

14 Mar 2013 – 13 Mar 2014

Mr Alejandro Ribo-Labastida

- Sort Code 20-94-48
- Account no. 43098141
- SWIFTBIC BARCGB22
- IBAN GB51 BARC 2094 4843 0981 41

MR A RIBO-LABASTIDA  
FLAT 14 LESLEY COURT  
23-33 SUTTON GROUND  
VICTORIA  
LONDON  
SW1P 2HZ

**At a glance**

Start balance	£221.98
Money in	£0.53
Money out	£0.00
End balance	£222.51

**Interest**

You earned £0.53  
after basic rate tax

# Your Everyday Saver statement

## Everyday Saving

**Your transactions**

% Interest

Date	Description	Money out	Money in	Balance
14 Mar	Start balance			221.98
2 Apr	% Interest earned, £0.13 gross £0.02 tax has been deducted For the period 1 Mar to 1 Apr		0.11	222.09
1 May	% Interest earned, £0.12 gross £0.02 tax has been deducted For the period 2 Apr to 30 Apr		0.10	222.19
3 Jun	% Interest earned, £0.13 gross £0.02 tax has been deducted For the period 1 May to 2 Jun		0.11	222.30
1 Jul	% Interest earned, £0.06 gross £0.01 tax has been deducted For the period 3 Jun to 30 Jun		0.05	222.35
1 Aug	% Interest earned, £0.02 gross No tax has been deducted For the period 1 Jul to 31 Jul		0.02	222.37
2 Sep	% Interest earned, £0.02 gross No tax has been deducted For the period 1 Aug to 1 Sep		0.02	222.39
1 Oct	% Interest earned, £0.02 gross No tax has been deducted For the period 2 Sep to 30 Sep		0.02	222.41
1 Nov	% Interest earned, £0.02 gross No tax has been deducted For the period 1 Oct to 31 Oct		0.02	222.43
2 Dec	% Interest earned, £0.02 gross No tax has been deducted For the period 1 Nov to 1 Dec		0.02	222.45

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
2 Jan	 Interest earned, £0.02 gross No tax has been deducted For the period 2 Dec 2013 to 1 Jan 2014		0.02	222.47
3 Feb	 Interest earned, £0.02 gross No tax has been deducted For the period 2 Jan to 2 Feb		0.02	222.49
3 Mar	 Interest earned, £0.02 gross No tax has been deducted For the period 3 Feb to 2 Mar		0.02	222.51
13 Mar	End balance			222.51

- **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

### Interest rates

► Up to £10,000	0.10%
► £10,000+	0.25%
► £25,000+	0.39%
► £50,000+	0.49%
► £100,000+	0.59%

## Tax Summary

This is a summary of the gross/net interest paid and tax deducted from your account for the tax year 6 Apr 2012 to 5 Apr 2013. These figures are for this account only. You can use them in any correspondence with H M Revenue and Customs, including when you're doing your HMRC Self Assessment Tax Return.

### Tax year ending 2013

► Interest earned before tax	£2.56
► Tax deducted	£0.47
► Interest earned after tax	£2.09

◀ Tax has been deducted at the basic rate. If you're a higher rate tax payer, you may have to pay extra tax on the interest.

## How it works

### Important information about the Financial Services Compensation Scheme

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 small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. 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 £85,000 each (making a total of £170,000). The £85,000 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. For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Barclays Bank PLC may also accept deposits under the following trading names: Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Direct, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth, 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.

### 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 [visaurope.com](http://visaurope.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.

### 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 0845 7 555 555, 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

0845 7 555 555

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

78 Victoria Street  
London SW1E 5JN

### Online banking help

0845 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

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