the action plan with immediate effect. A copy of the risk assessments and action plans had been issued with the agenda. It was **resolved** to accept and approve the risk assessments prepared by the Clerk and to carry out the action plans with immediate effect. (Proposed by Cllr Letch)

1802/273 To review the Council's Code of Conduct including amendments recommended by the Town Clerk. A copy of the Council's Code of Conduct, including the Town Clerk's recommended amendments, had been issued with the agenda. It was **resolved** to approve and adopt with immediate effect the Council's amended Code of Conduct. (Proposed by Cllr Letch)

1802/274 To reconsider the potential High Street/town centre traffic management feasibility study in light of new information. The Clerk advised that she had been liaising with Juliet Hamlyn-Payne, Planning Obligations Monitoring Officer at Mid Devon District Council, regarding the possibility of using S106 air quality monies towards the High Street Feasibility Study. Following investigation, it has been confirmed that the Environmental Health Department has agreed the contribution from application 15/01454/OUT, (Orchard Cottage, St Lawrence Green - £13,302) meets the Air Quality Action Plan requirements, therefore this contribution can be used to support the Feasibility Study. Also, if Lapford Parish Council agree to sign a revised deed to reflect the change in project for the S106 contribution from application 17/00732/FULL (varies 16/00413/FULL, Lapford Youth Club - £8,868), then this would provide sufficient funds for the Cridton Town Centre Feasibility Study. It is likely this matter will have to be discussed at their next Parish Council Meeting therefore, there may be a slight delay.

It was **resolved** to agree to proceed with the Cridton Town Centre Feasibility Study without delay once the required S106 funds have been secured. (Proposed by Cllr Brookes-Hocking)

It was further **resolved** to submit a request to Ms Hamlyn-Payne for a new S106 air quality project to fund the recommendations arising from the Cridton Town Centre Feasibility Study. (Proposed by Cllr Brookes-Hocking)

Cllr Letch advised that following MDDC promoting its success at obtaining funding to unlock the growth potential for both Tiverton and Cullompton, he has asked when Cridton would receive the same level of support from MDDC. He had been advised that Cridton would have to wait until after the next elections in May 2019!



- 1802/275** To receive a recommendation from the Property & Allotment Committee to terminate the lease of Greenway Play area with Mid Devon District Council. A copy of the Property and Allotments Committee meeting minutes from 9th January 2018 had been issued with the agenda. It was **resolved** to accept the recommendation of the Property & Allotment Committee and terminate the lease of Greenway Play area with Mid Devon District Council by giving the required 3 months' notice. (Proposed by Cllr Letch) Cllr Wright abstained from the vote.
- 1802/276** To consider the Council becoming a member of the Campaign to Protect Rural England at a cost of £36 per annum. It was **resolved** for the Council to become a member of the Campaign to Protect Rural England at a cost of £36 per annum. (Proposed by Cllr Downes)
- 1802/277** To consider and comment on Devon County Council's Traffic Sensitive Streets Consultation. Further information had been issued with the agenda. Councillors had been provided with a link to access the consultation and several confirmed they had completed it. It was **resolved** to note the consultation. (Proposed Cllr Letch)
- 1802/278** Councillor Reports - To receive the following reports, and at the discretion of the Chairman, to receive reports from Councillors (Town, District, and County) and representatives of the Council - strictly for information only.

Cllr Wright:

- He and Cllr Letch had attended a member briefing regarding MDDC's disciplinary matters and how District Councillors should treat Officers with respect.
- Had attended a presentation on Universal Credit, which covered the most recent updates.

Cllr Piercy:

- Had attended Crediton United Charities and Hayward's Educational Foundation meetings as the Town Council's representative.

Cllr Way:

- Had attended a Tarka Rail forum meeting where the Crediton Station Tea Room had been discussed. The Devon and Cornwall Rail Partnership has been liaising with the previous owner and Network Rail regarding various issues. The Partnership hopes to find a replacement to take over the business soon. The Partnership is considering applying for Locality grant funding to help save the model of the station. 3500 leaflets will soon be delivered by Royal Mail to households promoting train journeys and the rail line. The number of journeys on the train line have increased by 2%, which is good news. Cllr Way expressed disappointment that the planned early Crediton train hasn't happened, the reason for this is that they couldn't achieve the turnaround time for the crews.

Cllr Ross:

- Had attended a Crediton Hospital League of Friends meeting.
- Had attended two sites with Cllrs Letch and Wright regarding planning in Crediton.



Cllr Brookes-Hocking:

- The Neighbourhood Plan Group would have serious concerns regarding MDDC's recent e-mail relating to the possible sale of public open amenity space, owned by MDDC at Chapel Downs Road, to a private resident for inclusion within their garden. Cllr Brookes-Hocking asked what the procedure was for replying to such an issue.
- Had attended a Health & Well Being Forum at Crediton Congregational Church, with the Town Clerk, organised by Involve. The meeting had been well attended by numerous voluntary groups and organisations, all of which recognised that a central list of health and wellbeing organisations and groups serving the Crediton area was required. Involve volunteered to compile this list.
- This year's DALC Conference will be held on Wednesday, 3rd October 2018. There will be numerous workshops, including making use of CIL. The keynote speaker will most probably be someone from the Local Enterprise Partnership.
- Lesley Smith, DALC Secretary, will be retiring in November 2018. Devon Communities Together will be recruiting someone to replace her.
- DALC has been discussing how it and its Committees are organised, urban development plans and the Greater Exeter Strategic Plan. There is also a desire to have a joint meeting with Somerset, Devon and Cornwall MP's, as all three counties share the same concerns regarding the level of investment in the M5 corridor and how this could create a North/South divide.
- DALC are looking for unique articles for their Annual Report. Crediton has submitted articles for the last few years and Cllr Brookes-Hocking asked Councillors to let her know if they had any ideas.

1802/279

Correspondence and Matters To Note - To receive Council correspondence and matters to note. Copies of the correspondence and matters to note had been issued with the agenda.

Correspondence

1. MDDC - Newcombes Meadow Crediton
2. DCC - A377 Road Closure
3. DALC – Latest News
4. Member of the public – Crediton Townsperson/people of the year award
5. Member of the public – Crediton's Christmas Illuminations
6. NALC – Open letter to Councillors from Chairman
7. MDDC - Devon Bash Awards 2018
8. DCC – Bus services during A377 closure
9. DCT - Prince of Wales Award, Devon County Show
10. Member of the Public – Website contact form
11. SLCC – GDPR Important Information
12. DCC Highways – Crediton Footpaths
13. DCC – Road Concerns
14. MDDC – Community Policy Development Group Agenda
15. Member of the public – Bus stops
16. NALC – Chief Executives Bulletin 4 – 26 January 2018
17. MDDC – Town & Parish Charter
18. MDDC – Scrutiny Committee 15/1/18

19. MDDC – Local Government Ethical Standards Consultation Doc
20. MDDC – Substantial Investment to unlock Mid Devon’s Growth revealed
21. Town Clerk - CCTV Briefing report
22. Police UK – New data published for December 2017
23. MDDC – Boundary wall at People’s Park

Matters To Note

1. Sustainable Crediton - Newsletter Issue 89
2. RD&E - YFC Community Briefing Issue 5.
3. Healthwatch Devon - January ebuletin
4. MDDC – Press release, Mid Devon Local Plan
5. DCC – Funding helps lone asylum-seeking children
6. Police & Crime Commissioner – Newsletter January 2018
7. Visit South Devon - Guest blog enquiry
8. Visit South Devon - Guest blog link
9. MDDC – Town & Parish Newsletter Jan 2018
10. Voices - Healthwatch Devon (copy held in office)
11. DCC – Devon’s special species unveiled
12. Sustainable Crediton - Newsletter Issue 90
13. VOYC – Village Halls Newsletter 2018
14. VOYC – Courses for young people
15. NALC – Chief Executive’s Bulletin 5-3 Feb 18
16. DCC – Pensions Line Feb 2018
17. NALC – Code of Conduct LCR Opinion Survey
18. Crediton Courier – Crediton Courier - News Link, Conflict of Interest
19. Rural Services Partnership – Survey Affordable Housing
20. NALC – Chief Exec Bulletin 6-9 Feb 2018
21. Raddon Hills Clerk - Next meeting date
22. Town Clerk - Spring Newsletter
23. NALC - Chief Exec Bulletin 3-19 Jan 2018

It was **resolved** to note the correspondence and matters to note. (Proposed by Cllr Letch)

1802/280

Business brought forward

Cllr Wright:

- The Town Council may wish to consider partnership toilets.
- Requested taking another look at the need for Councillors to have Town Council e-mail addresses due to the introduction of the General Data Protection Regulation (GDPR). The Clerk suggested waiting until the full implications of the GDPR on the Town and Parish Council sector was known. She advised she is still waiting for further guidance from industry bodies.

Cllr Downes

- Could the Council request that the dog bin located near the Bowling Green in Newcombes Meadow is replaced with a dual use litter/dog bin.
- He had received a report that there was no information on the wishing well in Newcombes Meadow advising people of what it was.

- Could it be ascertained why the trees at Crediton Rugby Club were felled.
- Could someone explain why South West Galvanisers can have such bright and far reaching flood lights when Devon County Council is changing its street lights to avoid light pollution? The Clerk explained that the authority responsible for street lights, which was Devon County Council, was not responsible for investigating light pollution. Light pollution could only be investigated by the District Council if complaints were received from residents being detrimentally affected by them.

Cllr Way:

- Traffic Orders are now being handled once a year. The next Highway and Traffic Orders Committee (HATOC) meeting is scheduled for 27th February 2018. He requested Councillors e-mail him with any suggested amendments.
- Expressed concern that the line work at Waresfoot Drive had not been carried out despite being approved by HATOC. He is chasing it.
- Was pleased that the A377 road works had been completed ahead of time. He expressed concern regarding the number of potholes particularly on rural roads and asked everyone to continue to report them, via the 'Report It' link on the Devon County Council website.
- Officers from RD&E had recently contacted him to request a meeting with him to discuss numerous issues including locality and geography.

Cllr Ross:

- Residents had expressed concern that the parking restrictions on Jockey Hill had not been lifted following the re-opening of the A377. Cllr Wright advised that they were not there earlier that day.

Cllr Brookes-Hocking:

- Advised Councillors about the Breaking the Mould conference being organised by Frome Town Council. A special one-day conference for councillors and staff.
- Advised that the draft Neighbourhood Plan is based on people's responses to the surveys issued at the beginning of the consultation in 2015. The results showed that people valued the rural setting, open spaces and the ecological environment. There is a whole section in the plan regarding the need to protect open spaces and therefore it is a bad idea for any public open space to be sold into private hands.
- Provided a brief history to the floral hanging basket poles located at Holy Cross Church, which were purchased by the Town Council's Crediton in Bloom Committee before 1997.

PART TWO

1802/281 It was **resolved** that under section 1(2) of the Public Bodies (Admission to Meetings) Act 1960 that the public and press be excluded from the meeting for the following items as it involves the likely disclosure of sensitive and confidential information. (Proposed by Cllr Letch)

1802/282 **To receive an update on the Crediton Council Office building and agree any actions required.** Due to the sensitive and confidential nature of this item, no further information can be disclosed at this time.

1802/283 To receive recommendations/nominations for individuals who will receive a Crediton Town plate at the Mayor's Reception 2018. Councillors were reminded that this is to recognise the efforts of those who demonstrate outstanding commitment to the well-being of Crediton and the community. Due to the sensitive and confidential nature of this item, no further information can be disclosed at this time.

1802/284 Close
The meeting closed at 9.31 pm

Signed:...



(Chairman)

Dated:.....

20/3/18

19 February 2018 (2017-2018)

Crediton Town Council PAYMENTS LIST

Voucher Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
433 Staff Salaries	22/01/2018		Co-operative curru	ba	Salaries - January	Mrs C Dalley	E	2,062.19	0.00	2,062.19
434 Staff Salaries	22/01/2018		Co-operative curru	ba	Salaries - January	Mrs Emma Anderson	E	1,396.19	0.00	1,396.19
435 Staff Salaries	22/01/2018		Co-operative curru	ba	Salaries - January	Mrs Emily Armitage	E	650.08	0.00	650.08
436 Staff Salaries	22/01/2018		Co-operative curru	ba	Salaries - Remaining holi	Mrs S Blake	E	108.00	0.00	108.00
437 PAYE/National Insuranc	22/01/2018		Co-operative curru	ba	PAYE/National Insurance	HMRC	E	1,267.55	0.00	1,267.55
438 Pension Contributions	22/01/2018		Co-operative curru	ba	Pension Contributions	Peninsula Pensions	E	1,109.37	0.00	1,109.37
439 Software	29/01/2018		Co-operative curru	Card	Moneysoft Payroll Manag	Moneysoft Ltd	S	65.00	13.00	78.00
440 Barnfield Allotment - Wi	01/02/2018		Co-operative curru	DD	Barnfield Allotment Wate	South West Water	E	3.58	0.00	3.58
441 Exhibition Road - Water	01/02/2018		Co-operative curru	DD	Exhibition Road - Water	South West Water	E	17.29	0.00	17.29
442 Peoples Park - Wildlife /	01/02/2018		Co-operative curru	Card	Paint - wildlife garden pe	Brewers	S	54.65	10.93	65.58
443 Stationery	31/01/2018		Co-operative curru	Card	Ink Pad - refill	Post Office Shop	S	5.43	1.09	6.52
444 Postage	12/02/2018		Co-operative curru	400372	Postage - Stamps	Post Office Ltd	E	56.00	0.00	56.00
445 Floral Crediton Plants	20/02/2018		Co-operative curru	400373	Town Square plants	Mr A E Jewell (St Bridge	S	58.50	11.70	70.20
446 Subscriptions	20/02/2018		Co-operative curru	400374	DCT - Membership Renew	Devon Communities Toi	E	50.00	0.00	50.00
447 Bus Shelter Cleaning	20/02/2018		Co-operative curru	400375	Bus Shelter Cleaning	Complete Cleaning Serv	S	215.00	43.00	258.00
448 Various/Other	20/02/2018		Co-operative curru	400376	South West in Bloom - Pe	South West in Bloom	E	20.00	0.00	20.00
449 Legal/Professional Fees	20/02/2018		Co-operative curru	400377	Structural Survey - Newc	W H Badger	E	200.00	0.00	200.00
450 Staff/Councillor Traininç	20/02/2018		Co-operative curru	400378	New Councillor Training -	DALC	S	25.00	5.00	30.00
451 Staff/Councillor Traininç	20/02/2018		Co-operative curru	400378	Good Councillors Guide -	DALC	E	3.49	0.00	3.49
452 Security Waste	20/02/2018		Co-operative curru	400379	Security Waste Collection	JB Confidential	S	7.00	1.40	8.40
453 People's Park Maintenan	20/02/2018		Co-operative curru	400380	Treating Lime tree stump	Urban and Rural Tree Si	S	60.00	12.00	72.00
454 Office Service Charge	20/02/2018		Co-operative curru	400381	Staff expenses - laundry	Mrs Emma Anderson	E	7.00	0.00	7.00
455 Office Service Charge	20/02/2018		Co-operative curru	400381	Staff expenses - call out i	Mrs Emma Anderson	E	25.00	0.00	25.00
456 Office Equipment	20/02/2018		Co-operative curru	400382	Laminator	Viking	S	51.47	10.29	61.76
457 Garage/Storage Rental	20/02/2018		Co-operative curru	400383	Storage Rental	Dynamic Links Ltd	S	39.43	7.89	47.32
458 People's Park Maintenan	20/02/2018		Co-operative curru	400384	Peoples Park - Step clear	Hooper Services	S	15.00	3.00	18.00
459 Exhibition Road - Maint	20/02/2018		Co-operative curru	400384	Exhibition Road - grass ci	Hooper Services	S	64.50	12.90	77.40
460 Exhibition Rd - outside l	20/02/2018		Co-operative curru	400384	Exhibition Rd - outside ht	Hooper Services	S	40.00	8.00	48.00
461 Photocopier/Printing Ch	20/02/2018		Co-operative curru	400385	Printing Charges	Concorde	S	74.21	14.84	89.05
462 Office Service Charge	16/02/2018		Co-operative curru	400386	Call out fee - 17-01 & 18	Mrs Sarah Holmes	E	50.00	0.00	50.00
463 Peoples Park - Scout Me	20/02/2018		Co-operative curru	400387	Scout Memorial Garden -	R J Brooks & Son Ltd	S	22.50	4.50	27.00
464 Small works/Various	20/02/2018		Co-operative curru	400388	Spinning Path gardens - J	R J Brooks & Son Ltd	S	35.00	7.00	42.00
465 Big Lottery - Exhibition	20/02/2018		Co-operative curru	400389	Exhibition Road - Installa	R J Brooks & Son Ltd	S	1,468.75	293.75	1,762.50
466 Floral Crediton Flower C	20/02/2018		Co-operative curru	400390	Floral Crediton flower dis	Mid Devon District Coun	S	3,768.62	753.72	4,522.34
467 Postage	20/02/2018		Co-operative curru	400391	Postage - Stamps	Post Office Ltd	E	112.00	0.00	112.00
468 Office Supplies	15/02/2018		Petty Cash	pettycash	Office Consumables/Tea,	Co-operative Group Lim	S	0.71	0.14	0.85

**Crediton Town Council
PAYMENTS LIST**

Voucher Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
469 Office Supplies	15/02/2018		Petty Cash	pettycash	Office Consumables/Tea,	Co-operative Group Limi	Z	2.49	0.00	2.49
Total								13,211.00	1,214.15	14,425.15



**Crediton Town Council
RECEIPTS LIST**

Voucher Code	Date	Minute	Bank	Receipt No	Description	Customer	VAT Type	Net	VAT	Total
353	Barnfield - Allotment Re	17/01/2018	Co-operative curre	BACS	Barnfield Allotment Rent	Alicia Pena del Pozo	E	16.24	0.00	16.24
354	Boniface Allot Ass. Mem	17/01/2018	Co-operative curre	BACS	Boniface Allot Ass - Meml	Alicia Pena del Pozo	E	2.24	0.00	2.24
355	VAT Repayment	02/02/2018	Co-operative curre	BACS	VAT Repayment	HMRC	R	0.00	4,929.34	4,929.34
356	Office Service Charge	09/02/2018	Co-operative curre	BACS	Call out fee	Mid Devon District Coun	E	75.00	0.00	75.00
357	Interest on bank accour	31/08/2017	Cambridge & Cour	BACS	Bank Interest	Cambridge & Counties E	E	98.27	0.00	98.27
358	Interest on bank accour	30/09/2017	Cambridge & Cour	BACS	Bank Interest	Cambridge & Counties E	E	95.23	0.00	95.23
359	Interest on bank accour	31/10/2017	Cambridge & Cour	BACS	Bank Interest	Cambridge & Counties E	E	98.53	0.00	98.53
360	Interest on bank accour	30/11/2017	Cambridge & Cour	BACS	Bank Interest	Cambridge & Counties E	E	95.47	0.00	95.47
361	Interest on bank accour	31/12/2017	Cambridge & Cour	BACS	Bank Interest	Cambridge & Counties E	E	114.82	0.00	114.82
362	Interest on bank accour	31/01/2018	Cambridge & Cour	BACS	Bank Interest	Cambridge & Counties E	E	114.99	0.00	114.99
Total								710.79	4,929.34	5,640.13

Crediton Town Council

Bank Reconciliation at 20/02/2018			
	Cash in Hand 01/04/2017		203,394.76
	ADD		
	Receipts 01/04/2017 - 20/02/2018		259,282.04
	SUBTRACT		
	Payments 01/04/2017 - 20/02/2018		171,624.26
A	Cash in Hand 20/02/2018 (per Cash Book)		291,052.54
	Cash in hand per Bank Statements		
	Cash 19/02/2018	0.00	
	Petty Cash 19/02/2018	28.02	
	Cambridge & Counties 19/02/2018	75,754.02	
	Co-operative current a/c 65809 19/02/2018	138,707.98	
	Nationwide a/c 90097276 19/02/2018	85,033.04	
			299,523.06
	Less unrepresented cheques As attached		8,470.52
			291,052.54
	Plus unrepresented receipts As attached		0.00
B	Adjusted Bank Balance		291,052.54
A = B Checks out OK			

- Accounts Information
- Statements or Reports
- Internal Transfers
- UK Payments
- Beneficiaries
- Cheque Management
- Service Requests
- Enquiry Facility
- Account Nickname

Home Page

Help  Print 

Important Information

Current Messages 0

Alerts Information

Scheduled Payments 0

Balance Summary [Balance Information](#)

Account Number	Account Name	As of date	Cleared Balance(GBP)	Uncleared Balance(GBP)
<u>0892996580921700</u>	CREDITON TOWN COUNCIL	19/02/2018 09:00:00	138,707.98	138,707.98
Total			138,707.98	138,707.98

[If you hold a savings account, the interest rates can be found here](#)



Our Ref: 15006951\X201\PB
 Date: 5th February 2018
 DDI: 0344 225 3939
 Fax: 0116 254 4637
 Email: savings@ccbank.co.uk

Strictly Private & Confidential

Crediton Town Council
 Mr F W Letch
 Council Offices,
 Market Street
 Crediton
 Devon
 EX17 2BN

Statement of Account

Account name: Crediton Town Council

Account number: 15006951

Sort code: 60-95-86

Notice description: 120 Day Notice Business Savings Account Issue 1 Monthly 1.79%

FSCS Eligibility: Eligible

Sheet Number: T 1

Date	Description	Debits £	Credits £	Balance £
11/08/2017	Brought forward			75,136.71 Cr
31/08/2017	Interest credited gross 15006951		98.27	75,234.98 Cr
30/09/2017	Interest credited gross 15006951		95.23	75,330.21 Cr
31/10/2017	Interest credited gross 15006951		98.53	75,428.74 Cr
30/11/2017	Interest credited gross 15006951		95.47	75,524.21 Cr
31/12/2017	Interest credited gross 15006951		114.82	75,639.03 Cr
31/01/2018	Interest credited gross 15006951		114.99	75,754.02 Cr

Interest rate summary during statement period

From	To	Interest Rate
11th August 2017	30th November 2017	1.54 %
1st December 2017	4th February 2018	1.79 %

Message Board

Nationwide Building Society

Private & Confidential
Attn of Clare Louise Dalley
Crediton Town Council
Council Offices
Market Street
Crediton
United Kingdom
EX17 2BN

Summary for 10 Aug 2017 - 05 Feb 2018

Start Balance	85,033.04
Total In	0.00
Total Out	0.00
End Balance	85,033.04

Client Name Crediton Town Council
Account Type Business Instant Saver Issue 5 - Annual

Account Number 90097276
Statement Number 6
Currency Sterling
Interest Rate as at 05 Feb 2018 0.50%

Date	Description	Details	Payments	Receipts	Balance
10 Aug 2017	Start Balance				85,033.04
05 Feb 2018	End Balance				85,033.04

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS)

Crediton Town Council

If you have a 95 Day Saver or Instant Saver account, you can pay in as often as you like. Just check your terms and conditions to find out the minimum payment and maximum balance for your account type.

You can find out how to make a payment on the back of this statement.



Building Society

A handwritten signature in black ink, appearing to be a stylized "R" or similar character.

110-1172-110010

Outstanding Debts as at 19th February 2018

Invoice Date	Invoice Number	Amount
Sep-17		
Barnfield		£29.88
Oct-17		
Exhibition Road		£4.46
Dec-17		
Exhibition		£2.07
MDDC Caretaking		£241.64
Jan-18		
MDDC Caretaking		£214.00
Exhibition		£8.52
TOTAL AMOUNT OUTSTANDING		£500.57



Year To Date Budget 2017-2018

EXPENDITURE	Budget	April	May	June	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	%Budget	Remaining	Total Spend
Administration	10,224	495.74	1,302.96	875.58	711.44	648.82	101.37	226.48	1,312.53	643.18	670.59	380.55		72.1	2,850.96	7,373.04
Council & Councillors	10,144	1,010.62	300.28	1042.99	1,591.20	621.90	48.10	555.41	177.90	868.48	267.00	33.49		64.1	3,636.63	6,507.31
Property & Parks	39,695	3,156.11	3,045.17	779.72	373.41	2,862.66	421.96	1,991.11	4,688.12	1,725.12	1,981.48	758.17		53.9	18,280.26	21,404.74
Insurance	2,500		1,718.62											68.7	781.38	1,718.62
Parish Paths (P3)	750			30.00										-	720.00	30.00
Grants	20,000	18,510.00	400.00			300.00			1,590.00					100.0	0.00	20,000.00
Amenities	23,200		139.20	44.76	386.51	115.99	277.03	359.42	2,934.50	8,741.34	103.47	4,612.54		76.4	5,485.84	17,714.16
Localism Projects	24,552		9,217.73					7,736.02						69.1	7,598.25	16,955.75
Sub Total	131,055	23,178	15,324	2,773	3,063	4,569	848	3,132	9,113	21,304	2,613	5,785		70.0	39,353.38	91,701.62

Salaries/PAYE/NI	Budget	Balance	Total Spend
Salaries		-56,951.47	36,951.47
PAYE/NI		-12,793.97	12,793.97
Pension Payments		-11,001.92	11,001.92
Sub Total	76,725	-79.2	60,737.36

Budget Spend	2017,780.00	27,930.17	22,447.10	6,660.41	9,040.88	10,546.89	6,826.48	9,110.74	15,397.27	27,588.36	9,205.93	5,794.75	73.4	55,341.02	152,438.98
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Ear Marked Reserves/Project Funds																
Wildlife Garden	130													-	130.00	-
Neighbourhood Plan	4,650													-	4,650.00	-
Allotments	1,387													-	1,387.00	-
Street Furniture & Small Works	1,000													-	1,000.00	-
Upper Deck	960													-	960.00	-
General Fund	73,502	234.00	2,214.40	0.98	109.22	2,989.81		636.00	95.76					8.6	67,021.83	6,280.17
Election Expenses	2,351													-	2,351.00	-
Economic Development	7,710							1,800.00						23.3	5,910.00	1,800.00
Christmas Lights Repair/Renewal	4,521								588.03					13.0	3,932.97	588.03
Localism Projects	25,000													-	25,000.00	-
Feasibility Study	190													-	190.00	-
Band Stand	173													-	173.00	-
Delibrillator Project	2,345			2,160.00										92.1	185.00	2,160.00
P3 Parish paths	1,268													-	1,268.00	-
Floral Crediton	2,344													-	2,344.00	-
Town Clock	500													-	500.00	-
Premises	2,200													-	2,200.00	-
CCTV	2,000													-	2,000.00	-
Boniface Statue	280													-	280.00	-
War Memorial (General)	2,894													-	2,894.00	-
Mayors Chair	1,000													-	1,000.00	-
Incredible Edible - Town Square garden	100				32.15							200.00		32.2	67.85	32.15
General Legal/Professional Fees	3,700		840.00											28.1	2,660.00	1,040.00
Stonypark Legal/Professional Fees	5,000													-	5,000.00	-
Crediton Town Plates	343													-	343.00	-
Council Office Building	40,000													-	40,000.00	-
IT Equipment/Support	1,000													-	1,000.00	-
Storage Container	1,990			2,388.00										120.0	-398.00	2,388.00
Allotment Access Path Project	5,000							2,969.43	165.00			1,762.50		97.9	103.07	4,896.93
Air Ambulance Lighting Column	1,000													-	1,000.00	-
Sub Total	194,338	234.00	3,054.40	4,548.98	141.37	2,989.81	-	3,605.43	848.79	1,800.00	-	1,962.50			19,185.28	

Total Spend inc reserves	402,118.00	28,064.17	25,501.50	13,209.39	9,182.25	13,536.70	6,826.48	12,716.17	16,246.06	29,388.36	9,205.93	7,797.25	<th> <th>220,493.74</th> <th>171,624.26</th> </th>	<th>220,493.74</th> <th>171,624.26</th>	220,493.74	171,624.26
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Agenda Item 16 - To review the Council's investments and current accounts

Author- Clare Dalley, Town Clerk
13th February 2018

Existing Bank/Building Society Accounts

<i>Institute</i>	<i>Account Name</i>	<i>Withdrawals</i>	<i>Interest Rate</i>	<i>Brief Conditions</i>	<i>Balance @ 13/02/2018</i>
Co-op Bank	Community Directplus Account	Instant Access – chequebook account	0%	No charges applied for business banking services	£138,763.98
Cambridge & Counties Bank	120 Day Notice Business saving Account	120 Day Notice	1.79% variable	Must give 120 days for withdrawals	£75,754.02
Nationwide Building Society	Business Instant Saver	Instant Access	0.40%		£85,033.04

From 30th January 2017 the Financial Services Compensation Scheme covers deposits up to £85,000 per financial institution, therefore the Town Council needs to move approx. £54,000 from the Co-op bank to another institution asap. The level of funds in the Co-op account fluctuates throughout the year due to expenditure and the precept income. In April, the Town Council will receive 50% of its 2018-2019 precept payment, which will be £120,710.50. Therefore, the Town Council will need to open two new accounts with two different institutions to ensure all its money is protected.

The research conducted on additional savings accounts is below. I have highlighted two in red which are the accounts I would recommend opening.

I would recommend the Nationwide account is used as the main overspill account for the Co-op bank account, for operating funds, as it is instant access and pays a lower rate of interest.

The Council also needs to review its existing account signatories as they need amending (please see below) due to changes in Councillors since the accounts were set up:

- Co-op Bank - William Dixon and Dan Webb must be removed and replaced with two other signatories.
- Cambridge & Counties - William Dixon and Dan Webb must be removed and replaced with two other signatories.
- Nationwide - Daniel Webb must be removed and replaced with one other signatory.

Research into New Bank/Building Society Accounts

Institute	Account Name	Withdrawals	Interest Rate	Brief Conditions	Available to Councils?
Cambridge Building Society https://www.cambridgebs.co.uk/savings/business-savings/easy-access-council-saver	Easy Access Council Saver	Instant access	0.15 % Variable	Minimum deposit £1,000. Withdraw cleared funds up to a maximum of twice a month.	✓
CCLA	Public Sector Deposit Fund	Same day access	0.4024 %	Minimum investment £25,000 Fee is 0.08 %	✓
The Holmesdale Building Society https://www.theholmesdale.co.uk/savings/products/deposit-easy-acc/	Deposit Easy Access Account	Instant access	0.35 %	Savings of £25,000 or more	Enquiry sent
The Melton Building Society https://www.themelton.co.uk/our_savings/business-savings/	Business Easy Savings	Instant access	0.40 %	Minimum balance - £1,000	Enquiry sent
The Melton Building Society https://www.themelton.co.uk/our_savings/business-savings/	Business 30 Day Notice Savings	30 days	0.70 %	Minimum balance - £1,000	Enquiry sent
The Melton Building Society https://www.themelton.co.uk/our_savings/business-savings/	Business 100 Day Notice Savings	100 days	1.10 %	Minimum balance - £1,000	Enquiry sent

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Nationwide http://www.nationwidecommercial.co.uk/savings/95_day_saver	Business 95-Day Saver	95 days	0.70 %	Minimum deposit - £10,000 Min. amount you can withdraw is £500	✓
Unity Trust Bank https://www.unity.co.uk/business-savings-deposit-accounts/	Instant Access Account	Instant access	0.20 %	If only have this account withdrawals can only be made using CHAPS - same day payment, chargeable service at £28 per use.	✓
United Trust Bank https://www.utbank.co.uk/deposits/business-accounts/	Business 100d - Notice Account	100 days	1.25 %	Minimum deposit - £5,000 100 days' notice required for withdrawals.	✓
Hampshire Trust Bank https://www.htb.co.uk/business-savings	Variable Rate Savings Account	90 days	1.25 %	Minimum investment - £5,000	✓
Bank & Clients http://www.bankandclients.com/90-Day-Business-Notice-Account.php	90 Day Business Notice Account	90 days	1.20 %	Minimum deposit - £1,000	✓

The following are our current rates for balances up to £1,000,000. Minimum Deposit £5,000. (Including Trusts & Pensions)

Fixed Term Bonds		GROSS RATE	AER	
Business 1 Year Bond		1.50%	1.50%	Interest paid at maturity
Business 2 Year Bond		1.70%	1.70%	Interest paid annually
Notice Accounts		GROSS RATE	AER	
Business 100d – Notice Account		1.25%	1.25%	Interest paid annually 31st October

Summary Box	
Gross Rate	Interest is paid Gross.
Withdrawal Arrangements For Fixed Term Bonds	Interest on the 2 Year Bond may be withdrawn annually on the anniversary date. Principle and interest may be withdrawn on maturity only. You will be notified within 14 days of the maturity date of the options available to you.
Withdrawal Arrangements for Notice Deposits	Business 100d – 100 days notice required
Access	All accounts are accessible by Post or in Branch. Enquiries can be dealt with on the phone, but all withdrawal instructions must be received in writing.
Other Information	
Interest Calculation	Interest is calculated daily using the cleared balance of the account
AER (Annual Equivalent Rate)	AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
Last Rate Change	Effective date 30th November 2017.
Terms & Conditions	Opening the account is subject to our General Terms and Conditions, offers can be withdrawn at any time.
Contact Details	Tel: 020 7190 5599 Email: deposits@utbank.co.uk Web: www.utbank.co.uk Address: One Ropemaker Street, London EC2Y 9AW

United Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Business Notice Accounts

What is the interest rate?

TERM	GROSS INTEREST	AER*
90 Day Business Notice Account (Issue 1)	1.25%	1.25%

*AER means Annual Equivalent Rate, which illustrates what the interest would be if it was compounded annually.

Can Hampshire Trust Bank change the interest rate?

- The interest rate on this account has a managed variable rate, which means we can change it at any time.
- If we increase the rate we will tell you after we have made the change.

What would the estimated balance be at the end of term based on two example deposit amounts?

DEPOSIT AT ACCOUNT OPENING	BALANCE AT TERM END	INTEREST EARNED
£5,000	£5,062.50	£62.50
£100,000	£101,250.00	£1,250.00

These estimated balances assume interest is compounded annually and are for indicative purposes only.

How do I open and manage my account?

- This account is available to businesses and organisations in the United Kingdom. This includes limited companies, public limited companies, partnerships, limited liability partnerships, registered charities, trusts, clubs, associations and societies.
- To open an account you can complete an application form and send it to us at the address indicated on the form. You can download an application form from our website www.htb.co.uk or you can ask us to send one to you by post.
- You have 14 days after submitting your application to fund your account. If it is not funded at the end of 14 days we will close it.
- You can make additional deposits at any time by sending us a cheque in the post or by electronic transfer. All deposits must be from your nominated account.
- The minimum amount you can invest in this account is £5,000.
- The maximum amount you can invest is £750,000.00, subject to a maximum total investment of £1,000,000 per customer.

Can I withdraw money?

- Yes, you can make unlimited withdrawals, subject to 90 days' notice.
- No early withdrawals are allowed.
- We will pay all withdrawals by electronic transfer to your nominated account.

Additional information

- Interest will be credited to the account annually on the anniversary of it being opened and at maturity.
- We will not deduct tax from your interest. It is your responsibility to declare to HM Revenue & Customs any tax due on interest earned in excess of your Personal Savings Allowance.