

Mr Tanveer Ahmed Sultan  
24 Apr 2023

MR TANVEER AHMED SULTAN  
28  
DUKES AVENUE  
BRADFORD  
UNITED KINGDOM  
BD6 1AY

## Your accounts at a glance

### ► Your balances on 24 Apr 2023

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 03457 345 345\*, or come into a branch.

#### Everyday banking



#### **Barclays Bank Account**

£227.03

Mr Tanveer Ahmed Sultan

Sort code 20-11-81 • Account no 03001539

#### Savings



#### **Everyday Saver**

£0.24

Mr Tanveer Ahmed Sultan

Sort code 20-11-81 • Account no 73546306

#### Foreign currency accounts



#### **BARCLAYS CURRENCY ACCOUNT**

USD 1.92

SULTAN, T A

Sort code 20-11-81 • Account no 56671511

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

25 Mar - 24 Apr 2023

Mr Tanveer Ahmed Sultan

- Sort Code 20-11-81
- Account no. 03001539
- SWIFTBIC BUKGB22
- IBAN GB46 BUKB 2011 8103 0015 39

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**At a glance**

Start balance	£245.72
Money in	£4,431.62
Money out	£4,450.31
<b>End balance</b>	<b>£227.03</b>

**NOTICEBOARD**

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










# Your Barclays Bank Account statement

## Current account statement

**Your transactions**

**Giro** Bank Giro **ATM** Cash machine  Contactless  Debit Card **DD** Direct Debit

 Online

Date	Description	Money out	Money in	Balance
25 Mar	Start balance			245.72
27 Mar	 Card Payment to Shell Rooley Lane On 24 Mar	50.10		
	 Bill Payment to Mr Tanveer Sultan Ref: 4929123574799003	200.00		
	 Bill Payment to Farah Malik Ref: Payment	770.00		
	<b>Giro</b> Received From Uber BV		417.99	
	 Transfer From Sort Code 20-11-81 Account 73546306 Ref: Mobile-Channel		700.00	343.61
28 Mar	 Card Payment to AL Halal Worldwide On 24 Mar	15.75		327.86
29 Mar	<b>DD</b> Direct Debit to Barclays Prtnr Fin Ref: 300 0110 498595397	24.95		302.91
30 Mar	 Card Payment to Ebay O*08-09883-13 On 29 Mar	19.47		
	 Card Payment to Rajas On 29 Mar	10.00		
	 Card Payment to Sportsdirect 152 On 29 Mar	16.99		256.45
31 Mar	<b>DD</b> Direct Debit to EE Limited Ref: Q32207251408094605	19.60		
	 Bill Payment to Farah Malik Ref: Payment	500.00		























Continued

## Your transactions

Date	Description	Money out	Money in	Balance
31 Mar	 Received From Hussain Ijaz Ref: Refund		500.00	236.85
03 Apr	 Direct Debit to Sky Digital Ref: 00634588933230	45.00		
	 Transfer to Sort Code 20-11-81 Account 73546306 Ref: Mobile-Channel	80.00		
	 Bill Payment to Farah Malik Ref: Payment	500.00		
	 Received From Uber BV		710.46	322.31
04 Apr	 Bill Payment to Mr Tanveer Sultan Ref: 4929123574799003	51.21		271.10
11 Apr	 Direct Debit to Tesco Bank Ref: 5186528467757576	25.00		
	 Card Payment to UK141444319 On 09 Apr	56.50		
	 Card Payment to Nya*ASDA On 06 Apr	0.50		
	 Card Payment to Akbar Balti Restau On 10 Apr	11.90		
	 Card Payment to Lidl GB Shelf On 10 Apr	27.56		
	 Transfer to Sort Code 20-11-81 Account 73546306 Ref: Mobile-Channel	80.00		
	 Bill Payment to Mr Tanveer Sultan Ref: 4929123574799003	100.00		
	 Bill Payment to Tanveer A Sultan Ref: Payment	100.00		
	 Received From Uber BV		505.39	375.03
12 Apr	 Card Payment to Ebay O*21-09928-11 On 12 Apr	2.49		
	 Card Payment to Ebay O*21-09928-11 On 12 Apr	4.19		
	 Card Payment to ASDA Stores On 11 Apr	6.85		361.50
13 Apr	 Direct Debit to Halifax Ref: 5253031530792520	173.49		
	 Card Payment to Tesco Stores 2139 On 12 Apr	5.58		
	 Card Payment to Shell Rooley Lane On 12 Apr	29.99		152.44
14 Apr	 Bill Payment to Farah Malik Ref: Payment	20.00		132.44
17 Apr	 Card Payment to Sullys On 15 Apr	1.50		
	 Card Payment to Tesco Stores 2139 On 15 Apr	6.30		



Continued

## Your transactions

Date	Description	Money out	Money in	Balance
17 Apr	 Transfer to Sort Code 20-11-81 Account 73546306 Ref: Mobile-Channel	80.00		
	 Bill Payment to Mr Tanveer Sultan Ref: 4929123574799003	100.00		
	 Bill Payment to Farah Malik Ref: Payment	250.00		
	 Bill Payment to Farah Malik Ref: Payment	382.50		
	 Received From Uber BV		620.75	
	 Transfer From Sort Code 20-11-81 Account 73546306 Ref: Mobile-Channel		371.00	303.89
18 Apr	 Card Payment to Tesco Stores 2139 On 17 Apr	2.89		
	 Card Payment to ASDA Stores On 17 Apr	19.16		281.84
19 Apr	 Cash Machine Withdrawal at Barclays ASDA Bradford 2 Timed at 16.11 On 19 Apr	20.00		
	 Card Payment to ASDA Stores 4506 On 18 Apr	5.15		
	 Card Payment to Shell Rooley Lane On 18 Apr	30.99		225.70
20 Apr	 Card Payment to ASDA Stores On 19 Apr	29.59		196.11
21 Apr	 Card Payment to Apple.Com/Bill Ireland On 20 Apr	0.79		195.32
24 Apr	 Direct Debit to TV Licence MBP Ref: 3815205241	13.25		
	 Card Payment to Netflix.Com On 23 Apr	6.99		
	 Card Payment to ASDA Petrol On 22 Apr	30.11		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Shell Rooley Lane Timed at 13.39 On 24 Apr	20.00		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Shell Rooley Lane Timed at 13.40 On 24 Apr	40.00		
	 Card Payment to Sullys On 22 Apr	6.99		
	 Card Payment to AL Halal Worldwide On 23 Apr	12.98		
	 Bill Payment to Mr Tanveer Sultan Ref: 4929123574799003	104.00		
	 Bill Payment to Tanveer A Sultan Ref: Payment	90.00		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
24 Apr	 Bill Payment to Farah Malik Ref: Payment	250.00		
	 Received From Uber BV		606.03	227.03
24 Apr	End balance			227.03

- **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](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, 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 day.

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](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 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](http://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](http://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](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

**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-finder/](http://barclays.co.uk/branch-finder/)

0800 400 100

Open 24/7 including holidays

### ► Your home branch

BRADFORD 10 MARKET STREET

### ► 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.

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