

**Subject:** Re: Companies House accounts overdue

**From:** Jason Earl <jason.earl@ransquawk.com>

**Date:** 31/05/2018, 14:38

**To:** George Eaton-Busfield <george@g-cv.com>

**CC:** Albie Turner <ast@pjmarksandco.com>, RAN Billings <billings@accounts.ransquawk.com>, Aubrey Hayward <aubrey.hayward@ransquawk.com>

Hi,

Chaps, sorry to harp on, but please, can I have some answers here? They're pretty basic questions. I see the £240 to JET Group Metro has been actioned. Thanks whoever approved.

What's happening with Lloyds, I thought it was getting closed. Just had this earlier. These petite debts are having a long term impact on company credit ratings and despite this account being in my name I have no access to it (since Michael had to reset the login info at the end of 2016, so 18 months now). The lack of transparency means I (or Aub's for that matter) can't proactively address this and find myself raising money from MB reactively to the matter. Can we either close the accounts if they are not being used or can I at least have read access such that can at least take responsibility.

I've raise £150 to keep this afloat for now. Can someone please confirm on their end.

Jase.

On 30/05/18 13:03, Jason Earl wrote:

Where are we with this, I know you have the Sam and Stu stuff on your plate too G. Are the accounts ready and just been held back or are they still outstanding? Would be good to know.

Aside from that, I've raise £240 to go to JET Group to cover the £40 banking fee for the next 6 months

Lastly, whats happening with the Lloyd's RAN / JET accounts? I gathered Aub's was closing them. I saw a letter from Lloyd's going on about being £5 overdrawn last week - I was under the impression they'd be closed by now. I only ask because these keep hitting overdraft because no one is keeping an eye on them and I have no access to them despite them being in my name, so I can't act proactively in this regard. If they are closed then it's a bit of peace of mind.

Jase

On 29/05/18 06:51, George Eaton-Busfield wrote:

I am discussing this currently with Mr Albie Turner and will revert today /

tomorrow for your consideration/ action.

If not heard by Wednesday please chase me as numerous urgent matters at hand as you know.

I note your points below and whilst not nice to read acknowledge and will try to assist accordingly.

Thank you

George

-----Original Message-----

From: Jason Earl <[jason.earl@ransquawk.com](mailto:jason.earl@ransquawk.com)>

Sent: 25 May 2018 14:29

To: George Eaton-Busfield <[george@g-cv.com](mailto:george@g-cv.com)>; Albie Turner <[ast@pjmarksandco.com](mailto:ast@pjmarksandco.com)>

Cc: RAN Billings <[billings@accounts.ransquawk.com](mailto:billings@accounts.ransquawk.com)>; Aubrey Hayward

<[aubrey.hayward@ransquawk.com](mailto:aubrey.hayward@ransquawk.com)>

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OK, simple question, are the accounts ready and just not filed, or are they being held back because they not been done because there's something external (like invoices not being filed for large transactions)?

In this instance, I'm not too worried for the short term, but it does need to be picked up early next week because the letter seems to suggest the opposite in regard to the fine, irrespective of the entity picking it up. There is an ongoing trend of late accounts and I gathered we didn't want to make the CH filing look messy in newco. Furthermore I believe late payments / accounts / overdrawn balance in JET (Lloyds) is having an impact on the company credit rating, which seemed to be the case in point when we dealt with the GDPR company the other week.

Jase.

On 24/05/18 23:23, George Eaton-Busfield wrote:

Hi Albie,

Quick one on this - the accounts are done but on hold due to not displaying further intel to the "Adversaries?" - I assume this is the case and I have a feeling I suggested it...?

Can you just confirm that is your understanding also or if JET Services was not done?

Perhaps you could give me a quick bell tomorrow so I can revert to Jason on the matter.

Jason - I wouldn't worry btw - just a small fine at this point - but fair to pick up as acted as a reminder if nothing else. I will confirm and agree plan with Albie and revert on this email thread accordingly.

Many Thanks and great to see the post coming in and being scanned to emails as you have done so matters can be picked up and addressed promptly - I note Aubrey been doing the same thing too - great stuff imo.

Speak shortly and feel free to chase me again Tuesday on this Jason if you wish.

Thanks

G

-----Original Message-----

From: Jason Earl <[jason.earl@ransquawk.com](mailto:jason.earl@ransquawk.com)>

Re: Companies House accounts overdue

Sent: 24 May 2018 14:59

To: RAN Billings <[billings@accounts.ransquawk.com](mailto:billings@accounts.ransquawk.com)>; George Eaton-Busfield <[george@g-cv.com](mailto:george@g-cv.com)>; Aubrey Hayward <[aubrey.hayward@ransquawk.com](mailto:aubrey.hayward@ransquawk.com)>

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Hi all,

Please can this be explained. Is this because we have a number of large transactions that don't have invoices (legals, gcv, etc?), or is there another reason? Just a bit concerned because this was sent special delivery so it should be dealt with as a priority.

Jase

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J Earl Trading Limited  
71-75 Shelton Street  
London  
WC2H 9JQ

To contact us about this letter  
either visit any branch or write to us at:

Lloyds Bank  
Business Banking Centre  
PO Box 1000  
BX1 1LT

or call us on: 0345 0725555

Our reference: OO906 / AEM2

Letter Date: 25 May 2018



Dear Sirs

Account: 309325 37260868  
Account Title: J EARL TRADING LIMITED  
Overdraft Limit: £0  
Account Balance: £71.05 overdrawn

We wanted to let you know that your account is now £71.05 overdrawn. This means you are outside your agreed overdraft limit.

If you have not yet paid money into your account to bring it back into credit please get in touch with us urgently so that we can discuss a way forward.

It is important to make sure that you have enough money in your account to cover any transactions you make. Remaining within your agreed overdraft limit is more cost effective as you will incur fewer charges and less debit interest.

When you borrow without our agreement we'll charge you:

- An Unauthorised Borrowing Fee of £15.00. You'll get charged this amount when you first go overdrawn or when you go above your agreed limit by £50 or more. There'll also be a further charge each time you increase the amount borrowed by £50 or more from the previous day's closing balance. These charges are explained in our leaflet titled 'Your account charges explained'
- A higher rate of interest. You'll be charged the Lloyds Bank Unauthorised Overdraft Rate on the amount borrowed without our agreement. This is currently 2.20% per month. You will find this rate displayed in our branches and on our website [www.lloydsbank.com/business](http://www.lloydsbank.com/business).

The charges above will be applied unless money is paid into your account to bring it back into credit, or within an agreed overdraft limit on the day payments are made from your account.

We'll tell you about the charges and interest you will have to pay at least 14 days before we take them from your account.

Details on how your account works are available on request.

**PLEASE CONTACT US IF YOU'D LIKE THIS LETTER IN BRAILLE, LARGE PRINT OR ON AUDIO.**

If you have a hearing or speech impairment and would prefer to use Textphone, please feel free to contact us on 0345 300 2281 (or 01624 640719 for International customers) or via Text Relay.

[www.lloydsbank.com](http://www.lloydsbank.com)

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Page 1 of 2.

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Jason Earl <[jason.earl@ransquawk.com](mailto:jason.earl@ransquawk.com)>

Attachments:

Re: Companies House accounts overdue

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jason\_earl.vcf

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