

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 22 January 2016

---

#### Business Current Account

---

LB Information Technology Limited	£284.05
-----------------------------------	---------

---

Sort Code 20-91-79 • Account no 53073351

---

#### Business Savings Account

---

Mr Amarjeet Landa	£42,640.00
-------------------	------------

---

Sort Code 20-91-79 • Account no 63320529

---

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

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

## At a glance

24 Dec 2015 – 22 Jan 2016








Start balance	£574.59
Money out	£10,340.54
▶ Commission charges £6.80	
▶ Interest paid £0.00	
Money in	£10,050.00
End balance	£284.05

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

## Your Business Current Account

Date	Description	Money out £	Money in £	Balance £
24 Dec	Start Balance			574.59
4 Jan	DD Direct Debit to EE & T-Mobile Ref: T11625822580653082	176.62		397.97
	Internet Banking transfer from account 63320529 at 20-91-79 MOBILE-CHANNEL		1,000.00	1,397.97
7 Jan	€ Commission charges for the period 13 Nov/13 Dec	6.80		1,391.17
8 Jan	Card Payment to TfL.Gov.UK/CP on 06 Jan	13.30		1,377.87
	Card Payment to Dnh*Godaddy.Com EU on 07 Jan	79.06		1,298.81
	Card Payment to Dnh*Godaddy.Com EU on 07 Jan	166.39		1,132.42
	Giro Direct credit from R S C S Ltd Ref: R S C S Ltd		8,050.00	9,182.42
11 Jan	Card Payment to Msft *<E02001NT6Z> Ireland on 07 Jan	3.08		9,179.34
	Internet Banking transfer to account 63320529 at 20-91-79 MOBILE-CHANNEL	8,500.00		679.34
12 Jan	ATM Cash machine withdrawal on 12 Jan at 16.55 at Notemachine Spar - Watford	250.00		429.34
13 Jan	Card Payment to Intu Watford on 12 Jan	1.00		428.34

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				428.34
14 Jan	 On-line Banking bill payment to Gemma McGeary Ref:-PAYMENT	500.00		-71.66
	 Internet Banking transfer from account 63320529 at 20-91-79 MOBILE-CHANNEL		1,000.00	928.34
18 Jan	 Card Payment to Cat and Mutton on 16 Jan	15.80		912.54
	 Card Payment to Cat and Mutton on 15 Jan	43.90		868.64
19 Jan	 Card Payment to Lavender Hill on 18 Jan	69.59		799.05
20 Jan	 On-line Banking bill payment to Jack Turner Ref:-PAYMENT	15.00		784.05
21 Jan	 Cash machine withdrawal on 21 Jan at 13.28 at Link Watford	500.00		284.05
22 Jan	Balance carried forward			284.05
Total Payments/Receipts		10,340.54	10,050.00	

**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 on the cleared balance of your account at the close of business every day. 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. Unless otherwise stated, rates are quoted on a gross annual basis. Gross is the rate of interest payable before the deduction of income tax. Interest is payable gross to non-tax payers subject to the required certification. If the interest earned on an account is subject to income tax, the entry on your statement will clearly show the amount of tax deducted. 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.