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# Your Barclays Bank Account statement

Current account statement

### u Our UK ring-fencing plans

We plan to transfer UK retail and business banking customers to our ring-fenced bank in April 2018.

Learn more, including how to participate in the court process should you wish, at [home.barclays/ring-fencing-explained] or contact us via your usual point of contact at Barclays.

### 92.1Your6nsactions



Date	Description	Money out	Money in Balan	CE
01 Nov 5	Start balance		815,133,564	1
02 Nov	Payroll Deposit	325,272,953.98		
	Cash Deposit		25,212.10	

Barclays Bank PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702).

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

ATM Withdrawal 12,580.90 On 03 Nov Money in £852,355,367.64

Money out £56,225.76

End balance £993,256,239

#### Your arranged limits

Emergency

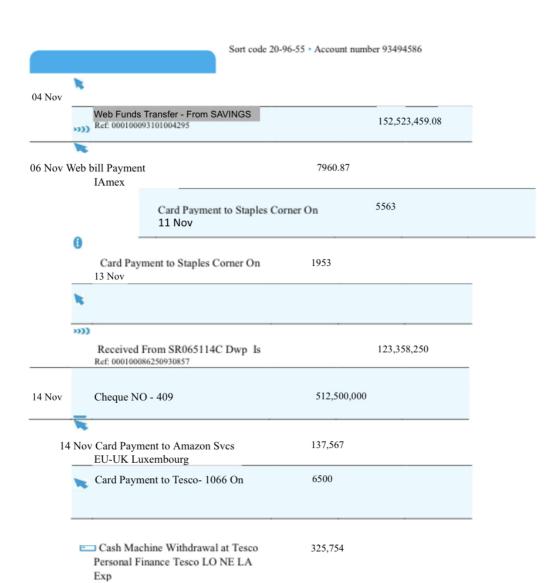
Borrowing £0

#### NOTICEBOARD

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

Over the next few months you may notice a change to the numbering of your statements. For each of the accounts you hold, the page numbering will start from page 1. The issue date at the top right hand corner will help you sequence your statements. Please be aware you may receive this message more than once.

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Page 2 Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Card Payment to Supermarket Dawood On 18 Nov	7 Nov	×	Pre-Auth	a Payment - INSURANCE	828,986,127
					2379.32

20 Nov Interac Purchase

Timed at 21.01 On 15 Nov

On 15 Nov

Telephone Bill Payment

3432.98

1785.75

	***))	Card Payment to Rayan Bakeries Ltd On 29 Nov	2990.87		
		Received From SR065114C Dwn Is Ref: 000100118000955965		90.70	92.16
29 Nov	E	nd balance		8	8,276,476,289

u 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

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### 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.

# 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 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-

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Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries please go to 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. For more info please go to 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