

THE DIRECTOR  
LB INFORMATION TECHNOLOGY LIMITED  
83 VICARS MOOR LANE  
LONDON  
WINCHMORE HILL  
N21 1BL

## Your Business accounts - at a glance

### Up-to-date account information

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

### Your balances on 23 August 2016

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#### Business Current Account

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LB Information Technology Limited	£11,382.98
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Sort Code 20-91-79 • Account no 53073351

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#### Business Savings Account

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Mr Amarjeet Landa	£1.00
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Sort Code 20-91-79 • Account no 63320529

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[This is the end of your account summary.](#)

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## Your Business Current Account

Date	Description	Money out £	Money in £	Balance £
23 Jul	Start Balance			4.98
25 Jul	 Cash machine withdrawal on 23 Jul at 13.04 at Tesco Personal Finance Tesco Winchmore He	500.00		-495.02
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		2,000.00	1,504.98
29 Jul	 Card Payment to Paypal *Gdeuropelt Luxembourg on 27 Jul	43.90		1,461.08
1 Aug	 Direct Debit to EE & T-Mobile Ref: T11625822638371560. This is a new direct debit payment	194.82		1,266.26
	 Card Payment to www.Dominos.Co.UK on 29 Jul	30.06		1,236.20
	 Cash machine withdrawal on 30 Jul at 10.11 at Tesco Personal Finance Tesco Lea Valley	40.00		1,196.20
	 Cash machine withdrawal on 31 Jul at 23.44 at Tesco Personal Finance Tesco Winchmore He	100.00		1,096.20
	 Card Payment to Coffee Break Expre on 29 Jul	7.50		1,088.70
2 Aug	 Card Payment to Sainsbury's S/Mkt on 01 Aug	21.72		1,066.98




















Continued

## At a glance



















### 23 Jul – 23 Aug 2016

Start balance	£4.98
Money out	£6,912.48
▶ Commission charges £9.50	
▶ Interest paid £0.00	
Money in	£18,290.48
▶ Loyalty Reward £0.48	
End balance	£11,382.98
















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

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				1,066.98
3 Aug	 Card Payment to Msft *E02002Gpj6> Ireland on 31 Jul	3.00		1,063.98
	 Cash machine withdrawal on 03 Aug at 17.52 at Tesco Personal Finance Tesco WA HI St Exp	100.00		963.98
4 Aug	 Card Payment to Afg Auto Limited on 03 Aug	450.00		513.98
	 Commission charges for the period 13 Jun/12 Jul	9.50		504.48
	 Business Banking Loyalty Reward for period 13 Jun - 12 Jul		0.48	504.96
5 Aug	 Card Payment to Amazon Web Service USA USD 46.03 on 03 Aug at Visa Exchange Rate 1.33 The final GBP amount includes a Non-Sterling Transaction Fee of 0.95	35.65		469.31
	 Card Payment to Tesco PFS 2181 on 04 Aug	80.27		389.04
	 Card Payment to KFC-Harrow Weald on 04 Aug	5.58		383.46
8 Aug	 Cash machine withdrawal on 5 Aug at 20.57 at Barclays Winchmore Hill	200.00		183.46
	 Card Payment to Sfc Event Concessi on 06 Aug	50.60		132.86
	 Card Payment to Marriott on 04 Aug	123.56		9.30
	 Card Payment to Ikea Online on 05 Aug	275.00		-265.70
	 Card Payment to Tfl.Gov.UK/CP on 06 Aug	2.00		-267.70
	 Card Payment to Tesco Stores 6042 on 05 Aug	3.00		-270.70
	 Card Payment to Metro Trends Ltd on 05 Aug	6.40		-277.10
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		1,000.00	722.90
9 Aug	 Card Payment to IZ *5 Star Taxi on 07 Aug	40.00		682.90
	 Card Payment to Auditorium on 07 Aug	56.40		626.50
	 Cash machine withdrawal on 09 Aug at 11.56 at National Westminster Bank Regent Street 2	100.00		526.50
10 Aug	 Card Payment to Paypal *Sportsfact Luxembourg on 07 Aug	11.49		515.01


Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				515.01
10 Aug	 Card Payment to Paypal *Bluebellre Luxembourg on 07 Aug	15.98		499.03
	 Card Payment to Paypal *Gwclothing Luxembourg on 07 Aug	16.49		482.54
	 Card Payment to Paypal *Sparkysqua Luxembourg on 07 Aug	32.76		449.78
	 Card Payment to Paypal *Loudelepha Luxembourg on 07 Aug	36.85		412.93
	 Card Payment to Paypal *Rowancoope Luxembourg on 07 Aug	41.49		371.44
	 Card Payment to Paypal *Antonymuss Luxembourg on 07 Aug	59.99		311.45
	 Cash machine withdrawal on 10 Aug at 16.45 at Bank of Ireland PO Palmers Green 1	500.00		-188.55
	 Card Payment to Pret A Manger on 09 Aug	8.63		-197.18
	 Card Payment to Shoppoint on 08 Aug	25.87		-223.05
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		1,000.00	776.95
11 Aug	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		1,000.00	1,776.95
12 Aug	 Card Payment to Boots 2000 on 11 Aug	34.97		1,741.98
	 Card Payment to Lbe Parking Online on 11 Aug	110.00		1,631.98
	 Card Payment to TfL.Gov.UK/CP on 11 Aug	1.70		1,630.28
15 Aug	 Card Payment to Expendidura N 4 Spain on 12 Aug	14.55		1,615.73
	 Card Payment to Admiral Insurance Italy on 12 Aug	25.50		1,590.23
	 Card Payment to Hotel Reco Des Sol Spain EUR 44.00 on 12 Aug at Visa Exchange Rate 1.16 The final GBP amount includes a Non-Sterling Transaction Fee of 1.04	38.99		1,551.24
	 Cash Withdrawal at C Des Moli,10 Spain on 12 Aug	189.95		1,361.29

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				1,361.29
15 Aug	 Cash Withdrawal at ATM 0110 Banca Mar Spain on 13 Aug	283.17		1,078.12
	 Cash Withdrawal at 121000756 Spain on 12 Aug	365.92		712.20
	 Card Payment to Burger King Sant A Spain EUR 7.10 on 12 Aug at Visa Exchange Rate 1.16 The final GBP amount includes a Non-Sterling Transaction Fee of 0.17	6.29		705.91
	 On-line Banking bill payment to Matt Rabb Ref:-HOILDAY	1,000.00		-294.09
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		1,000.00	705.91
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		1,000.00	1,705.91
16 Aug	 Cash Withdrawal at CRA.Playa Den Boss Spain on 14 Aug	286.99		1,418.92
18 Aug	 Card Payment to Optica Doctor Mari Spain EUR 127.00 on 16 Aug at Visa Exchange Rate 1.15 The final GBP amount includes a Non-Sterling Transaction Fee of 3.05	113.86		1,305.06
19 Aug	 Cash Withdrawal at ATM 0030 Banca Mar Spain EUR 400.00 on 17 Aug at Visa Exchange Rate 1.15 The final GBP amount includes a Non-Sterling Transaction Fee of 9.57 and a Non-Sterling Cash Fee of 1.50	359.11		945.95
	 Cash Withdrawal at C Des Moli,10 Spain on 17 Aug	382.67		563.28
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		1,000.00	1,563.28
22 Aug	 Card Payment to Pacha lbz Spain EUR 30.00 on 20 Aug at Visa Exchange Rate 1.15 The final GBP amount includes a Non-Sterling Transaction Fee of 0.72	26.72		1,536.56
	 Card Payment to Pacha lbz Spain on 20 Aug	27.13		1,509.43
	 Card Payment to Pacha lbz Spain on 20 Aug	40.70		1,468.73
	 Cash Withdrawal at C.Del Moli 7 Spain on 20 Aug	86.72		1,382.01

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				1,382.01
22 Aug	ATM Cash Withdrawal at AV.Dr Fleming S/N Spain on 18 Aug	289.03		1,092.98
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		10,290.00	11,382.98
23 Aug	Balance carried forward			11,382.98
Total Payments/Receipts		6,912.48	18,290.48	

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

## Debit interest rates -the rate you pay when your account is overdrawn

**Current rates** Correct at the time of printing

Effective from 02 Oct 2002

Balance	Rate %
► £1+ 0.000% above Unarranged Borrowing Rate	29.500%

The Unarranged Borrowing Rate is: 29.500%

### Bank of England Base Rate Information

Rate effective from 04 Aug 2016 was	0.250%
Rate effective from 05 Mar 2009 was	0.500%

If we have agreed with you that your overdraft interest rate tracks Bank of England Base Rate, you should interpret any reference to "Barclays Base Rate" in this statement as if it read "Bank of England Base Rate".

### Dispute resolution

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

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £75,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £75,000 each (making a total of £150,000). The £75,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

Barclays Bank PLC may also accept deposits under the following trading names: Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth and Woolwich Mortgages. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

We periodically issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS.

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

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

Fees and charges can apply if there is not enough money in your account(s) to make a payment and so cause an unauthorised overdraft on your account(s).

#### What is an unauthorised overdraft?

An unauthorised overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

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

#### What can you do to help avoid or limit unauthorised overdraft fees and charges?

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

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with returned items or unauthorised borrowing;

e) address any concerns that you may have.

**Register for Text Alerts** Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unauthorised overdraft and you incur a Paid Referral Fee, we'll send you a Paid Referral Fee Text Alert the following working day (Monday - Friday) to let you know. By acting on this information you have the opportunity to clear your unauthorised overdraft and avoid further fees and charges. You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/businessbankingtextalerts](http://barclays.co.uk/businessbankingtextalerts) for more information. Terms and conditions apply.

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

**What fees and charges could you incur?** We process the payment, you will incur a Paid Referral Fee of £30 when the unauthorised overdraft is more than £30 and on each occasion it increases by more than £30. You'll be pre-notified at least 14 days before the fee(s) is applied to your account in line with your charging period. If we decline your request and an item is returned, you will incur an Unpaid Fee of £35 for our service of considering the requested payment and for dealing with the bank the payment would have been sent to. The fee will be applied to your account at the time it is incurred and we will notify you in writing. Interest will be charged at 29.5% per annum on an unauthorised overdraft, calculated on a daily basis. You'll be pre-notified at least 14 days before the interest charges are applied to your account in line with your charging period. We may change our fees and charges from time to time but if we do this, we'll give you at least two months' notice of any such changes.

### Interest

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

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website [www.gov.uk/hmrc/savingsallowance](http://www.gov.uk/hmrc/savingsallowance). The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident.

If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at [barclays.co.uk/businessbanking](http://barclays.co.uk/businessbanking).

### Online

[barclays.co.uk](http://barclays.co.uk)

### On the phone

**0345-605-2345\***

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

### Write to us

**Barclays,  
Leicester  
LE87 2BB**

### Your branch

**LEICESTER, LE87 2BB**

### Lost and stolen cards

**01604 230 230**


**-24 hours**

**Tell us straight away if:**


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


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

### Follow us

 [www.facebook.com/barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)

 [www.twitter.com/barclaysbizchat](http://www.twitter.com/barclaysbizchat)

 [youtube.com/BarclaysUK](http://youtube.com/BarclaysUK)

 [www.linkedin.com/BarclaysCorporateBanking](http://www.linkedin.com/BarclaysCorporateBanking)

### Using your debit card in the UK and abroad

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

On top of this, if you're getting cash over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM or an ATM at a Global Alliance member bank, you'll also be charged a 2% Non-Sterling Cash Fee (minimum £1.50, maximum £4.50) and the ATM provider may apply other charges. From 1st January 2013 the Non-Sterling Cash Fee will be £1.50 for each applicable transaction regardless of the amount withdrawn.

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

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

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

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

### Getting information from Barclays

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

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

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 122702).

Registered in England. Registered No. 1026167. Registered office: 1 Churchill Place, London E14 5HP.

\*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.