

22 Jan - 21 Feb 2020

Mr Mostafa Mahamud Hirsi

- Sort Code 20-08-98
- Account no. 33656225
- SWIFTBIC BUKGB22
- IBAN GB44 BUKB 2008 9833 6562 25

MR M M HIRSI
49 MEAD CRESCENT
BIRMINGHAM
B9 5UU

Your Barclays Bank Account statement

Current account statement










► We've stopped charging fees for returned payments.

Good news – since 1 November 2019, we've stopped charging fees for returned payments on your current account. Your account will only have been debited after this time for any payments returned up to 31 October.

Your transactions

 Bank Giro  Cash machine  Contactless  Debit Card  Direct Debit

 Online  Standing Order

Date	Description	Money out	Money in	Balance
22 Jan	Start balance			4,343.38
22 Jan	 Card Purchase Tesco Stores 5912 On 21 Jan	2.60		
	 Card Purchase SQ *Persian Kebab On 21 Jan	6.00		4,334.78
23 Jan	 Card Payment to Toogoodtog 3GH69in Denmark On 22 Jan	2.75		
	 Card Payment to Amazon.Co.UK*YO6NM Luxembourg On 22 Jan	13.05		
	 Card Payment to Tesco Stores 5912 On 22 Jan	1.60		
	 Card Purchase Sainsburys S/Mkts On 22 Jan	1.20		
	 Card Purchase Tfl Travel CH On 22 Jan	1.70		
	 Card Purchase Tesco Stores 6063 On 22 Jan	2.20		
	 Card Purchase IZ *Quaker Street On 22 Jan	3.00		

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At a glance

Start balance	£4,343.38
Money in	£11,858.12
Money out	£10,712.10
End balance	£5,489.40

Your arranged limits

Overdraft	£200
Emergency Borrowing	£0

NOTICEBOARD

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

Your transactions

Date	Description	Money out	Money in	Balance
23 Jan	 Card Purchase Caffè Nero 118 Cana On 21 Jan	3.25		
	 Card Purchase Yifang Fruit Tea On 22 Jan	8.90		
	 Bill Payment to Mostafa Mahamud HI Ref: Monzo Savings	150.00		4,147.13
24 Jan	 Card Payment to Apple.Com/Bill Ireland On 23 Jan	0.79		
	 Card Payment to Uber Trip Help.Ube On 23 Jan	6.48		
	 Card Purchase Sainsburys S/Mkts On 23 Jan	1.00		
	 Card Purchase Tesco Stores 5912 On 23 Jan	1.60		
	 Card Purchase Tfl Travel CH On 23 Jan	2.40		
	 Card Purchase Starbucks Mezz 111 On 23 Jan	3.90		4,130.96
27 Jan	 Cash Machine Withdrawal at Lloyds Bank PLC Loyd 140 Bordesley Timed at 19.11 On 24 Jan	10.00		
	 Cash Machine Withdrawal at Notemachine Morrisons Small He Timed at 12.54 On 25 Jan	20.00		
	 Card Payment to Radio Alice On 26 Jan	26.35		
	 Card Purchase Tesco Stores 6063 On 26 Jan	0.85		
	 Card Purchase NX Bus Contactless On 26 Jan	1.60		
	 Card Purchase NX Bus Contactless On 25 Jan	2.40		
	 Card Purchase Tfl Travel CH On 26 Jan	4.50		
	 Card Purchase Costa Coffee On 26 Jan	16.00		4,049.26
28 Jan	 Card Payment to SQ *Persian Kebab On 27 Jan	6.50		
	 Card Purchase Sainsburys S/Mkts On 27 Jan	0.55		
	 Card Purchase Tesco Stores 5912 On 27 Jan	1.60		
	 Card Purchase ASDA Superstore On 27 Jan	2.90		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
28 Jan	 Card Purchase Sainsburys S/Mkts On 27 Jan	6.25		4,031.46
29 Jan	 Direct Debit to EE Limited Ref: Q48222315P01002803	20.94		
	 Payment to M Warsame Ref: Rent	420.00		
	 Card Payment to Toogoodtog Kfoke3D Denmark On 28 Jan	3.30		
	 Card Purchase Tesco Stores 5912 On 28 Jan	2.40		
	 Card Purchase Tesco Stores 6063 On 28 Jan	7.50		
	 Received From A Elmi Ref: Mostafa		600.00	4,177.32
30 Jan	 Card Payment to Revolut* On 29 Jan	600.00		
	 Card Purchase Tesco Stores 6063 On 29 Jan	0.85		
	 Card Purchase Tesco Stores 5912 On 29 Jan	1.70		
	 Card Purchase Sainsburys S/Mkts On 29 Jan	3.00		
	 Card Purchase IZ *Chatime UK Ltd On 29 Jan	4.45		
	 Card Purchase SQ *Persian Kebab On 29 Jan	6.00		3,561.32
31 Jan	 Card Payment to Toogoodtog 4Rgifem Denmark On 30 Jan	2.75		
	 Card Payment to IZ *Quaker Street On 30 Jan	2.00		
	 Card Purchase Tesco Stores 5912 On 30 Jan	0.90		
	 Card Purchase Tfl Travel CH On 30 Jan	2.90		
	 Card Purchase Sainsburys S/Mkts On 30 Jan	5.00		
	 Card Purchase IZ *The Vurger Co On 30 Jan	14.40		
	 Received From A Elmi Ref: Mostafa		1,000.00	4,533.37
03 Feb	 Direct Debit to Penny Appeal Ltd Ref: PA-04030325	30.00		
	 Direct Debit to Nuffield Health Ref: 180014821	77.00		
	 Card Payment to Getaddress.IO On 01 Feb	12.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
03 Feb	 Card Payment to Revolut* On 02 Feb	500.00		
	 Card Payment to Revolut* On 31 Jan	1,000.00		
	 Cash Machine Withdrawal at DC Payments UK Ltd Costcutter Timed at 19.34 On 02 Feb This Transaction Includes A Fee Charged By DC Payments UK Ltd of £1.75	21.75		
	 Card Payment to IZ *Halo Burger LT On 31 Jan	12.00		
	 Card Payment to Radio Alice On 01 Feb	19.75		
	 Card Purchase Tesco Stores 2377 On 02 Feb	0.68		
	 Card Purchase Tesco Stores 5912 On 31 Jan	0.90		
	 Card Purchase Sainsburys S/Mkts On 31 Jan	2.20		
	 Card Purchase Tfl Travel CH On 31 Jan	2.40		
	 Card Purchase Tfl Travel CH On 01 Feb	2.40		
	 Card Purchase IZ *Chatime UK Ltd On 01 Feb	4.45		
	 Card Purchase Biju Bubble Tea On 02 Feb	4.95		
	 Card Purchase Tfl Travel CH On 02 Feb	6.30		
	 Card Purchase ASDA Superstore On 01 Feb	6.50		
	 Card Purchase Tombo Cafe On 02 Feb	6.90		
	 Bill Payment to Mr Mohamud Ahmed Ref: Family Savings	5,000.00		
	 Received From A Elmi Ref: Mostafa		500.00	
	 Transfer From Sort Code 20-08-64 Account 13976874 Ref: Salary		5,000.00	3,323.19
04 Feb	 Card Payment to Vue Entertainment On 03 Feb	26.48		
	 Card Purchase Sainsburys S/Mkts On 03 Feb	1.00		
	 Card Purchase Pret A Manger On 03 Feb	2.75		




















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Your transactions

Date	Description	Money out	Money in	Balance
04 Feb	 Card Purchase Briki On 03 Feb	2.90		
	 Card Purchase Tesco Stores 5912 On 03 Feb	4.20		
	 Card Purchase Tfl Travel CH On 03 Feb	4.80		
	 Card Purchase Odeon On 02 Feb	6.70		3,274.36
05 Feb	 Card Purchase Caffè Nero 326 Cit On 03 Feb	3.25		
	 Card Purchase Tesco Stores 6063 On 04 Feb	3.60		
	 Card Purchase ASDA Superstore On 04 Feb	7.37		
	 Card Purchase ASDA Superstore On 04 Feb	28.00		3,232.14
06 Feb	 Direct Debit to Plusnet PLC Pay AC Ref: 23989663	8.29		
	 Card Payment to Holland & Barrett On 05 Feb	32.98		
	 Card Purchase Tesco Stores 5912 On 05 Feb	0.90		
	 Card Purchase Tesco Stores 5912 On 05 Feb	0.95		
	 Card Purchase Tfl Travel CH On 05 Feb	1.70		
	 Card Purchase IZ *Halo Burger LT On 05 Feb	15.00		
	 Received From A Elmi Ref: Mostafa		300.00	3,472.32
07 Feb	 Card Payment to Kindle Svcs*7H3WV4 Luxembourg On 06 Feb	2.80		
	 Card Payment to Kindle Svcs*WY2XZ6 Luxembourg On 06 Feb	4.99		
	 Card Payment to E-VISA Turkey Turkey USD 36.05 On 06 Feb at VISA Exchange Rate 1.29 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.77	28.67		
	 Card Payment to J D Sports 516 On 06 Feb	65.05		
	 Card Payment to Revolut* On 06 Feb	300.00		
	 Card Payment to ASDA Superstore On 06 Feb	12.03		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
07 Feb	 Card Purchase Tesco Stores 5912 On 06 Feb	1.35		
	 Card Purchase Sainsburys S/Mkts On 06 Feb	5.00		3,052.43
10 Feb	 Card Purchase Tesco Stores 6063 On 07 Feb	1.00		
	 Card Purchase Starbucks Gatwick On 07 Feb	4.15		
	 Card Purchase Tfl Travel CH On 06 Feb	5.40		
	 Card Purchase IZ *Halo Burger LT On 06 Feb	12.00		
	 Card Purchase Tfl Travel CH On 07 Feb	15.50		3,014.38
11 Feb	 Card Payment to Paypal *Cleverbrid USA On 10 Feb	38.52		2,975.86
12 Feb	 Received From A Elmi Ref: Mostafa		400.00	3,375.86
13 Feb	 Card Payment to Revolut* On 12 Feb	400.00		2,975.86
14 Feb	 Received From A Elmi Ref: Mostafa		300.00	3,275.86
17 Feb	 Card Payment to Paypal *Netflix.Co Luxembourg On 14 Feb	11.99		
	 Card Payment to Deliveroo.Co.UK On 15 Feb	17.38		
	 Card Payment to Lcwaikiki Mall of Turkey TRY 365.45 On 14 Feb at VISA Exchange Rate 7.86 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.28	47.78		
	 Card Payment to Revolut* On 14 Feb	300.00		
	 Card Payment to Revolut* On 16 Feb	900.00		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Bancomat Hungercur Timed at 12.17 On 17 Feb	10.00		
	 Card Payment to Mood Up Gida Anoni Turkey TRY 51.75 On 15 Feb at VISA Exchange Rate 7.86 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.18	6.76		
	 Card Payment to Heathrow Express On 15 Feb	25.00		








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Your transactions

Date	Description	Money out	Money in	Balance
17 Feb	Card Purchase Tesco Stores 6063 On 15 Feb	0.85		
	Card Purchase Tesco Stores 6063 On 16 Feb	2.20		
	Card Purchase Tfl Travel CH On 15 Feb	2.40		
	Card Purchase Tfl Travel CH On 16 Feb	3.00		
	Card Purchase Tesco Stores 6063 On 16 Feb	3.70		
	Card Purchase Yifang Fruit Tea On 16 Feb	4.45		
	Card Purchase ASDA Superstore On 16 Feb	5.00		
	Card Purchase Fish and Chicken On 16 Feb	9.99		
	Bill Payment to Mostafa Hirsi Ref: Starling	100.00		
	Giro Received From Gigabyte Software Ref: Gigabyte Software		3,758.12	5,583.48
18 Feb	Card Purchase Tesco Stores 5912 On 17 Feb	0.50		
	Card Purchase Cdm Chiswell Stree On 17 Feb	3.25		
	Card Purchase Le Pain Quotidien On 17 Feb	7.88		
	Card Purchase Yifang Fruit Tea On 17 Feb	8.90		5,562.95
19 Feb	Card Payment to Amazon Prime*7R40C Luxembourg On 18 Feb	7.99		
	Card Payment to Uberuk_Eats Uber E On 18 Feb	14.49		
	Card Purchase Tfl Travel CH On 18 Feb	1.70		
	Card Purchase Tesco Stores 5912 On 18 Feb	2.60		
	Card Purchase Cdm Chiswell Stree On 18 Feb	5.65		
	Card Purchase Sainsburys S/Mkts On 18 Feb	6.20		5,524.32
20 Feb	Card Purchase Sainsburys S/Mkts On 19 Feb	2.70		
	Card Purchase Sainsburys S/Mkts On 19 Feb	3.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
20 Feb	 Card Purchase Caffè Nero 118 Cana On 18 Feb	3.35		
	 Card Purchase ASDA Superstore On 19 Feb	4.92		
	 Card Purchase Sumup *Egyptian St On 19 Feb	6.00		5,504.35
21 Feb	 Card Purchase Sainsburys S/Mkts On 20 Feb	1.00		
	 Card Purchase Sainsburys S/Mkts On 20 Feb	2.15		
	 Card Purchase Tfl Travel CH On 20 Feb	5.80		
	 Card Purchase Sumup *Egyptian St On 20 Feb	6.00		5,489.40
21 Feb	End balance			5,489.40

► **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) Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, making a cash withdrawal, 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. 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 visaurope.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 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 or Emergency Borrowing Facility

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 understand the charges associated with using your overdraft or Emergency Borrowing facility, you can visit Barclays.co.uk/youroverdraft or ask for a copy of 'Our Bank charges explained' in branch. You can also sign up for Barclays Text Alerts, 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
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

BIRMINGHAM SMALL
HEATH

► 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.

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