

Mr Amarjeet Landa

12 Oct 2016

MR A LANDA  
83 VICARS MOOR LANE  
LONDON  
N21 1BL

## Your accounts at a glance

### ► Your balances on 12 Oct 2016

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 0345 7 345 345\*, or come into a branch.

#### Everyday banking



##### Barclays Bank Account

£2,525.86

Mr Amarjeet Landa  
Sort Code 20-29-81 • Account no 00267430

#### Savings



##### Everyday Saver

£0.09

Mr Amarjeet Landa  
Sort Code 20-29-81 • Account no 63474402



##### Instant Cash ISA Issue 1

£0.08

Mr Amarjeet Landa  
Sort Code 20-45-64 • Account no 90353752

This is the end of your account summary.

#### We're here

Call 0345 7 345 345\* Click [barclays.co.uk](http://barclays.co.uk) Come into a branch

\* Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

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13 Sep – 12 Oct 2016

Mr Amarjeet Landa

- Sort Code 20-29-81
- Account no. 00267430
- SWIFTBIC BARCGB22
- IBAN GB51 BARC 2029 8100 2674 30

**At a glance**

Start balance	£3,877.24
Money in	£1,124.85
Money out	£2,476.23
End balance	£2,525.86

**Your arranged limits**

Overdraft	£1,000
Emergency Borrowing	£0

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

# Your Barclays Bank Account statement

## Current account statement










**Your transactions**

STO Standing Order  
 ATM Cash Machine  
 Contactless  
 DD Direct Debit  
Debit Card  
£ Fee  
Giro Bank Giro  
Online

Date	Description	Money out	Money in	Balance
13 Sep	Start balance			3,877.24
19 Sep	<span>STO</span> Received from Nirmala Rathaur Ref: MOBILE AUNTY		34.35	
	<span>Giro</span> Received from 829354281311-CHB		20.70	3,932.29
20 Sep	<span>DD</span> Direct Debit to Capital One Ref: 5460977485344767	144.00		3,788.29
26 Sep	<span>Debit Card</span> Card Payment to Thames Rib Experie on 25 Sep	80.00		
	<span>Giro</span> Received from 829354281321-CHB		20.70	3,728.99
29 Sep	<span>Debit Card</span> Card Payment to Cineworld ENF CP on 28 Sep	34.50		3,694.49
30 Sep	<span>ATM</span> Cash Machine Withdrawal at Bank of Ireland PO Victoria Road 1 Timed at 12.32 on 30 Sep	300.00		
	<span>Online</span> Bill payment to Mum Green Card Ref: MUM	400.00		2,994.49
3 Oct	<span>Debit Card</span> Card Payment to Pizza Hut Online W on 30 Sep	40.56		
	<span>Online</span> Bill payment to K Chirauogo Ref: DEBIT	1,000.00		
	<span>Giro</span> Received from 829354281331-CHB		20.70	1,974.63
4 Oct	<span>£</span> Fees OD Fees On Balances Up to £1000 4 at £0.75 For the period 12 Aug to 9 Sep	3.00		1,971.63

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
5 Oct	 Card Payment to Commercial Collect on 03 Oct	144.00		1,827.63
6 Oct	 Card Payment to TfL.Gov.UK/CP on 05 Oct	1.50		1,826.13
7 Oct	 Received from M Charles Ref: Loan Repayment		1,000.00	2,826.13
10 Oct	 Card Payment to RAC on 09 Oct	84.99		
	 Card Payment to TfL.Gov.UK/CP on 06 Oct	7.70		
	 Received from 829354281341-CHB		20.70	
	 Refund from TfL.Gov.UK/CP on 06 Oct		7.70	2,761.84
12 Oct	 Card Payment to Office Holdings on 11 Oct	135.98		
	 Bill payment to Laura Ellingham Ref: PUP X	100.00		2,525.86
12 Oct	End balance			2,525.86

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

## Credit interest rates

This account does not pay credit interest

## How it works

### 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).

### Using your Barclays debit card - what costs and what doesn't

If you use your debit card in the UK: Barclays will not charge you for using your debit card in the UK when making purchases, withdrawing cash, or when buying travellers' cheques or foreign currency. A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction.

If you use your debit card abroad or pay in a currency other than sterling (either abroad or in the UK): Barclays will charge you a 2.99% 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

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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 £1.50 Non-Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries go to [barclays.co.uk/globalalliance](http://barclays.co.uk/globalalliance). 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 [visaeurope.com](http://visaeurope.com). For more info please go to [barclays.co.uk/debitcardsabroad](http://barclays.co.uk/debitcardsabroad)

### Transferring money between countries

If you need to transfer money between countries, you may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These are on the front of your statement and you'll need them so that international banks can identify your account correctly. Full details are on: [business.barclays.co.uk/bb/iban](http://business.barclays.co.uk/bb/iban)

### How we pay interest

If your account pays interest and is in credit, we work out your interest on the balance of your account at the close of business every day. Interest is calculated on the statement balance or the cleared balance, depending on the type of account you have. Where credit interest rate(s) are shown on your statement, these are current at the time of printing the statement and may have changed during the statement period. Unless we say otherwise, any interest rates we show are gross annual rates.

If you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance (with the exception of interest earned on ISAs, which continue to be free from UK tax for eligible customers). 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 HMRC.

### If you go into overdraft or Emergency Borrowing

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account go first to pay off any fees. Once these are paid, your payments go towards repayment of your Emergency Borrowing (if you have used it) and finally towards repayment of your overdraft.

To help avoid going overdrawn or into your Emergency Borrowing and to understand payment cut-off times, go to [barclays.co.uk/bankingcharges](http://barclays.co.uk/bankingcharges). For more information about overdrafts, Emergency Borrowing usage and daily fees, go to [barclays.co.uk/overdraft](http://barclays.co.uk/overdraft) or ask in branch for a copy of 'Our Bank Charges Explained'.

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## Get in touch

### ► Our main number

0345 7 345 345

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

### ► From abroad

+44 2476 842 100

7am - 11pm

### ► Write to us

Barclays, Leicester  
LE87 2BB

### ► Find a branch

0800 400 100

7am - 11pm

### ► Your home branch

The Enfield Group

### ► Online banking help

0345 600 2323

7am - 11pm

### ► 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.

## How it works continued

### Getting information from Barclays

We send information to customers with their statements about relevant new offers and products, and about how to get the best from their existing Barclays accounts. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, you can call 0345 7 345 345, go to [barclays.co.uk](https://www.barclays.co.uk), or come into a branch. And if you change your mind at any time, just get in touch.

For a Braille, large print or audio version of your statement call  
0800 400 100 (via TextDirect if appropriate) or contact your branch