

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 May 2016

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#### Business Current Account

LB Information Technology Limited	£79.56
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Sort Code 20-91-79 • Account no 53073351

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#### Business Savings Account

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

► **Important information included at the end of your statement**

We will soon be changing your statement delivery method to online statements only. Please read the additional pages included at the end of your statement for more information, including how to continue receiving statements by post.

## At a glance



















### 23 Apr – 23 May 2016

Start balance	£387.68
Money out	£3,640.77
► Commission charges	£14.50
► Interest paid	£0.00
Money in	£3,332.65
► Loyalty Reward	£0.33
End balance	£79.56




















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

Date	Description	Money out £	Money in £	Balance £
23 Apr	Start Balance			387.68
25 Apr	ATM Cash machine withdrawal on 23 Apr at 00.36 at Barclays Winchmore Hill	200.00		187.68
	ATM Cash machine withdrawal on 23 Apr at 20.25 at Barclays Winchmore Hill	100.00		87.68
	Card Payment to Goose on 23 Apr	7.10		80.58
	Card Payment to On Broadway on 22 Apr	14.50		66.08
	Card Payment to Olympus Club on 23 Apr	17.00		49.08
	Card Payment to On Broadway on 22 Apr	18.80		30.28
	Card Payment to Olympus Club on 23 Apr	20.00		10.28
	Card Payment to On Broadway on 23 Apr	22.50		-12.22
	Card Payment to Monarch Airlines on 22 Apr	81.25		-93.47
	Card Payment to Admiral Insurance Italy on 21 Apr	373.08		-466.55




Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				-466.55
25 Apr	 Cash machine withdrawal on 25 Apr at 14.50 at Sainsburys Bank Highland Village	30.00		-496.55
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		500.00	3.45
26 Apr	 Cash machine withdrawal on 26 Apr at 13.04 at Notemachine Morrison's	50.00		-46.55
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		500.00	453.45
27 Apr	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		500.00	953.45
28 Apr	 Card Payment to White Webbs on 27 Apr	26.87		926.58
29 Apr	 Cash machine withdrawal on 29 Apr at 14.37 at Barclays Winchmore Hill	400.00		526.58
3 May	 Direct Debit to EE & T-Mobile Ref: T11625822613317073	232.32		294.26
	 Card Payment to Msft *<E020023KZ7> Ireland on 01 May	3.00		291.26
	 Card Payment to Sourli Chrisoula Greece EUR 504.00 on 30 Apr at Visa Exchange Rate 1.28 The final GBP amount includes a Non-Sterling Transaction Fee of 10.83	404.77		-113.51
	 Card Payment to Norwegian AI328719 on 27 Apr	429.40		-542.91
	 Cash machine withdrawal on 03 May at 11.54 at Tesco Personal Finance Tesco Cheshunt Ext	100.00		-642.91
	 Charge for 1 Unpaid Tran Fee @ £8.00. Charge originated by 20-54-22	8.00		-650.91
	 Unpaid direct debit EE & T-Mobile T11625822613317073		232.32	-418.59
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		200.00	-218.59
	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		400.00	181.41
4 May	 Card Payment to Tesco Pay at Pump on 03 May	66.37		115.04
5 May	 Card Payment to Salisbury Arms on 04 May	14.75		100.29

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				100.29
5 May	 Card Payment to Salisbury Arms on 04 May	15.10		85.19
	 Card Payment to Amazon Web Service USA USD 44.47 on 03 May at Visa Exchange Rate 1.46 The final GBP amount includes a Non-Sterling Transaction Fee of 0.84	31.28		53.91
6 May	 Cash machine withdrawal on 06 May at 12.06 at Sainsburys Bank Highland Village	20.00		33.91
	 Commission charges for the period 14 Mar/12 Apr	6.50		27.41
	 Business Banking Loyalty Reward for period 14 Mar - 12 Apr		0.33	27.74
10 May	 Internet Banking transfer from account 00267430 at 20-29-81 MOBILE-CHANNEL		1,000.00	1,027.74
13 May	 Card Payment to Vueling Air Spain EUR 230.96 on 10 May at Visa Exchange Rate 1.26 The final GBP amount includes a Non-Sterling Transaction Fee of 5.02	187.69		840.05
16 May	 Card Payment to Paradise Wildlife on 14 May	3.20		836.85
	 Card Payment to Slug and Lettuce on 14 May	6.75		830.10
	 Card Payment to Slug and Lettuce on 13 May	7.20		822.90
	 Card Payment to Wormley News on 14 May	7.49		815.41
	 Card Payment to Paradise Wildlife on 14 May	8.70		806.71
	 Card Payment to Paradise Wildlife on 14 May	9.60		797.11
	 Card Payment to McDonalds on 14 May	13.27		783.84
	 Card Payment to KFC-Waltham Cross on 14 May	16.44		767.40
	 Card Payment to Paradise Wildlife on 14 May	17.90		749.50
	 Card Payment to Tesco Stores 5372 on 14 May	21.27		728.23
	 Card Payment to Slug and Lettuce on 13 May	29.50		698.73
	 Card Payment to Slug and Lettuce on 13 May	39.85		658.88

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				658.88
16 May	 Card Payment to Paradise Wildlife on 14 May	47.00		611.88
	 Card Payment to EE & T-Mobile on 14 May	232.32		379.56
	 Cash machine withdrawal on 16 May at 18.50 at Bank of Ireland PO Lancaster Road	300.00		79.56
23 May Balance carried forward				79.56
Total Payments/Receipts		3,640.77	3,332.65	

**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 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.

## Changes to the way you receive statements

Please take the action described below if you wish to continue receiving paper statements

### What's changing and what do I need to do?

- § As you are registered for Barclays Online Banking, and can view your statements online, we will stop sending you paper statements from **15 August 2016**
- § If you want to keep receiving paper statements, follow the instructions overleaf to let us know by **8 August 2016**

As your business is registered for Barclays Online Banking, you have the ability to access your statements online in a secure, central and easy to access repository. Online statements are available as soon as they are produced and are free of charge. You will already be able to view<sup>1</sup> your statements in Online Banking by going into 'My documents' (hover over your name in the top right corner and click 'My Barclays documents' from the drop-down box), or by clicking 'view statements' from the 'Account Services' box next to each account.

### With online statements you can

- ü View, print and download your statements whenever and wherever you like – online statements are in the same format as those you currently receive in the post<sup>2</sup>
- ü Receive online statements at a frequency of your choosing – choose this under 'Statement preferences' from the drop-down box under your name in the top right corner of Online Banking
- ü Access your statements online for seven years after they are available.

<sup>1</sup> To view, save or print online statement PDF files, you will need to have Adobe Acrobat Reader 5 or above installed on your computer. You'll probably have this installed already, but if you don't, it's free and can be downloaded from Adobe UK (at: [get.adobe.com/uk/reader/](http://get.adobe.com/uk/reader/)). If you are accessing this website using a screen reading technology that cannot read PDFs, a converter is available from Access Adobe (at: [access.adobe.com](http://access.adobe.com)).

<sup>2</sup> Printed quality will depend on your printer settings and quality.



## To continue receiving paper statements

We hope you will find our online statements more convenient. However, if you believe that this change will not suit your business needs and you still require paper statements to be delivered by post, you can contact us before

**8 August 2016** via the email or post options below.

Email: [estatement.x.optout@barclays.com](mailto:estatement.x.optout@barclays.com)

Post: Statement Changes  
Barclays Bank PLC  
FREEPOST NWW4404A  
Ground Floor East Wing  
Octagon House  
Gadbrook Park  
Northwich  
CW9 7RB

All you need to do is include your **unique reference number ST-089107** and we will ensure you continue to receive paper statements. This reference number is unique to the account holder named in the address box of this letter, and so if there are a number of different legal entities in your group, you will need to send us the unique reference number for each different legal entity. Please note that we will not send you confirmation that we have received your request.

You can choose to change back to paper statements at any point after the change on 15 August 2016.

## Electronic Pre Notification of Charges Statement (PNCS)

If you are changed to only receiving your statements online, and you are eligible to receive electronic PNCS – these will also move to online only (no paper) for any Business current account(s) which you hold with us. These electronic PNCS will also appear in the 'My Barclays documents' section of your Online Banking.

You will be eligible for electronic PNCS if you:

- § Have provided Barclays with a valid contact email address
- § Have a simple banking mandate i.e. payments and banking related activity require just one signatory

Both statements and PNCS must be received by the same method. The new electronic PNCS will still notify you at least 14 days in advance of any charges to be taken from the account. You will also receive an email alert to let you know as soon as your electronic PNCS is ready to view online. As long as the above criteria are fulfilled then this will apply for each Business current account, for other non-eligible accounts you will still receive your notification on paper.

If you are not eligible based on the above criteria, and agree to move to online statements only, you will continue to receive paper PNCS.

## Important Information

- ▶ For security purposes, please only include the specified information, and do not quote any account numbers or security information if you notify us via email.
- ▶ If you choose to contact us in order to continue receiving paper statements, you will not receive a confirmation. Once your instruction has been received, it will be acted upon and no further action from you will be required.
- ▶ The email account and postal address will only receive instructions to continue receiving paper statements. No other queries or questions will be answered. No emails will be sent from this email account.
- ▶ If you choose to change back to paper statements, either now or at some point in the future, you will be charged for paper statements at the rate you were previously charged (if applicable).

## How to access your statements online in Barclays Online Banking

You can log into Barclays Online Banking by going to [barclays.co.uk](https://www.barclays.co.uk) and clicking 'Log in'. As well as viewing statements, you can also check balances on your accounts, transfer money, make payments, and manage your regular payments.

As a reminder, there are two steps to log in:

- § Tell us who you are
- § Confirm your identity – using either a PINsentry or mobile PINsentry, or passcode and memorable word if you have this

You can tell us who you are in any of three ways:

- § Your Online Banking membership number
- § The long number from the front of your Barclays debit or authentication card (this can be either your Business debit card, or Personal debit card if you are registered for Online Banking as a Personal customer)
- § Your sort code and account number

For assistance in logging in, navigating the site or utilising the features available on Online Banking please make use of the online tutorials and FAQ sections available online by visiting

**[help.barclays.co.uk/ways-to-bank/online-banking.html](https://help.barclays.co.uk/ways-to-bank/online-banking.html)**