

Barclays Bank Account

18 Mar - 19 Apr 2023

Mr Masud Abdi Abdulle

- Sort Code 20-13-45
- Account no. 93450953
- SWIFTBIC BUKBGB22
- IBAN GB83 BUKB 2013 4593 4509 53

At a glance	
Start balance	£4,089.60
Money in	£1,100.23
Money out	£1,453.45
Fnd halance	f3 736 38

NOTICEBOARD

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

MR MASUD ABDI ABDULLE FLAT 52 FREEMANTLE HOUSE DOVE STREET BRISTOL BS2 8LG

Your Barclays Bank Account statement

Current account statement

Your	transactions			
Giro Ban	k Giro ATM Cash machine 11)) Contactless	Debit Card ወ	Direct Debit	
Date	Description	Money out	Money in	Balance
18 Mar	Start balance			4,089.60
20 Mar	Card Payment to First Bus - Mobile On 17 Mar	2.70		
	Card Payment to HM Hennes Mauritz On 18 Mar	29.99		
	Card Payment to Suatuwe Shop U Fre On 17 Mar	1.80		4,055.11
21 Mar	Card Payment to First Bus - Mobile On 20 Mar	2.70		4,052.41
24 Mar	Giro Received From Xpo Transport Soln Ref: 08V8 0811601100020		1,020.24	5,072.65
27 Mar	Direct Debit to Nhsbsa PECS Ref: 08227709987-1	9.35		
	Card Payment to First Bus - Mobile On 24 Mar	2.70		
	Card Payment to Playstationnetwork On 26 Mar	3.99		
	ATM Cash Withdrawal at Post Office 66 68 Stapleton RO Timed at 15.35 On 25 Mar	150.00		
	Bill Payment to Miss D A Sayid Ref: Vcgh	500.00		4,406.61
28 Mar	Card Payment to First Bus - Mobile On 27 Mar	2.70		4,403.91

Continued

Your transactions

31 Mar Card Payment to Spotify P221187F7C On 30 Mar 03 Apr Direct Debit to Pure Gym Ltd Ref: 007900232653020014 Card Payment to First Bus - Mobile On 31 Mar Card Payment to First Bus - Mobile On 31 Mar Card Payment to Playstationnetwork On 02 Apr ATM Cash Machine Withdrawal at Cardtronics UK Ltd Stokes Croft Spso Timed at 14.36 On 01 Apr ATM Cash Withdrawal at Post Office 109 Stokes Croft Timed at 19.27 On 01 Apr III) Card Payment to Sumup *Dixys On 01 Apr Bill Payment to Miss D A Sayid 250.00 3 Ref: Vcgh O4 Apr Card Payment to Miss D A Sayid 250.00 3 Refund From HM Hennes Mauritz 29.99 3 O6 Apr III) Card Payment to Tesco Stores 5247 2.20 3 On 03 Apr Card Payment to Tesco Stores 5247 2.20 3 On 05 Apr III Apr Card Payment to Tesco Pay at Pump On 07 Apr III Apr Card Payment to Tesco Stores 2136 4.70 3 On 07 Apr III Card Payment to Amazon 4.49 Prime*QG7YU On 15 Apr III) Card Payment to Redcliff Convince On 15 Apr	our t	uran	isactions				
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Bill Payment From Sayid DA 50.00 3 Ref: Dega				DA		50.00	3,756.38
19 Apr Bill Payment to Omer Ahmed 20.00 3 Ref: Tshirt	Apr			med	20.00		3,736.38
19 Apr End balance 3,	Apr E	End b	balance				3,736.38

▶ **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.

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

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

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. 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 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, 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-fi nder/ 0800 400 100 Open 24/7 including holidays

► Your home branch BRISTOL & NORTH

BRISTOL & NORTH SOMERSET

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.