

MR A J LEWIS  
12 ROSEBERY AVENUE  
PORTSMOUTH  
PO6 2PZ

30 Jan – 26 Feb 2016

Mr Adam James Lewis

- Sort Code 20-69-34
- Account no. 63220036
- SWIFTBIC BARCGB22
- IBAN GB30 BARC 2069 3463 2200 36

**At a glance**

|               |           |
|---------------|-----------|
| Start balance | £9.97     |
| Money in      | £1,002.80 |
| Money out     | £823.83   |
| End balance   | £188.94   |

**Your arranged limits**

|                     |      |
|---------------------|------|
| Overdraft           | £500 |
| Emergency Borrowing | £0   |

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

# Your Student Additions statement

## Current account statement

**Your transactions**




STO Standing Order  
ATM Cash Machine  
DD Direct Debit  
Debit Card

£ Fee  
Giro Bank Giro  
Online

| Date   | Description  | Money out | Money in | Balance |
|--------|--|-----------|----------|---------|
| 30 Jan | Start balance  |           |          | 9.97    |
| 1 Feb  | <span>Debit Card</span> Card Payment to Pret A Manger on 31 Jan      | 0.77      |          |         |
|        | <span>Debit Card</span> Card Payment to McDonalds on 30 Jan          | 3.08      |          |         |
|        | <span>Debit Card</span> Card Payment to Burger King on 30 Jan        | 4.08      |          |         |
|        | <span>Debit Card</span> Card Payment to Green Road Service on 29 Jan | 16.00     |          |         |
|        | <span>Debit Card</span> Card Payment to Jamie's Italian on 30 Jan    | 31.60     |          |         |
|        | <span>£</span> Tech Pack Fee Service Charge 1 item(s) at £9.50       | 9.50      |          | -55.06  |
| 2 Feb  | <span>Debit Card</span> Card Payment to Tesco Stores 4611 on 01 Feb  | 1.69      |          |         |
|        | <span>Debit Card</span> Card Payment to Pie & Vinyl on 01 Feb        | 8.50      |          | -65.25  |
| 3 Feb  | <span>DD</span> Direct Debit to Paypal Payment Ref: 5zd22225lvccy    | 29.99     |          |         |
|        | <span>Debit Card</span> Card Payment to Tesco Stores 4611 on 02 Feb  | 0.58      |          |         |
|        | <span>Debit Card</span> Card Payment to Co-Op Group Food on 02 Feb   | 2.01      |          |         |
|        | <span>Debit Card</span> Card Payment to McDonalds on 02 Feb          | 2.29      |          | -100.12 |























*Continued*

## Your transactions

| Date   | Description  | Money out | Money in | Balance |
|--------|--|-----------|----------|---------|
| 4 Feb  |  Card Payment to Co-Op Group<br>Food on 03 Feb  | 0.90      |          |         |
|        |  Card Payment to Co-Op Group<br>350127 on 03 Feb  | 1.47      |          |         |
|        |  Card Payment to Post Office<br>Counte on 03 Feb  | 3.30      |          |         |
|        |  Card Payment to Tesco Stores<br>2322 on 03 Feb   | 3.43      |          |         |
|        |  Card Payment to ASDA Petrol 4583<br>on 03 Feb  | 15.00     |          | -124.22 |
| 5 Feb  |  Received from Hei Bursary Paymt<br>Ref: Fps15HB00287820502   |           | 495.00   | 370.78  |
| 8 Feb  |  Card Payment to Pret A Manger on<br>07 Feb   | 0.47      |          |         |
|        |  Card Payment to Co-Op Group<br>Food on 06 Feb  | 2.93      |          |         |
|        |  Card Payment to Tesco Stores<br>6002 on 05 Feb   | 2.97      |          |         |
|        |  Card Payment to The Southern<br>Co-Op on 05 Feb  | 3.14      |          |         |
|        |  Card Payment to Manor House on<br>06 Feb  | 4.80      |          |         |
|        |  Card Payment to The Southern<br>Co-Op on 06 Feb  | 5.35      |          |         |
|        |  Card Payment to Tesco PFS 4274<br>on 07 Feb  | 20.00     |          |         |
|        |  Card Payment to H & M Online on<br>07 Feb  | 29.98     |          |         |
|        |  Cash Machine Withdrawal at<br>Cardtronics UK Ltd BT Phone/ATM<br>Kiosk<br>Timed at 09.50 on 08 Feb | 20.00     |          | 281.14  |
|        |  Card Payment to Feed on 08 Feb   | 12.55     |          |         |
| 9 Feb  |  Bill payment from Nekrasova A<br>Ref: ALENA  |           | 18.00    | 286.59  |
| 10 Feb |  Direct Debit to Paypal Payment<br>Ref: 5zd22225lvccy   | 2.49      |          |         |
|        |  Direct Debit to Paypal Payment<br>Ref: 5zd22225lvccy   | 9.28      |          |         |
|        |  Direct Debit to Paypal Payment<br>Ref: 5zd22225lvccy   | 29.19     |          |         |
|        |  Cash Machine Withdrawal at<br>Barclays ASDA Portm'th 2<br>Timed at 13.12 on 10 Feb                 | 30.00     |          |         |
|        |  Card Payment to Tesco Stores<br>4611 on 09 Feb   | 1.30      |          |         |
|        |  Card Payment to The Southern<br>Co-Op on 09 Feb  | 5.00      |          | 209.33  |
| 11 Feb |  Direct Debit to Paypal Payment<br>Ref: 5zd22225lvccy   | 3.74      |          |         |


















Continued

## Your transactions

| Date   | Description  | Money out | Money in | Balance |
|--------|--|-----------|----------|---------|
| 11 Feb |  Direct Debit to Paypal Payment<br>Ref: 5zd22225lvccy   | 17.90     |          |         |
|        |  Card Payment to Co-Op Group<br>Food on 10 Feb  | 0.90      |          |         |
|        |  Card Payment to Bowlplex on 10 Feb   | 3.29      |          | 183.50  |
| 12 Feb |  Card Payment to Tesco Stores<br>4611 on 11 Feb   | 0.47      |          |         |
|        |  Card Payment to Co-Op Group<br>Food on 11 Feb  | 0.56      |          |         |
|        |  Card Payment to Third Space on 11 Feb  | 5.00      |          |         |
|        |  Card Payment to Bowlplex on 10 Feb   | 7.00      |          |         |
|        |  Card Payment to Clintons-382 on 11 Feb   | 10.00     |          |         |
|        |  Received from Tesco<br>Ref: 5ME374463470   |           | 459.81   | 620.28  |
| 15 Feb |  Card Payment to Co-Op Group<br>Food on 13 Feb  | 9.00      |          |         |
|        |  Card Payment to Tesco PFS 4274<br>on 14 Feb   | 15.00     |          |         |
|        |  Card Payment to Tesco Stores<br>6002 on 12 Feb   | 18.74     |          |         |
|        |  Card Payment to Serenata Flowers<br>on 12 Feb  | 19.99     |          |         |
|        |  Cash Machine Withdrawal at<br>Cardtronics UK Ltd Southern Coop<br>Dray<br>Timed at 11.42 on 14 Feb | 10.00     |          |         |
|        |  Cash Machine Withdrawal at DC<br>Payments UK Ltd Bowlplex -<br>Portsmo<br>Timed at 15.03 on 15 Feb | 10.00     |          | 537.55  |
| 16 Feb |  Card Payment to Feed on 15 Feb   | 17.60     |          |         |
|        |  Cash Machine Withdrawal at<br>Sainsburys Bank Portsmouth<br>Timed at 13.25 on 16 Feb               | 10.00     |          | 509.95  |
| 17 Feb |  Direct Debit to Paypal Payment<br>Ref: 5zd22225lvccy   | 8.99      |          |         |
|        |  Direct Debit to Paypal Payment<br>Ref: 5zd22225lvccy   | 12.00     |          |         |
|        |  Direct Debit to Paypal Payment<br>Ref: 5zd22225lvccy   | 13.90     |          |         |
|        |  Card Payment to Co-Op Group<br>Food on 16 Feb  | 5.18      |          |         |
|        |  Card Payment to Sportsdirect.Com<br>on 16 Feb  | 16.05     |          | 453.83  |
| 18 Feb |  Card Payment to Tesco Stores<br>6002 on 17 Feb   | 36.20     |          | 417.63  |

Continued

## Your transactions

| Date   | Description  | Money out | Money in | Balance |
|--------|--|-----------|----------|---------|
| 19 Feb |  Card Payment to Co-Op Group<br>350127 on 18 Feb  | 1.17      |          |         |
|        |  Card Payment to Co-Op Group<br>Food on 18 Feb  | 1.43      |          |         |
|        |  Card Payment to Third Space on 18<br>Feb   | 5.20      |          |         |
|        |  Card Payment to Pavillion & Drift<br>on 17 Feb   | 6.10      |          |         |
|        |  Card Payment to Tesco Stores<br>3055 on 18 Feb   | 6.83      |          |         |
|        |  Cash Machine Withdrawal at<br>Tesco Personal Finance Tesco<br>Havant Ext<br>Timed at 10.40 on 19 Feb | 10.00     |          | 386.90  |
| 22 Feb |  Payment to Compass Services<br>Ref: 11523250   | 31.77     |          |         |
|        |  Card Payment to Co-Op Group<br>Food on 19 Feb  | 2.93      |          |         |
|        |  Card Payment to McDonalds on 20<br>Feb   | 9.78      |          |         |
|        |  Card Payment to Tesco PFS 3777<br>on 19 Feb  | 15.00     |          |         |
|        |  Card Payment to Flip Out on 19<br>Feb  | 46.00     |          |         |
|        |  Received from Paypal<br>Ref: Ppowl5ZD229F94XV5S  |           | 29.99    | 311.41  |
| 24 Feb |  Direct Debit to H3G<br>Ref: 964904432901220216   | 20.00     |          |         |
|        |  Card Payment to Portland Coffee<br>on 23 Feb   | 1.30      |          |         |
|        |  Card Payment to Tesco Stores<br>4611 on 22 Feb   | 1.67      |          |         |
|        |  Card Payment to Co-Op Group<br>350127 on 22 Feb  | 3.83      |          |         |
|        |  Card Payment to Sainsburys Petrol<br>on 23 Feb   | 15.00     |          |         |
|        |  Card Payment to Sportsdirect.Com<br>on 23 Feb  | 40.00     |          | 229.61  |
| 25 Feb |  Card Payment to Pret A Manger on<br>24 Feb   | 2.12      |          | 227.49  |
| 26 Feb |  Card Payment to Third Space on 25<br>Feb   | 1.95      |          |         |

Continued

## Your transactions

| Date   | Description  | Money out | Money in | Balance |
|--------|--|-----------|----------|---------|
| 26 Feb |  Card Payment to Tesco Stores<br>4611 on 25 Feb   | 3.00      |          |         |
|        |  Card Payment to Watermargin<br>Portsm on 25 Feb  | 23.60     |          |         |
|        |  Cash Machine Withdrawal at<br>Tesco Personal Finance Tesco<br>Havant Ext<br>Timed at 10.12 on 26 Feb | 10.00     |          | 188.94  |
| 26 Feb | End balance  |           |          | 188.94  |

- **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.

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).

### 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-Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries go to [barclays.co.uk/globalalliance](http://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](http://visaeurope.com). For more info please go to [barclays.co.uk/debitcardsabroad](http://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](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're a UK taxpayer, your interest is subject to income tax. Your statement will show how much tax we've deducted at the basic rate. If you declare you're not liable for UK income tax (call us to find out how), we can pay your interest without these deductions.

### If you go into overdraft or Emergency Borrowing

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've used it) and finally towards repayment of your overdraft.

To help avoid going overdrawn or into your Emergency Borrowing and to understand payment cut-off times, go to [barclays.co.uk/bankingcharges](http://barclays.co.uk/bankingcharges). For more information about overdrafts, Emergency Borrowing and daily fees, go to [barclays.co.uk/overdraft](http://barclays.co.uk/overdraft) or ask in branch for a copy of 'Our Bank Charges Explained'.

### 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

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

PO Box 6 Portsmouth  
Hampshire PO6 3DH

### » 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