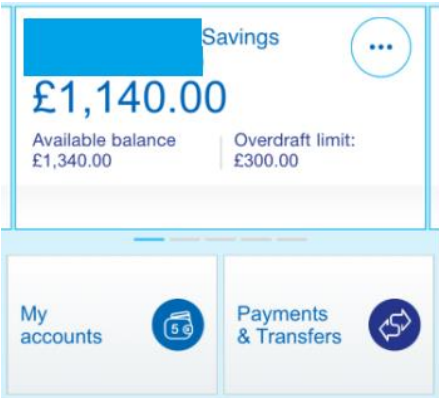


Airgead

Teirmean	Eisimpleirean	Mìneachaidhean
Reusantachd prise		<p>A' deasbad an urrainn dhut ruighinn air nì a cheannach, me</p> <ul style="list-style-type: none">• <i>Tha 5sg agad, tha an t-ubhal 8sg, an urrainn dhut a cheannach?</i>• <i>Tha an dèideag £2.50 agus an lèine-t £4.30. Tha £10 agad. An urrainn dhut ruighinn air?</i> <p>A' gabhail cunntas air feartan cudromach eile, me cosg airgid air a bheil feum airson turas, <i>a bheil e deatamach a cheannach? A bheil tairgse nas fheàrr ann?</i></p>
ATM		<p>Seasamh airson 'Inneal Airgid Fèin-obrachail'.</p> <p>Inneal banca eileagtronaigeach a tha a' ceadachadh ais-tharraing air airgead.</p> <p>Uaireannan air iomradh mar 'toll sa bhalla' no inneal airgid.</p> <p>Tha cuid de ATMan a' cur tàille airson an innealan a chleachdadh. Is àbhaist dha fios a thoirt dhut mun seo air an sgrion mus cleachd thu e.</p>

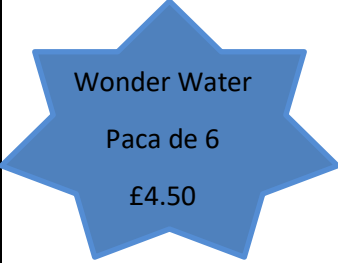
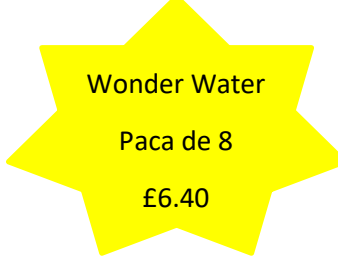
Airgead

<p>Còrr ri fhaotainn</p>		<p>Is e seo an sùim airgid as urrainn dhut ais-tharraing, a tha a' gabhail a-steach sùimean ro-tharraing sam bith. Tha e gu h-àbhaisteach na shuidhe fon phrìomh chòrr air a' chunntas.</p> <p>Faodaidh cuid de bhùithtean 3-5 làithean obrach a thoirt airson fiachan a thoirt às a' chunntas agad ach bidh an còrr a tha ri fhaotainn gu h-àbhaisteach a' gabhail a-steach nam pàighidhean sin ri thighinn, ach is dòcha nach bi iad sa chiad chòrr.</p> <p>Tha an eisimpleir a chithear an seo a' sealltainn gu bheil an còrr a tha ri fhaotainn £1340. Ach, tha ro-tharraing de £300 air a' chunntas, mar sin 's e £1040 de dh'airgead an neach-cleachdaidh a th' anns a' chunntas ann an da-rìribh, ged a bha a' chiad chòrr ag ràdh £1140. Tha fiachan £100 ri thighinn (a tha fhathast ri thoirt às).</p>																																																																																																												
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<p>Banca</p>		<p>Is e companaidhean a th' ann am bancaichean. Tha iad gu h-àbhaisteach air an liostadh air margaidh nan earrannan. Tha seo a' ciallachadh gun urrainn daoine agus buidhnean earrannan a cheannach ann am bancaichean.</p> <p>Tha na bancaichean ann an seilbh an luchd-earrannan ach chan fheum cunntasan a bhith aca annta no cuid sam bith de na seirbheisean eile a chleachdadh, a bhios bancaichean a' tabhann. An àite sin, is e inbheisteadh a th' anns na h-earrannan a th' aca. Ma nì am banca tòrr airgid, gheibh an luchd-earrannan buannachd às an t-soirbheachadh seo oir pàighidh am banca pàirt dhaibh de na chaidh a chosnadh.</p>																																																																																																						


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Sochairean		<p>Pàighidhean dèante bhon riaghaltas dhaibhsan a tha airidh air. Faodaidh tu sochairean fhaighinn airson mòran adhbharan, me tèarainteachd sòisealta, pàighidhean tinneis, peinneanan, is eile.</p>																																																																																
An luach as fheàrr	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>Bùth A</p>  <p>Wonder Water Paca de 6 £4.50</p> </div> <div style="text-align: center;"> <p>Bùth B</p>  <p>Wonder Water Paca de 8 £6.40</p> </div> </div>	<p>Dèanamh coimeas eadar diofar làraichean-lìn, bùithtean agus cunntasan sàbhalaidd air-loidhne, me le bhith a' coimeasadh cosgais aonaid, 's e sin, cosgais aon nì no tomhas.</p> <p>San eisimpleir seo:</p> <p>Tha bùth A agus bùth B a' reic an aon seòrsa de bhotail uisge. Tha bùth A a' reic an uisge ann am pacaichean de 6 agus bùth B ga reic ann am pacaichean de 8.</p>																																																																																

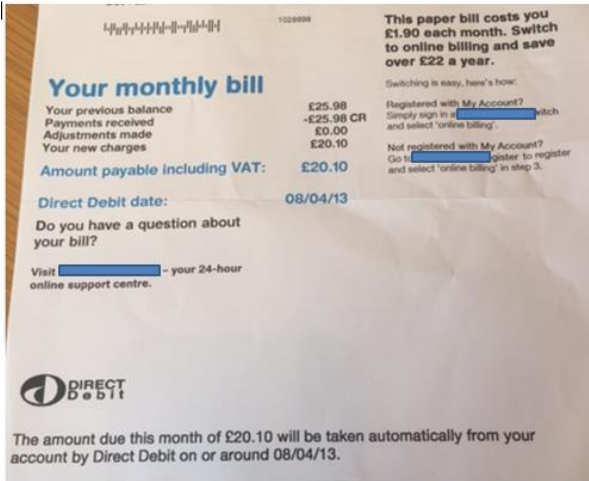
Airgead

		<p>Ann am bùth A, tha sia 6 botail uisge a' cosg £4.80 agus mar sin tha aon bhotal uisge a' cosg $£4.80 \div 6 = £0.75$</p> <p>Ann am bùth B, tha 8 botail uisge a' cosg £6.40 agus mar sin cosgaidh aon bhotal uisge $£6.40 \div 8 = £0.80$</p> <p>San eisimpleir seo, tha bùth A a' toirt an luach airgid as fheàrr.</p>
Buidseatadh		<p>Is e pròiseas cudromach a th' ann am buidseatadh do dhaoine fa leth, teaghlaichean, buidhnean agus riaghaltas nuair a thathar a' dèanamh cho-dhùnidhean ionmhasail.</p>
Comann togalaich		<p>A' tabhann sheirbheisean ionmhasail leithid sàbhaidhean agus morgaids ach diofraichte bho bhanca, oir tha comainn togalaich ann an seilbh nam ball.</p> <p>Chan eil an luchd-earrannan aig comainn togalaich coltach ris na bancaichean, mar sin chan eil iad fon aon uallach gu mòran airgid a dhèanamh dhaibh.</p> <p>Tha gach neach aig a bheil airgead air a shàbhaladh no morgaidsean na bhall dheth, le còir air beachdan a thoirt seachad agus bhòtadh air prìomh raointean gnothachais.</p>

Airgead

Riadh fillte	<p>Tha £400 ga fhaighinn air iasad airson 3 bliadhna <u>aig riadh fillte 5%</u>. Sùm air iasad aig an toiseach = £400</p> <p>Riadh sa chiad bhliadhna = $\frac{5}{100} \times 400 = £20$</p> <p>An dèidh 1 bhliadhna = £420 (riadh £20)</p> <p>Riadh san 2na bliadhna = $\frac{5}{100} \times 420 = £21$</p> <p>An dèidh 2 bliadhna = £441 (riadh £41)</p> <p>Riadh san 3mh bliadhna = $\frac{5}{100} \times 441 = £22.05$</p> <p>An dèidh 3 bliadhna = £463.05 (riadh £63.05)</p> <p>Bidh an riadh iomlan air iarraidh le riadh fillte £63.05</p>	<p>Far a bheil riadh air obrachadh a-mach air an dà chuid an sùm a fhuair a' fhuair agus riadh sam bith a bh' ann roimhe. Gu h-àbhaisteach air obrachadh a-mach aon no dà uair sa bhliadhna.</p>
Teicneòlasan gun bheantainn	 <p>Ainm a' Bhanca</p> <p>Àireamh cairt 16 figearan</p> <p>VALID FROM 08/15 EXPIRES END 07/18</p> <p>Ainmean Neach-gleidhidh</p> <p>Còd Sortaidh Àireamh Cunntais</p> <p>VISA Debit</p>	<p>A bhith comasach air pàigheadh a dhèanamh gu luath le inneal, me cairt no clis-fòn, le bhith a' sganadh innealan pàighidh às aonais d' àireamh sònraichte a chur a-steach.</p> <p>Faic an eisimpleir airson na soidhne gun bheantainn air a comharrachadh ann an dearg.</p>

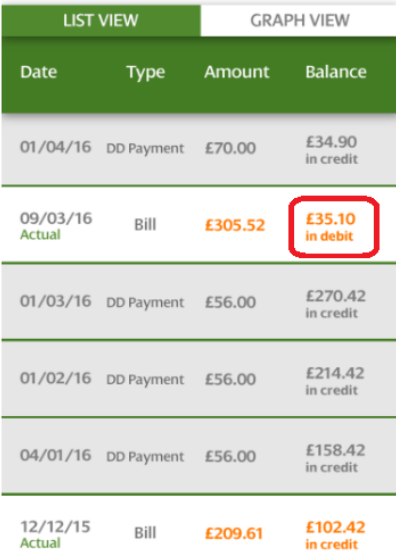
Airgead

<p>Cunnradh</p>		<p>Aonta pàighidh le ceangal laghail eadar dithis dhaoine, <i>me cunnradh fòn-làimhe, cunnradh dealain is gas, is eile.</i></p> <p>Is e cunntas mìosail a th' anns an eisimpleir a chithear an seo, air a chur mar phàirt de chunnradh le solaraiche seirbheis eadar-lìn.</p>																																
<p>Creideas</p>	<table border="1"> <thead> <tr> <th colspan="2">LIST VIEW</th> <th colspan="2">GRAPH VIEW</th> </tr> <tr> <th>Date</th> <th>Type</th> <th>Amount</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>01/04/16</td> <td>DD Payment</td> <td>£70.00</td> <td>£34.90 in credit</td> </tr> <tr> <td>09/03/16 Actual</td> <td>Bill</td> <td>£305.52</td> <td>£35.10 in debit</td> </tr> <tr> <td>01/03/16</td> <td>DD Payment</td> <td>£56.00</td> <td>£270.42 in credit</td> </tr> <tr> <td>01/02/16</td> <td>DD Payment</td> <td>£56.00</td> <td>£214.42 in credit</td> </tr> <tr> <td>04/01/16</td> <td>DD Payment</td> <td>£56.00</td> <td>£158.42 in credit</td> </tr> <tr> <td>12/12/15 Actual</td> <td>Bill</td> <td>£209.61</td> <td>£102.42 in credit</td> </tr> </tbody> </table>	LIST VIEW		GRAPH VIEW		Date	Type	Amount	Balance	01/04/16	DD Payment	£70.00	£34.90 in credit	09/03/16 Actual	Bill	£305.52	£35.10 in debit	01/03/16	DD Payment	£56.00	£270.42 in credit	01/02/16	DD Payment	£56.00	£214.42 in credit	04/01/16	DD Payment	£56.00	£158.42 in credit	12/12/15 Actual	Bill	£209.61	£102.42 in credit	<p>Airgead a tha ri fhaotainn le neach mus ceannaichear bathar no seirbheisean.</p> <p>“Ann an creideas” – seo an sùim airgid no creideas a tha ri fhaotainn aig an fhìor àm sin.</p> <p>San eisimpleir seo de chunntas cumhachd, tha sùim-fhiachan dìreach air a chur air bhonn. Thar 3 mìosan, tha an t-airgead a' càrnadh suas agus a' cur a' chunntais 'ann an creideas'. Ach, tha am bile 3 mìosan air a chur a-mach agus chan eil an creideas a' còmhach an t-sùim, mar sin tha an cunntas a' dol 'ann am fiachan' – a' ciallachadh gu bheil airgead ri phàigheadh.</p>
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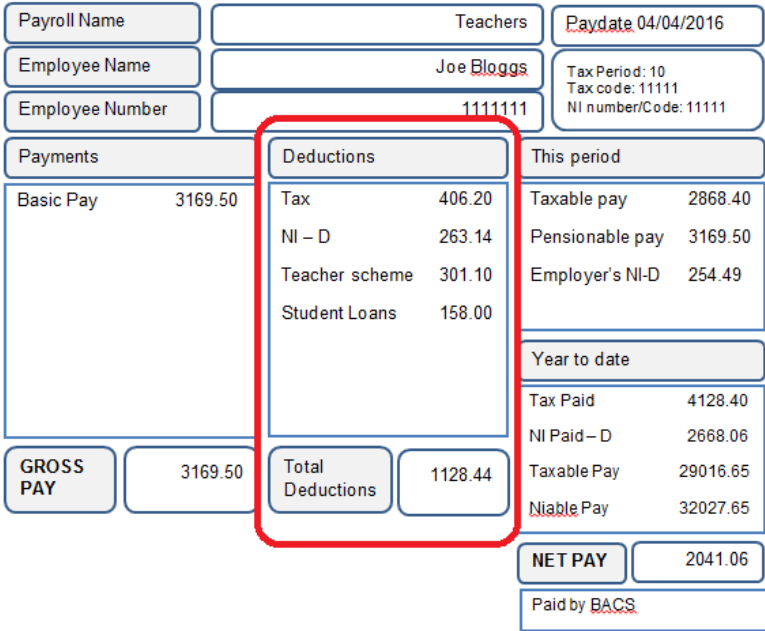
Airgead

<p>Cairt creideis</p>		<p>Tha cairt ga toirt seachad le iasadaiche me banca, airson ceadachadh do bhathar / seirbheisean a bhith air am pàigheadh air creideas (a dh'fheumas a phàigheadh air ais).</p> <p>Tha tàillean mar as trice ceangailte ri cairtean creideis. Faodar cairtean creideis a chleachdadh airson fiachan eadar-ghluasad.</p> <p>Is iad sin eisimpleir de chùmhnannt 'ionmhasail'.</p>
<p>Aonadh Creideis</p>		<p>Aonadh nach eil a' dèanamh prothaid a tha ann an seilbh nam ball aige. Faodar iasad airgid fhaotainn aig reataichean rèidh reusanta bhon chruinneachadh de thasgaidhean a chaidh a dhèanamh leis na buill.</p> <p>Chan eil luchd-earrannan aig aonaidhean creideis coltach ris na bancaichean, mar sin chan eil iad fon aon uallach gu mòran airgid a dhèanamh dhaibh.</p>
<p>Ruith-airgid</p>		<p>An siostam airgid air a chleachdadh gu coitcheann ann an dùthaich àraidh.</p> <p>Mar eisimpleir, is e an Nota Bhreatannach an ruith-airgid san Rìoghachd Aonaichte.</p>
<p>Cunntas-ruith</p>		<p>Tha coltas gur e an cunntas-ruith an cunntas as cudromaiche a bhios agad, oir tha e a' ceadachadh dhut na gnìomhan-malairt làitheil uile a dh'fheumas tu, a dhèanamh.</p> <p>Faodaidh tu airgead a phàigheadh a-steach aig àm sam bith agus òrdughan cunbhalach is sùim-fhiachan dìreach a chur air bhonn airson cosgaisean sam bith a chòmhdach, leithid morgaids, màl, bilean ghoireasan, cìs comhairle, is eile. Faodaidh tu cuideachd a dhol ro-tharraingte mura h-eil gu leòr airgid agad airson nan</p>

Airgead

		<p>cosgaisean sin a phàigheadh, ged a bu chòir dhut an-còmhnaidh seo aontachadh ro-làimh leis a' bhanca, oir tha cìsean airson ro-tharraing gun chead mòran nas àirde na ro-tharraingean a tha ùghdarraichte.</p> <p>Tha a' mhòr-chuid de chunntasan-ruith a' tighinn le cairt-fhiachan gus an urrainn dhut airgead às-tharraing bho inneal fèin-ghluasadach (ATM) agus bathar is seirbheisean a phàigheadh. Tha e àbhaisteach cuideachd leabhar-sheicean fhaighinn leis a' chunntas-ruith agad.</p>																																
<p>Sùim-fhiachan</p>	 <table border="1" data-bbox="454 584 848 1139"> <thead> <tr> <th colspan="2">LIST VIEW</th> <th colspan="2">GRAPH VIEW</th> </tr> <tr> <th>Date</th> <th>Type</th> <th>Amount</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>01/04/16</td> <td>DD Payment</td> <td>£70.00</td> <td>£34.90 in credit</td> </tr> <tr> <td>09/03/16 Actual</td> <td>Bill</td> <td>£305.52</td> <td>£35.10 in debit</td> </tr> <tr> <td>01/03/16</td> <td>DD Payment</td> <td>£56.00</td> <td>£270.42 in credit</td> </tr> <tr> <td>01/02/16</td> <td>DD Payment</td> <td>£56.00</td> <td>£214.42 in credit</td> </tr> <tr> <td>04/01/16</td> <td>DD Payment</td> <td>£56.00</td> <td>£158.42 in credit</td> </tr> <tr> <td>12/12/15 Actual</td> <td>Bill</td> <td>£209.61</td> <td>£102.42 in credit</td> </tr> </tbody> </table>	LIST VIEW		GRAPH VIEW		Date	Type	Amount	Balance	01/04/16	DD Payment	£70.00	£34.90 in credit	09/03/16 Actual	Bill	£305.52	£35.10 in debit	01/03/16	DD Payment	£56.00	£270.42 in credit	01/02/16	DD Payment	£56.00	£214.42 in credit	04/01/16	DD Payment	£56.00	£158.42 in credit	12/12/15 Actual	Bill	£209.61	£102.42 in credit	<p>Clàradh de dh'airgead ga ghluasad à cunntas. Ann an sgrùdadh aithris banca, tha am facal 'sùim-fhiachan' gu h-àbhaisteach ri taobh nan sùimean a tha air an gluasad às a' chunntas agad.</p> <p>“Ann am fiachan” – Tha an teirm seo gu h-àbhaisteach ri fhaicinn air bilean ghoireasan leithid gas agus dealan. Is e clàradh a th' ann den t-sùim airgid sa bheil do chunntas 'ann am fiachan'.</p>
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<p>Cairt fhiachan</p>		<p>A' ceadachadh don neach leis a bheil a' chairt airgid eadar-ghluasad gu h-eileagtronaigeach bhon bhanca aca nuair a tha iad a' ceannach. Tha iad sin gu h-àbhaisteach air an cleachdadh le cunntasan ruith-airgid.</p>																																

Airgead

<p>Fiachan</p>		<p>Airgead a tha ri phàigheadh tro ro-tharraing banca, iasadan, morgaidsean agus cairt creideis no corran cairt bùtha, no aonta no cùmhnant ionmhasail eile.</p>												
<p>Beagachaidhean</p>	 <p>The screenshot displays a payroll summary for 'Teachers' on 04/04/2016 for employee 'Joe Bloggs' (NI 1111111). It shows a gross pay of 3169.50 and total deductions of 1128.44, resulting in a net pay of 2041.06. The deductions table is highlighted with a red box.</p> <table border="1" data-bbox="728 502 974 909"> <thead> <tr> <th colspan="2">Deductions</th> </tr> </thead> <tbody> <tr> <td>Tax</td> <td>406.20</td> </tr> <tr> <td>NI - D</td> <td>263.14</td> </tr> <tr> <td>Teacher scheme</td> <td>301.10</td> </tr> <tr> <td>Student Loans</td> <td>158.00</td> </tr> <tr> <td>Total Deductions</td> <td>1128.44</td> </tr> </tbody> </table>	Deductions		Tax	406.20	NI - D	263.14	Teacher scheme	301.10	Student Loans	158.00	Total Deductions	1128.44	<p>Sùim air a thoirt air falbh bhon teachd-a-steach iomlan airson pàigheadh lom. Faodaidh beagachaidhean a bhith a' gabhail a-steach àrachas nàiseanta, cìs cosnaidh no peinneanan.</p>
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<p>Tasgadh</p>		<p>Faodaidh tu airgead 'a thasgadh' ann an cunntas sàbhalaidh no cunntas-ruith, me. banca no aonadh creideis. Tha seo a' ciallachadh airgead a chur a-steach ann.</p> <p>Airgead a tha neach-ceannach a' toirt do neach-reic mar chiad phàigheadh a dhearbhadh gu bheil dùil aca gnìomh-malairt a chrìochnachadh, me. aig àm ceannach taighe no carbaid.</p>												

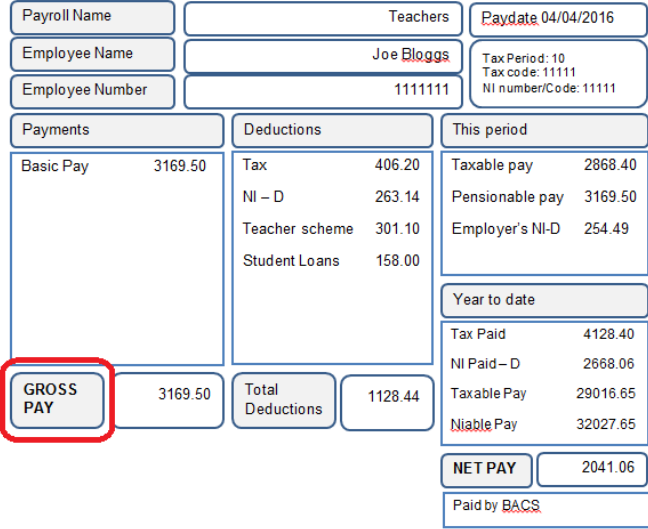
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Reataichean iomlaid	An sùim leis an iomadaich thu d' airgead-ruith fhèin gus atharrachadh gu ruith-airgid diofraichte. Mar eisimpleir, dh'fhaodadh gum bi an reat iomlaid airson airgead Breatannach (£) atharrachadh gu doilearan Aimeireaganach (\$) 1.39. Dh'iomadaicheadh tu an iomlan den airgead																																																																																			

Airgead

		Bhreatannach le 1.39 airson an t-sùm de dhoilearan Aimeireaganach a gheibh thu, obrachadh a-mach.																																													
Caiteachas		An sùm airgid air a chosg air bathar no seirbheisean. Feumar beachdachadh gu cùramach air caiteachas aig àm buidseataidh .																																													
Cosgaisean	<table border="1"> <thead> <tr> <th>Date</th> <th>Receipt Amount</th> <th>Expense Type</th> <th>Original Receipt Required</th> <th>Reimbursable Amount (GBP)</th> </tr> </thead> <tbody> <tr> <td>10-Mar-2016</td> <td>3.35 GBP</td> <td>Meals Allowance - Elsewhere - Receipted £23.50</td> <td>✓</td> <td>3.35</td> </tr> <tr> <td>10-Mar-2016</td> <td>18.60 GBP</td> <td>Meals Allowance - Elsewhere - Receipted £23.50</td> <td>✓</td> <td>18.60</td> </tr> <tr> <td>11-Mar-2016</td> <td>15.90 GBP</td> <td>Meals Allowance - Elsewhere - Dinner - Receipted £18.60</td> <td>✓</td> <td>15.90</td> </tr> <tr> <td>12-Mar-2016</td> <td>4.80 GBP</td> <td>Meals Allowance - Elsewhere - Lunch - Receipted £4.90</td> <td>✓</td> <td>4.80</td> </tr> <tr> <td>16-Mar-2016</td> <td>2.35 GBP</td> <td>Meals Allowance - Elsewhere - Lunch - Receipted £4.90</td> <td>✓</td> <td>2.35</td> </tr> <tr> <td>24-Mar-2016</td> <td>10.90 GBP</td> <td>Public Transport Rail (Standard Class) - Receipted</td> <td>✓</td> <td>10.90</td> </tr> <tr> <td>24-Mar-2016</td> <td>3.20 GBP</td> <td>Meals Allowance - Elsewhere - Lunch - Receipted £4.90</td> <td>✓</td> <td>3.20</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">Total</td> <td></td> <td>59.10</td> </tr> </tbody> </table>	Date	Receipt Amount	Expense Type	Original Receipt Required	Reimbursable Amount (GBP)	10-Mar-2016	3.35 GBP	Meals Allowance - Elsewhere - Receipted £23.50	✓	3.35	10-Mar-2016	18.60 GBP	Meals Allowance - Elsewhere - Receipted £23.50	✓	18.60	11-Mar-2016	15.90 GBP	Meals Allowance - Elsewhere - Dinner - Receipted £18.60	✓	15.90	12-Mar-2016	4.80 GBP	Meals Allowance - Elsewhere - Lunch - Receipted £4.90	✓	4.80	16-Mar-2016	2.35 GBP	Meals Allowance - Elsewhere - Lunch - Receipted £4.90	✓	2.35	24-Mar-2016	10.90 GBP	Public Transport Rail (Standard Class) - Receipted	✓	10.90	24-Mar-2016	3.20 GBP	Meals Allowance - Elsewhere - Lunch - Receipted £4.90	✓	3.20			Total		59.10	<p>An sùm air a chosg air rudeigin, me bhiodh cosgaisean turais deireadh-sheachdain a Lunnainn a' gabhail a-steach cosgaisean siubhail, biadh agus deoch, cosgaisean siubhail ionadail, àite-fuirich is eile.</p> <p>Pàighidh cuid de ghnothachasan is bhuidhnean cosgaisean chosnaichean, ma tha cosgaisean leithid an fheadhainn air an liostadh gu h-àrd, air an tarraing mar phàirt de dh'obair a' chosnaiche. Faic eisimpleir de thagraidh chosgaisean gnothachais.</p>
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Ionmhas		Airgead air a sholarachadh do neach no gnothachas, a dh'fheumar gu h-àbhaisteach a phàigheadh air ais, me. iasad ionmhas càir.																																													
Iomlaid cèin		Ag atharrachadh aon ruith-airgid gu fear eile a' cleachdadh reataichean iomlaid . Dh'fhaodadh gum bi tàilleann ri phàigheadh airson na seirbheis seo.																																													
Ceàrrachas		<p>Airgead no nì sam bith de luach a chur air geall no chur ann an cunnart, air buil anns a bheil cothrom, ann an dòchas nì de luach a bharrachd no buannachd fhaotainn.</p> <p>Mar eisimpleir;</p> <ul style="list-style-type: none"> • Cluich a' Chrannchuir Nàiseanta – tha thu a' meantraigeadh £2 a chur gach seachdain air a' chothrom gun tèid na h-àireamhan agad a 																																													

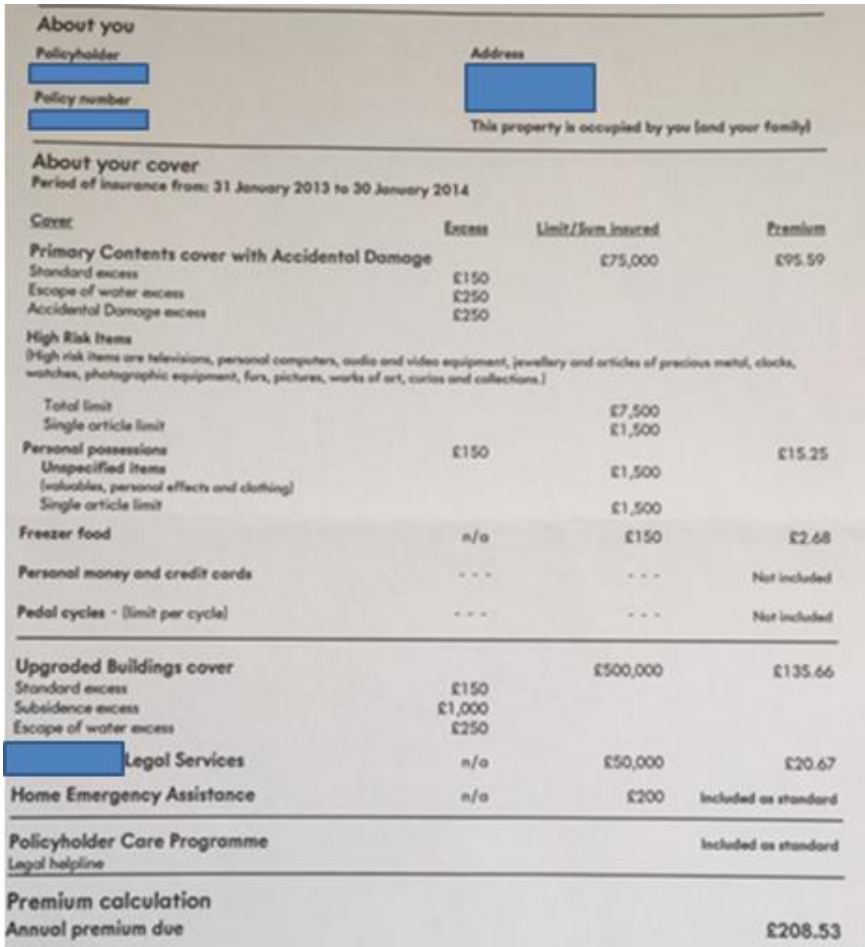
Airgead

		<p>tharraing airson mòran a bharrachd airgid a bhunnachadh.</p> <ul style="list-style-type: none"> Spòrs – dh’fhaodadh gun cuir thu geall de shùim airgid mar chothrom air buil, leithid do sgioba gèam ball-coise buannachadh, ann an dòchas gum buannaich iad, agus a’ cosnadh barrachd airgid dhut fhèin na chuir thu an geall. <p>Tha ceàrrachas air-loidhne mar dhòigh ceàrrachais far a bheil geallan gan cur air làrach-lìn no apan air an eadar-lìon aon uair 's gu bheil cunntas air a chur air bhonn.</p>																																	
<p>Pàigheadh iomlan / Prothaid iomlan</p>	 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Payroll Name: Teachers</td> <td>Paydate: 04/04/2016</td> </tr> <tr> <td colspan="2">Employee Name: Joe Bloggs</td> <td>Tax Period: 10 Tax code: 11111 NI number/Code: 11111</td> </tr> <tr> <td colspan="2">Employee Number: 1111111</td> <td></td> </tr> <tr> <td colspan="2">Payments</td> <td>Deductions</td> </tr> <tr> <td>Basic Pay</td> <td>3169.50</td> <td>Tax</td> </tr> <tr> <td></td> <td></td> <td>NI - D</td> </tr> <tr> <td></td> <td></td> <td>Teacher scheme</td> </tr> <tr> <td></td> <td></td> <td>Student Loans</td> </tr> <tr> <td colspan="2">GROSS PAY 3169.50</td> <td>Total Deductions 1128.44</td> </tr> <tr> <td colspan="2"></td> <td>NET PAY 2041.06</td> </tr> <tr> <td colspan="3">Paid by BACS</td> </tr> </table>	Payroll Name: Teachers		Paydate: 04/04/2016	Employee Name: Joe Bloggs		Tax Period: 10 Tax code: 11111 NI number/Code: 11111	Employee Number: 1111111			Payments		Deductions	Basic Pay	3169.50	Tax			NI - D			Teacher scheme			Student Loans	GROSS PAY 3169.50		Total Deductions 1128.44			NET PAY 2041.06	Paid by BACS			<p>An t-airgead air a chosnadh ann am pàigheadh mus dèanar beagachaidhean.</p> <p>A’ phrothaid a tha gnothachas a’ dèanamh mus toirear air falbh na cosgaisean iomlan bhon teachd-a-steach iomlan.</p> <p>Prothaid iomlan thoir-air-falbh Cosgaisean = Prothaid Lom.</p>
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<p>Mèirle dearbh-aithne</p>		<p>Tha foill dearbh-aithne a’ ciallachadh cleachdadh air dearbh-aithne a chaidh a ghoid bho neach ann an gnìomhachd eucoir, gus airgead, bathar no seirbheisean fhaotainn tro mhealladh (leigeil air gur e</p>																																	

Airgead

		<p>fhèin an neach sin).</p> <p>Faodaidh luchd-foill d' fhiosrachadh dearbh-aithne a chleachdadh gus:</p> <ul style="list-style-type: none"> • cunntasan banca fhosgladh. • cairtean creideis, iasadan agus sochairean stàite fhaotainn. • bathar òrdachadh nad ainm. • do chunntasan a ghabhail thairis. • cunnraidhean fòn-làimhe a chur air bhonn. • sgrìobhainnean fìor fhaotainn nad ainm leithid ceadan-siubhail agus ceadan tràibhidh.
Teachd-a-steach		<p>Airgead ga fhaighinn cunbhalach, gu h-àbhaisteach bho bhith a' solarachadh bathair no seirbheisean no tro inbheistidhean, <i>me pàigheadh obrach, peinneanan, pàighidhean shochoirean sòisealta</i>.</p>
<u>Cìs Cosnaidh</u>		<p>Cìs a bhios tu a' pàigheadh air an teachd-a-steach agad leithid pàighidhean-obrach, cuid de shàbhalaidhean, peinneanan is eile. Tha an sùim cìse a phàigheas tu an urra ris an uimhir de teachd-a-steach a tha thu a' faighinn. Tha cuid de teachd-a-steach saor bho chìsean leithid buannachdan crannchuir. Tha gach neach a' faotainn cuibhreann pearsanta air nach fheum iad cìs cosnaidh a phàigheadh.</p>

Airgead

Àrachas		<p>Cunradh no teisteanas foirmeil a tha a' gealltainn cosgais nithean a chòmhdach (a' gabhail a-steach airgead), a chaidh a chall, a mhilleadh agus/no a ghoid, airson pàigheadh mìosail no bliadhnail.</p> <p>Mar eisimpleir, faodar àrachas fòin fhaotainn airson fòn-làimhe. A rèir chumhachan is cùmhnant an teisteanais àrachais, dh'fhaodadh gun ionadaich iad fòn a tha air chall, air a mhilleadh no air a ghoid.</p> <p>Faodaidh cuid de chompanaidhean tàille iarraidh airson tagradh àrachais a dhèanamh, uaireannan aithnichte mar 'anabarr' me gus fòn ùr a thagradh, dh'fhaodadh gum bi tàille anabarra £50 ri phàigheadh mus ionadaichear e.</p> <p>Seo eisimpleir de theisteanas àrachais taighe.</p>
Riadh		<p>Airgead air iarraidh airson iasad airgid fhaotainn, no airgead air a chosnadh airson airgead a shàbhaladh, gu h-àbhaisteach air aithris mar cheudad, <i>me</i> 4.95%.</p>

Airgead

Inbheisteadh		Cur airgead ann am pròiseact, gnothachas no cunntas ag amas air prothaid a dhèanamh, a' gabhail a-steach airgead ga dhèanamh tro riadh , <i>me inbheisteadh tro earrannan ann an companaidh no sàbhaladh airgid ann an cunntas àrd-riadhail.</i>
lasadaiche		Neach, gnothachas no buidheann a tha a' solarachadh mhaoinean dhaibhsan aig a bheil feum air, ach feum air a phàigheadh air ais.
iasad		Nì a thathar a' faighinn air iasad (gu h-àbhaisteach airgead) agus a dh'fheumas a phàigheadh air ais, gu h-àbhaisteach le riadh cuideachd. Tha iasadan mar eisimpleir de dh'aonta 'ionmhasail'.
Call		An sùim airgid a tha gnothachas no buidheann a' call.
Morgaids		An sùim airgid air iasad airson taigh, togalach no gnothachas a cheannach, a dh'fheumas a phàigheadh air ais le riadh cuideachd. Tha morgaidsean nan eisimpleir de dh'aonta ' ionmhasail '.
Àrachas nàiseanta		Pàighidhean riatanach le cosnaichean agus fastaichean gus cobhair stàite a sholarachadh do dhaoine san Rìoghachd Aonaichte aig nach eil cosnadh, a tha tinn no air chluaineas.

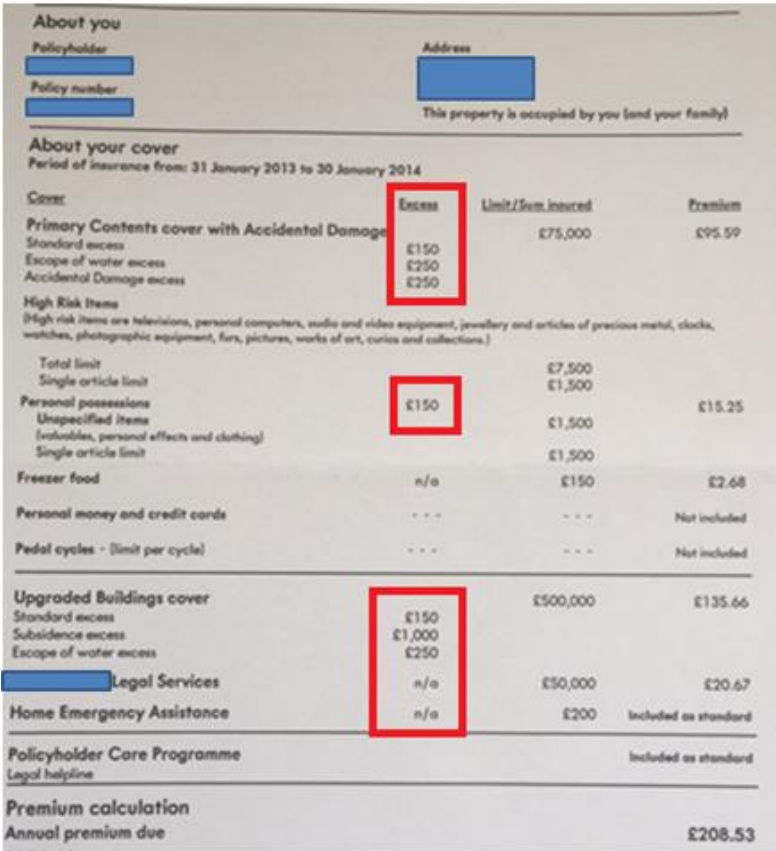
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Ro-tharraing		<p>Nuair a tha barrachd airgid air a thoirt à cunntas-ruith na chaidh a phàigheadh a-steach, bheir e air cunntas a dhol na ro-tharraing. Feumaidh seo a phàigheadh air ais agus comas air tàilleen agus riadh leis.</p> <p>Bu chòir crìoch ro-tharraing aontachadh leis a’ bhanca ro-làimh. Mura dèanar sin, bidh tàilleen air a’ chunntas. Tha cuid de chunntasan a’ tabhann goireas ro-tharraing ‘an-asgaidh’ no ‘planaichte’ agus ‘neo-planaichte’. Tha gach banca eadar-dhealaichte.</p>																																															

Airgead

<p>iasad latha pàighidh</p>		<p>Is e iasad airgid geàrr-amail a th' ann an iasad latha pàighidh air fhaighinn air iasad le cuideigin a dh'fhaodadh a bhith a' strì airson airgead, gus am faigh iad am pàigheadh-obrach (latha pàighidh).</p> <p>Tha cuid de chompanaidhean iasadan latha pàighidh a' ceadachadh dhut an ùine airson pàigheadh air ais a thaghadh, seach ga shuidheachadh air an àm a gheibh thu do phàigheadh.</p> <p>Tha an t-iasad latha pàighidh gu h-àbhaisteach air a phàigheadh dìreach don chunntas banca agad, gu tric taobh a-staigh 24 uair a thìde bhon tagradh agad aontachadh. Tha ais-phàigheadh an iasaid agus an riadh an uair sin air a thoirt dìreach às a' chunntas banca agad air a' cheann-latha aontaichte.</p> <p>Faodaidh tàilleean rèidh glè àrd a bhith air iasadan latha pàighidh. Bu chòir iad sin a dheasbad leis an teachdaiche agus an t-iasadaiche mus tigear gu aonta.</p>
<p>Ri thighinn</p>		<p>Pàighidhean a tha fhathast rin toirt às a' chunntas agad.</p> <p>Nuair a bhios tu a' ceannach ann am bùth no air-loidhne, faodaidh e toirt eadar 1-5 làithean obrach mus nochd e air do chunntas. Tha seo a' ciallachadh gu bheil am pàigheadh air a shon ri thighinn.</p>
<p>Cuibhreann pearsanta (ann an cìs)</p>		<p>Sùim airgid air nach fheum thu cìs a phàigheadh. Tha crìoch Cuibhreann Pearsanta àbhaisteach air a chodhùnadh leis an riaghaltas.</p>
<p>Peinnean Pearsanta</p>		<p>Bidh daoine fa leth a tha nam ball de sgeama peinnein priobhaideach a' pàigheadh a-steach don sgeama gach mìos, gus sùim nas motha de dh'airgead a bhith air a shàbhaladh nuair a leigeas iad dhiubh an</p>

Airgead

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<p>Anabarr poileasaidh</p>	 <p>About you</p> <p>Policyholder: [Redacted] Address: [Redacted] Policy number: [Redacted] This property is occupied by you (and your family)</p> <p>About your cover Period of insurance from: 31 January 2013 to 30 January 2014</p> <table border="1" data-bbox="450 448 1223 1118"> <thead> <tr> <th>Cover</th> <th>Excess</th> <th>Limit/Sum insured</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Primary Contents cover with Accidental Damage</td> <td>£150</td> <td>£75,000</td> <td>£95.59</td> </tr> <tr> <td>Standard excess</td> <td>£250</td> <td></td> <td></td> </tr> <tr> <td>Escape of water excess</td> <td>£250</td> <td></td> <td></td> </tr> <tr> <td>Accidental Damage excess</td> <td>£250</td> <td></td> <td></td> </tr> <tr> <td colspan="4">High Risk Items (High risk items are televisions, personal computers, audio and video equipment, jewellery and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.)</td> </tr> <tr> <td>Total limit</td> <td></td> <td>£7,500</td> <td></td> </tr> <tr> <td>Single article limit</td> <td></td> <td>£1,500</td> <td></td> </tr> <tr> <td>Personal possessions</td> <td>£150</td> <td></td> <td>£15.25</td> </tr> <tr> <td>Unspecified items</td> <td></td> <td>£1,500</td> <td></td> </tr> <tr> <td>(vehicles, personal effects and clothing)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Single article limit</td> <td></td> <td>£1,500</td> <td></td> </tr> <tr> <td>Freezer food</td> <td>n/a</td> <td>£150</td> <td>£2.68</td> </tr> <tr> <td>Personal money and credit cards</td> <td>- - -</td> <td>- - -</td> <td>Not included</td> </tr> <tr> <td>Pedal cycles - (limit per cycle)</td> <td>- - -</td> <td>- - -</td> <td>Not included</td> </tr> <tr> <td colspan="4">Upgraded Buildings cover</td> </tr> <tr> <td>Standard excess</td> <td>£150</td> <td>£500,000</td> <td>£135.66</td> </tr> <tr> <td>Subsidence excess</td> <td>£1,000</td> <td></td> <td></td> </tr> <tr> <td>Escape of water excess</td> <td>£250</td> <td></td> <td></td> </tr> <tr> <td>[Redacted] Legal Services</td> <td>n/a</td> <td>£50,000</td> <td>£20.67</td> </tr> <tr> <td>Home Emergency Assistance</td> <td>n/a</td> <td>£200</td> <td>Included as standard</td> </tr> <tr> <td colspan="3">Policyholder Care Programme Legal helpline</td> <td>Included as standard</td> </tr> <tr> <td colspan="3">Premium calculation</td> <td></td> </tr> <tr> <td colspan="3">Annual premium due</td> <td>£208.53</td> </tr> </tbody> </table>	Cover	Excess	Limit/Sum insured	Premium	Primary Contents cover with Accidental Damage	£150	£75,000	£95.59	Standard excess	£250			Escape of water excess	£250			Accidental Damage excess	£250			High Risk Items (High risk items are televisions, personal computers, audio and video equipment, jewellery and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.)				Total limit		£7,500		Single article limit		£1,500		Personal possessions	£150		£15.25	Unspecified items		£1,500		(vehicles, personal effects and clothing)				Single article limit		£1,500		Freezer food	n/a	£150	£2.68	Personal money and credit cards	- - -	- - -	Not included	Pedal cycles - (limit per cycle)	- - -	- - -	Not included	Upgraded Buildings cover				Standard excess	£150	£500,000	£135.66	Subsidence excess	£1,000			Escape of water excess	£250			[Redacted] Legal Services	n/a	£50,000	£20.67	Home Emergency Assistance	n/a	£200	Included as standard	Policyholder Care Programme Legal helpline			Included as standard	Premium calculation				Annual premium due			£208.53	<p>An sùim airgid aontaichte ri phàigheadh an dèidh tagradh.</p> <p>Mar eisimpleir, nam biodh uinneag-toisich a' chàir agad briste, dh'fhaodadh gum bi am poileasaidh àrachais ag iarraidh ort anabarr de 's dòcha £100 a phàigheadh mus càirich iad e. Bhiodh an anabarr seo air a thoirt dhe cosgais iomlan an uinneag-toisich a chàradh.</p> <p>Tha pàighidhean anabarra saor-thoileach agus riatanach aig cuid de phoileasaidhean.</p> <p>Tha anabarr riatanach a' ciallachadh gum feum thu a phàigheadh airson tagradh a dhèanamh agus tha an sùim air a shuidheachadh leis an neach-àrachais.</p> <p>Tha anabarr saor-thoileach a' ciallachadh gum faod thu an sùim a bharrachd a phàigheadh a roghnaicheadh tu fhèin. Tha seo gu h-àbhaisteach a' toirt cosgais nam pàighidhean àrachais mìosail sìos ach bu chòir dhut seo a sgrùdadh aig àm ceannach a' phoileasaidh.</p> <p>Ma nì thu tagradh, feumaidh tu an anabarr riatanach agus saor-thoileach a phàigheadh.</p>
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<p>Prothaid</p>		<p>An diofar eadar an sùim a chaidh a chosnadh agus an sùim a chaidh a chosg ann an ceannach, obrachadh, no toradh rudeigin.</p>																																																																																																
<p>Seacadh</p>		<p>Ùine de dh'fhàs eaconamach àicheil gu h-àbhaisteach a' maireachdainn barrachd na beagan mhiosan, a dh'fhaodas a bhith a' gabhail a-steach dìth-cosnaidh</p>																																																																																																

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		aig ìre àrd, lùghdachadh air malairt agus neo-ghnìomhachd ann an gnìomhachas. Tha seo aithnichte cuideachd mar an ‘cruins creideis’.
Teachd-a-steach		An sùim airgid iomlan air a chosnadh (le neach no gnothachas). Tha na cosgaisean uile air an toirt air falbh an uair sin bhon iomlan seo gus na prothaidean iomlan agus lom a lorg.
Tuarastal		An sùim airgid iomlan ri phàigheadh do chosnaiche leis an fhastaiche ann am bliadhna, gu h-àbhaisteach air a phàigheadh le pàighidhean stèidhichte cunbhalach air bunait mhìosail no uaireannan seachdaineach.
Sàbhalaidhean		<p>Is e airgead a th’ ann an sàbhalaidhean a tha air a stòradh air falbh an àite a chosg. Faodaidh na sàbhalaidhean a bhith bho phàighidhean obrach no teachd-a-steach eile, a’ gabhail a-steach tiodhlacan airgid.</p> <p>Faodaidh sàbhalaidhean a bhith neo-fhoirmeil, me banca dachaigh no a chur ann an cunntas sàbhalaidh sa bhanca. Is e dòigh nas sàbhailte a th’ ann an cunntas sàbhalaidh agus tha cuid de chunntasan a’ tabhann riadh ri chosnadh air sàbhalaidhean.</p> <p>Dh’fhaodadh gu bheil sàbhalaidhean airson ùine fhad-amail no thairis air ùine nas giorra, fhad ’s a thathar a’ sàbhaladh airson rudeigin de luach àrd air nach gabh ruighinn le aon phàigheadh, me sàbhaladh airson saor-làithean no banais.</p>
Cleasan-meallaidh		Dòigh mhì-laghail agus eas-onarach air airgead a dhèanamh no bathar / seirbheisean fhaotainn, gu h-àbhaisteach tro bhith a’ mealladh dhaoine.

Airgead

		<p>Mar eisimpleir, dh'fhaodadh gum faigh thu gairm fòn bho chuideigin a' leigeil orra gur e am banca agad a th' ann, ag iarraidh fiosrachadh bhut airson logadh a-steach agus d' fhacal-faire. Ma bheirear sin seachad air a' fòn, dh'fhaodadh gum faigh an neach gun aithne sin cothrom air do chunntas agus airgead sam bith a th' ann a thoirt às.</p> <p>Cha bu chòir gun iarradh obraiche banca sam bith a leithid sin de dh'fhiosrachadh mionaideach air a' fòn no ann am post-d.</p>
Neach-earrannan		<p>Cuideigin aig a bheil earrann no earrannan ann an gnothachas no buidheann. Faodaidh seo a bhith tro cheannach no dileab. Is fhiach earrannan diofar luachan a rèir meud agus soirbheachadh ionmhasail a' ghnathachais no na buidhne.</p> <p>Faodaidh luchd-earrannan a bhith cuideachd nan daoine aig a bheil ùidh bhuntainneach ann an gnothachas no buidheann, ach nach fheum e a bhith ionmhasail. Mar eisimpleir, tha pàrantan is sgoilearan nan luchd-earrannan cudromach den bhun-sgoil ionadail aca oir bidh co-dhùnaidhean air an gabhail san sgoil a' toirt buaidh dhìreach orra.</p>

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Òrdugh cunbhalach	Aberness AB56 3JJ					Account number : 000567234	<p>Coltach ri sùim-fhiachan dìreach. Ach, 's e sùim stèidhichte a th' ann an òrdugh cunbhalach gu h-àbhaisteach, agus chan urrainn ach thu fhèin an sùim atharrachadh no cuin a thèid a thoirt às.</p> <p>Air a ghiorrachadh gu h-àbhaisteach gu SO air aithris banca.</p>
						Statement date 28th December 2012	
						Statement no. 21	
	Date	Type	Description	Money out	Money in	Balance	
						Carried forward from previous statement £32.25	
	01 December 2011	BACS	Bog Standard (Plumbers)		£570.23	£602.48	
	01 December 2011	SO	Mr and Mrs J. Christie		£200.00	£802.48	
	01 December 2011	SO	P. Smith (rent)	£250.00		£552.48	
	02 December 2011	CSH	Aberness Cash withdrawal Green Bank of Aberness	£100.00		£452.48	
	03 December 2011	DD	Contents insurance	£21.00		£431.48	
	04 December 2011	DD	Mobiles r us	£35.27		£396.21	
	04 December 2011	SO	P. Smith (gas/electricity)	£23.64		£372.57	
05 December 2011	DC	Aberness Adsa Supermarket	£132.22		£240.35		
05 December 2011	CSH	Aberness Cash withdrawal	£31.50		£208.85		
			£593.63	£770.23	£208.85		
			Total withdrawals	Total pay-ins	Closing Balance carried forward		
Peinnean stàite						Pàigheadh cunbhalach dèante leis an riaghaltas do dhaoine a tha no os cionn aois cluaineis oifigeil agus do chuid de bhantraichean is daoine ciorramach.	
Cairt bùtha						<p>Coltach ri cairt creideis, ach tha iad cuibhrichte gu an cleachdadh ann am bùth ainmichte no sreath de bhùithtean.</p> <p>Mar eisimpleir, chan urrainnear cairt bùtha Next a cleachdadh ach airson nithean a cheannach ann am bùithtean Next.</p>	
Gnìomh-malairt						Ceannach agus reic rudeigin, far a bheil bathar, seirbheisean no airgead air a chur bho aon neach gu neach eile.	

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Eadar-ghluasad	Date	Type	Description	Money out	Money in	Balance
	29 November 2012	BACS	Salary Mr J Christie IT Consultants		£2,198.81	£1,964.90
	29 November 2012	BACS	Salary Mrs J Christie Teeth4you		£702.41	£2,667.31
	03 December 2012	SO	Mr K. Christie	£200.00		£2,467.31
	03 December 2012	DD	Mortgage payment National Building Society	£806.21		£1,661.10
	03 December 2012	DD	Aberness Council Council Tax	£175.00		£1,486.10
	03 December 2012	DD	Scotbank Contents and buildings insurance	£43.88		£1,442.22
	03 December 2012	DD	Fuel4u Gas and electricity	£203.27		£1,238.95
	03 December 2012	DD	Stronger Life Life insurance	£33.92		£1,205.03
	03 December 2012	DD	TV Licencing Authority	£12.12		£1,192.91
	03 December 2012	SO	Ms Jenni Christie		£100.00	£1,292.91
	04 December 2012	DD	Digital TV	£18.55		£1,274.36
	04 December 2012	TRF	Credit Card payment Mistercard	£58.24		£1,216.12
	04 December 2012	BACS	Child Benefit HMRC		£53.60	£1,269.72
<u>VAT</u>						

Is e seo gluasad de dh'airgead bho aon chunntas gu cunntas eile. Faodaidh seo a bhith eadar **cunntas-ruith** agus **cunntas sàbhalaidd** no faodaidh tu cuideachd airgead eadar-ghluasad gu neach eile.

Tha làraichean bancaidh air-loidhne agus apan a' solarachadh dòigh luath agus shìmplidh air airgead a ghluasad eadar cunntasan agus gu daoine eile.

Gu h-àbhaisteach air a ghiorrachadh gu TRF air **aithris banca**.

Tha VAT a' ciallachadh cìs luach leasaichte. 'S e cìs a th' ann a tha air a chur air bathar no seirbheisean a dh'fheumar a chiseadh, me biadh, aodach, càraichean is eile. Tha cuid de nithean air nach eil VAT leithid foghlam, seirbheis slàinte, seirbheis puist. Tha an riaghaltas a' co-dhùnadh an reat cìse agus na nithean a tha rin ciseadh.

Airgead

Pàigheadh-obrach		Pàigheadh cunbhalach, gu h-àbhaisteach air bunait uaireil, làitheil no seachdaineil, dèante leis an fhastaiche do chosnaiche airson bathar no seirbheisean a sholarachadh.
Às-tharraing		Airgead air a thoirt à cunntas. me. Faodaidh tu airgead às-tharraing bho (a thoirt às) inneal airgid ATM.