

19 Dec 2023 - 18 Jan 2024

Mr Ata Tuna

- Sort Code 20-29-23
- Account no. 93986756
- SWIFTBIC BUKGB22
- IBAN GB59 BUKB 2029 2393 9867 56

MR ATA TUNA  
 FLAT 26 STAR WHARF  
 40 ST. PANCRAS WAY  
 LONDON  
 UNITED KINGDOM  
 NW1 0QX

### At a glance

Start balance	£8,009.60
Money in	£35.00
Money out	£863.96
<b>End balance</b>	<b>£7,180.64</b>

### NOTICEBOARD

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










## Your Higher Education Account statement

### Current account statement

### Your transactions

**Giro** Bank Giro **ATM** Cash machine  Contactless  Debit Card  Direct Debit

 Online

Date	Description	Money out	Money in	Balance
19 Dec	<b>Start balance</b>			<b>8,009.60</b>
19 Dec	 Card Payment to Google Youtubeprem On 18 Dec	7.99		
	 Card Payment to Amznmktplace On 18 Dec	12.68		
	<b>ATM</b> Cash Machine Withdrawal at Sainsburys Bank Sainsburys Bank Timed at 15.29 On 19 Dec	30.00		7,958.93
20 Dec	 Card Payment to Amznmktplace On 19 Dec	18.54		
	 Card Payment to Empire Dry Cleaner On 19 Dec	35.00		
	 Card Payment to Sainsburys S/Mkts On 19 Dec	46.59		7,858.80
21 Dec	 Card Payment to Amznmktplace On 20 Dec	8.56		
	 Card Payment to The Hawley Arms On 20 Dec	5.80		
	 Card Payment to The Hawley Arms On 20 Dec	5.80		
	 Card Payment to The Devonshire Arm On 20 Dec	11.00		















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## Your transactions

Date	Description	Money out	Money in	Balance
21 Dec	))) Card Payment to The Devonshire Arm On 20 Dec	11.20		
	))) Card Payment to The Devonshire Arm On 20 Dec	13.20		
	☐ Card Purchase Paypal *Splice USA On 19 Dec	19.79		7,783.45
22 Dec	☐ Card Purchase Chess.Com Chess.Co USA TRY 16.80 On 21 Dec at VISA Exchange Rate 36.78 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.01	0.47		7,782.98
27 Dec	DD Direct Debit to Pure Gym Ltd Ref: 023600160083020003	37.99		
	☐ Card Payment to Zapp - Quick Comme On 27 Dec	13.96		
	☐ Card Purchase Www.Wolframalpha.C USA On 23 Dec	6.50		7,724.53
28 Dec	☐ Card Payment to Amznmktplace On 27 Dec	19.99		7,704.54
29 Dec	☐ Card Payment to Crunchyroll *GBP USA On 28 Dec	4.99		7,699.55
02 Jan	DD Direct Debit to Hyperoptic DD Ref: Hyp000000873869	25.00		
	☐ Card Payment to Amazon Prime*A32MT On 01 Jan	8.99		
	☐ Card Payment to XIn Audio AB Sweden EUR 13.96 On 30 Dec at VISA Exchange Rate 1.15 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.36	12.51		
	))) Card Payment to Fresh Food and New On 29 Dec	1.50		7,651.55
03 Jan	☐ Card Payment to Apple.Com/Bill Ireland On 02 Jan	11.99		
	☐ Card Payment to Amznmktplace On 02 Jan	19.99		7,619.57
04 Jan	☐ Card Payment to Amznmktplace On 03 Jan	19.99		7,599.58
08 Jan	☐ Card Payment to Amazon.Co.UK On 06 Jan	9.49		
	☐ Card Payment to Bolt.EU/O/24010603 On 06 Jan	11.30		
	☐ Card Payment to Deliveroo On 06 Jan	15.15		
	))) Card Payment to The Jago On 06 Jan	9.50		

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## Your transactions

Date	Description	Money out	Money in	Balance
08 Jan	 Received From Rebeca Snopekova Ref: Food Applecare		35.00	7,589.14
09 Jan	 Card Payment to Imperial College On 08 Jan	2.21		7,586.93
11 Jan	 Card Payment to Amznmktplace On 10 Jan	48.98		
	 Card Payment to Ebay O*20-11028-34 On 10 Jan	181.97		
	 Card Payment to Carebrook Ltd On 09 Jan	3.30		7,352.68
12 Jan	 Card Payment to Paypal *Patreon ME On 11 Jan	3.60		
	 Card Payment to Paypal *Spotify On 11 Jan	10.99		7,338.09
15 Jan	 Direct Debit to Pure Gym Ltd Ref: 000400382832020009	26.99		
	 Card Payment to SP Dartfords Wood On 13 Jan	21.48		
	 Card Payment to Domino S Pizza On 13 Jan	23.99		
	 Card Purchase Paypal *Tidal Hifi Sweden On 14 Jan	19.99		7,245.64
16 Jan	 Card Payment to Www.Voxi.Co.UK On 15 Jan	10.00		
	 Bill Payment to L F de Nil Ref: Singing	10.00		
	 Bill Payment to L F de Nil Ref: Singing	45.00		7,180.64
18 Jan	End balance			7,180.64

► **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. We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

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, making a cash withdrawal, 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 make a debit card payment in a foreign currency (either abroad or in the UK)** we'll charge you a 2.99% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website. This rate does not apply to Travel Wallet transactions.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day.

You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the

conversion rate offered by the retailer or ATM provider or accept our rate.

### 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 use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit [Barclays.co.uk/youroverdraft](http://Barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

### 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](http://barclays.co.uk), or come into a branch. And if you change your mind at any time, just get in touch.

## Get in touch

### ► Our main number

0345 7 345 345

**Open 24/7 including holidays**

### ► From abroad

+44 2476 842 100

Open 24/7 including holidays

### ► Write to us

Barclays, Leicester LE87 2BB

### ► Find a branch

[barclays.co.uk/branch-finder/](http://barclays.co.uk/branch-finder/)

0800 400 100

Open 24/7 including holidays

### ► Your home branch

EDINBURGH BANKING CENTRE

### ► Online banking help

0345 600 2323

Open 24/7 including holidays

### ► Lost and stolen cards

0800 400 100 (or +44 2476 842 099 from abroad)

Open 24/7 including holidays

### 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.

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