

Mrs Angela Ajah
05 Jan 2024

MRS A AJAH
5 HEINZ BURT CLOSE
EASTLEIGH
SO50 5GB

Your accounts at a glance

► Your balances on 05 Jan 2024

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

£161.24

Mrs Angela Ajah

Sort code 20-79-29 • Account no 40247537

Savings



Everyday Saver

£200.00

Mrs Angela Ajah

Sort code 20-30-13 • Account no 80156388

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.

06 Oct 2023 - 05 Jan 2024

Mrs Angela Ajah

- Sort Code 20-79-29
- Account no. 40247537
- SWIFTBIC BUKGB22
- IBAN GB66 BUKB 2079 2940 2475 37

MRS A AJAH
5 HEINZ BURT CLOSE
EASTLEIGH
SO50 5GB

At a glance

Start balance	£306.50
Money in	£9,791.77
Money out	£9,937.03
End balance	£161.24

Your arranged limits

Overdraft	£100
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NOTICEBOARD

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

Where interest has been debited to your account during the period covered by this statement, this has been calculated at 29.930% per annum

Your Barclays Bank Account statement

Current account statement

Your transactions

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

Online Other

Date	Description	Money out	Money in	Balance
06 Oct	Start balance			306.50
06 Oct	Received From HSBC Global Serv 200801 2972312 in Transfer		52.00	358.50
09 Oct	Card Payment to Global Food & Hala On 07 Oct	62.26		
	Card Payment to Southampton City C On 07 Oct	4.00		
	Card Payment to Cleo Clinic On 08 Oct	7.00		
	Card Payment to Tesco Stores 5519 On 07 Oct	7.30		
	Card Payment to Tesco Stores 2452 On 08 Oct	9.20		
	Card Payment to Sumup *Harmony and On 07 Oct	11.20		
	Card Payment to Nandos (Southampto On 07 Oct	16.70		
	Card Payment to Aldi Stores On 08 Oct	41.24		
	Bill Payment to Joyce Kimaru Ref: Angela	30.00		169.60
10 Oct	Card Payment to Southampton Univer On 09 Oct	2.70		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
10 Oct	 Card Payment to Matalan On 09 Oct	14.00		152.90
12 Oct	 Card Payment to Www.Gwr.Com On 11 Oct	50.90		
	 Card Payment to Tesco Stores 2452 On 11 Oct	10.45		
	 Card Payment to ASDA Superstore On 11 Oct	26.00		
	 Bill Payment to Ben Carter Ref: AA	7.50		58.05
13 Oct	 Card Payment to Zettle_*Platform U On 12 Oct	2.85		
	 Bill Payment to Ben Carter Ref: AA	7.50		
	 Received From Esonu Chukwu Ref: Aec		97.00	144.70
16 Oct	 Card Payment to Southern Co-Op 031 On 15 Oct	5.25		
	 Card Payment to O2 Retail On 14 Oct	10.00		
	 Card Payment to Aldi Stores On 14 Oct	62.02		67.43
18 Oct	 Direct Debit to Places Leisure Ref: 53420172A-R	37.00		30.43
19 Oct	 Card Payment to Aldi 7 775 On 18 Oct	1.18		
	 Card Payment to Tesco Stores 2452 On 18 Oct	3.75		
	 Card Payment to Elmina Bar and Lou On 18 Oct	20.00		5.50
20 Oct	 Bill Payment to Sotia Theodorou Ref: Zoe Piano Lesson	27.50		
	 Bill Payment to Charles Ajah Ref: Eastleigh	40.80		
	 Received From HSBC UK P Ref: 0703 0009144500		1,345.34	1,282.54
23 Oct	 Card Payment to Uber *Trip On 22 Oct	5.09		
	 Card Payment to Worldremit Ltd. On 21 Oct	7.25		
	 Card Payment to SQ *Cattle. On 22 Oct	22.45		
	 Card Payment to Worldremit Ltd. On 21 Oct	108.80		
	 Card Payment to Central Convenienc On 22 Oct	0.79		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
23 Oct	))) Card Payment to SCC Itchen Bridge On 22 Oct	0.80		
	))) Card Payment to Aldi Stores On 21 Oct	8.17		
	))) Card Payment to Nandos On 20 Oct	8.70		
	))) Card Payment to Global Food & Hala On 20 Oct	35.90		
	Bill Payment to Charles Ajah Ref: Eastleigh	40.85		
	Bill Payment to Angela Esonuchukwu Ref: Internal	100.00		
	Bill Payment to Faith House Eastle Ref: Angela Ajah	172.00		
	Received From HSBC Global Serv 196448 3006124 in Transfer		50.90	822.64
24 Oct	DD Direct Debit to Carphone Warehouse Ref: 000136388668031	9.00		
	Card Payment to Sportsdirect.Com On 23 Oct	85.49		
	))) Card Payment to Sainsburys S/Mkts On 23 Oct	11.20		
	))) Card Payment to Losteria On 23 Oct	32.96		
	Bill Payment to Angela Esonuchukwu Ref: Internal	380.00		
	Giro Received From AG888102C Dwp DLA Ref: 000000002051041107		380.00	683.99
25 Oct	Card Payment to Worldremit Ltd. On 24 Oct	28.78		
	))) Card Payment to Zettle_*Chris Piat On 23 Oct	4.40		
	))) Card Payment to McDonalds On 24 Oct	5.77		
	))) Card Payment to GO South Coast On 24 Oct	7.50		
	))) Card Payment to Tesco Stores 2452 On 24 Oct	20.35		
	))) Card Payment to New Look 1082 On 24 Oct	21.98		
	))) Card Payment to Shoe Zone On 24 Oct	24.98		
	))) Card Payment to H & M On 24 Oct	29.77		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
25 Oct	Card Payment to Matalan On 24 Oct	94.00		446.46
26 Oct	Direct Debit to Aviva Life Ref: Bpl01Hvbr-01J8G8	17.04		
	Direct Debit to Aviva Life Ref: Bpl01Hvbs-01J8G9	59.17		
	Card Payment to Roman Originals PL On 25 Oct	20.00		
	Giro Received From Esonu Chukwu Ref: Aec		80.00	
	Giro Received From Esonu Chukwu Ref: Aec		180.00	610.25
27 Oct	Card Payment to ASDA Superstore On 26 Oct	54.60		
	Card Payment to Shoe Zone On 26 Oct	2.00		
	Card Payment to Tesco Stores 2452 On 26 Oct	2.50		
	Card Payment to Costa On 26 Oct	3.50		
	Card Payment to Greggs PLC On 26 Oct	5.75		
	Card Payment to Poundland Ltd - 21 On 26 Oct	10.25		
	Card Payment to Matalan On 26 Oct	13.00		
	Card Payment to Matalan On 26 Oct	15.00		
	Card Payment to T K Maxx On 26 Oct	16.99		
	Bill Payment to Sotia Theodorou Ref: Zoe Piano Lesson	27.50		
	Bill Payment to Angela Esonuchukwu Ref: Internal	500.00		
	Giro Received From Charles Ajah Ref: Charles		500.00	
	Refund From ASDA Superstore On 26 Oct		18.00	
	Refund From Matalan On 26 Oct		20.00	497.16
30 Oct	Card Payment to Costa On 28 Oct	2.30		
	Card Payment to Candy Room On 27 Oct	3.57		
	Card Payment to Subway 58087 Eastl On 27 Oct	5.69		






















Continued

Your transactions

Date	Description	Money out	Money in	Balance
30 Oct	))) Card Payment to Asian Cash Carry L On 27 Oct	5.77		
	))) Card Payment to Tesco Stores 2452 On 27 Oct	9.25		
	))) Card Payment to ASDA Superstore On 28 Oct	13.55		
	))) Card Payment to Global Food & Hala On 27 Oct	68.73		
	☐ Refund From ASDA Superstore On 28 Oct		23.60	
	))) Refund From T K Maxx On 28 Oct		16.99	
	))) Refund From Matalan On 28 Oct		19.00	
	🔍 Bill Payment From Stok KN Re H Ref: Wages		428.20	876.09
31 Oct	))) Card Payment to Holland & Barrett On 29 Oct	7.77		
	))) Card Payment to Holland & Barrett On 28 Oct	9.56		
	🔍 Bill Payment to Angela Esonuchukwu Ref: Internal	500.00		358.76
01 Nov	DD Direct Debit to Cii/PFS Ref: 001722098B	17.08		341.68
03 Nov	))) Card Payment to Tesco Stores 2452 On 02 Nov	17.02		324.66
06 Nov	))) Card Payment to McDonalds On 05 Nov	1.99		
	))) Card Payment to Asian Cash Carry L On 04 Nov	5.82		
	))) Card Payment to Elmina Bar and Lou On 04 Nov	10.00		
	))) Card Payment to Boots,0814 On 05 Nov	11.50		
	))) Card Payment to Aldi Stores On 04 Nov	33.64		
	))) Card Payment to T K Maxx On 05 Nov	41.99		219.72
07 Nov	☐ Card Payment to McDonalds On 02 Nov	1.99		
	☐ Card Payment to Boots UK Ecomm On 06 Nov	45.00		172.73
08 Nov	))) Card Payment to Southern Co-Op 031 On 07 Nov	2.90		
	))) Card Payment to McDonalds On 06 Nov	3.58		166.25

Continued

Your transactions

Date	Description	Money out	Money in	Balance
09 Nov	 Card Payment to Shell Passfield AV On 08 Nov	30.36		135.89
10 Nov	 Card Payment to Twinkl On 09 Nov	9.99		
	 Card Payment to Tesco Stores 2452 On 09 Nov	5.90		
	 Bill Payment to Sotia Theodorou Ref: Zoe Piano Lesson	27.50		
	 Received From Charles Ajah Ref: Charles		40.80	133.30
13 Nov	 Card Payment to McDonalds 1522 On 12 Nov	1.99		
	 Card Payment to Card Factory On 11 Nov	3.67		
	 Card Payment to ASDA Superstore On 12 Nov	6.80		
	 Card Payment to Cleo Clinic On 11 Nov	7.00		
	 Card Payment to Poundland Ltd - 21 On 11 Nov	11.50		
	 Card Payment to Max Spielmann Ltd On 12 Nov	13.00		
	 Card Payment to T K Maxx On 11 Nov	28.19		
	 Card Payment to Shell Passfield AV On 11 Nov	30.20		
	 Bill Payment to Faith House Eastle Ref: AA	5.00		
	 Bill Payment to Charles Ajah Ref: Eastleigh	15.00		10.95
20 Nov	 Direct Debit to Places Leisure Ref: 53420172A-R	28.12		
	 Card Payment to Southampton City C On 18 Nov	1.20		
	 Card Payment to Southampton City C On 18 Nov	2.70		
	 Card Payment to McDonalds On 19 Nov	8.37		
	 Card Payment to SP Mysweetmile-UK On 18 Nov	22.98		
	 Card Payment to Global Food & Hala On 18 Nov	55.88		
	 Card Payment to Tesco Stores 2452 On 19 Nov	3.75		
	 Card Payment to Southern Co-Op 031 On 18 Nov	4.05		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
20 Nov	Card Payment to Sumup *Spice World On 17 Nov	9.00		
	Card Payment to Asian Cash Carry L On 18 Nov	16.08		
	Card Payment to Aldi Stores On 19 Nov	18.09		
	Card Payment to ASDA Superstore On 19 Nov	24.85		
	Bill Payment to Rccg New Ref: Wisdom Conference	10.00		
	Bill Payment to Charles Ajah Ref: Eastleigh	55.00		
	Bill Payment to Faith House Eastle Ref: AA	140.00		
	Bill Payment to Angela Esonuchukwu Ref: Internal	210.00		
	Bill Payment to Angela Esonuchukwu Ref: Internal	522.00		
	Giro Received From Esonu Chukwu Ref: Aec		22.00	
	Giro Received From HSBC UK P Ref: 0703 0009144500		1,345.14	246.02
21 Nov	DD Direct Debit to Carphone Warehouse Ref: 000136388668032	9.00		
	Card Payment to Shell Passfield AV On 20 Nov	34.40		
	Giro Received From AG888102C Dwp DLA Ref: 000000002106201158		390.00	
	Carphone Warehouse Ref: 000136388668032 Unpaid Direct Debit		9.00	601.62
22 Nov	Card Payment to McDonalds On 21 Nov	13.15		588.47
23 Nov	Card Payment to Worldremit Ltd. On 22 Nov	103.99		
	Bill Payment to Angela Esonuchukwu Ref: Internal	360.00		124.48
24 Nov	Card Payment to ASDA Petrol/Upt On 23 Nov	37.12		87.36
27 Nov	DD Direct Debit to Aviva Life Ref: Bpl01Hvbr-01J8G8	17.04		
	DD Direct Debit to Aviva Life Ref: Bpl01Hvbs-01J8G9	59.17		






Continued

Your transactions

Date	Description	Money out	Money in	Balance
27 Nov	))) Card Payment to Tesco Stores 2452 On 24 Nov	1.15		
	))) Card Payment to Nyx*Hollywoodbowlg On 24 Nov	2.00		
	))) Card Payment to Tesco Stores 2452 On 26 Nov	3.75		
	))) Card Payment to Greggs PLC On 25 Nov	3.85		
	))) Card Payment to Superdrug Stores P On 25 Nov	4.05		
	))) Card Payment to Poundland Ltd - 12 On 25 Nov	4.50		
	))) Card Payment to Global Food & Hala On 26 Nov	5.79		
	))) Card Payment to Matalan On 26 Nov	9.00		
	))) Card Payment to Nyx*Hollywoodbowlg On 24 Nov	10.00		
	))) Card Payment to McDonalds On 24 Nov	10.76		
	))) Card Payment to The Entertainer (1 On 25 Nov	18.20		
	))) Card Payment to Elmina Bar and Lou On 26 Nov	20.00		
	))) Card Payment to Aldi Stores On 26 Nov	39.39		
	))) Card Payment to Harvester On 24 Nov	40.08		
	))) Card Payment to Global Food & Hala On 26 Nov	54.54		
	Giro Received From Esonu Chukwu Ref: Aec		60.00	
	Giro Received From Esonu Chukwu Ref: Aec		80.00	
	Giro Received From Esonu Chukwu Ref: Aec		92.00	
	Giro Received From Charles Ajah Ref: Charles		530.00	546.09
28 Nov	➡ Bill Payment to Angela Esonuchukwu Ref: Internal	440.00		
	➡ Bill Payment From Stok KN Re H Ref: Wages		465.40	571.49
29 Nov	➡ Bill Payment to Angela Esonuchukwu Ref: Internal	250.00		321.49



















Continued

Your transactions

Date	Description	Money out	Money in	Balance
01 Dec	 Direct Debit to Cii/PFS Ref: 001722098B	17.08		
	 Bill Payment to Sotia Theodorou Ref: Zoe Piano Lesson	27.50		276.91
04 Dec	 Card Payment to Global Food & Hala On 02 Dec	35.45		
	 Card Payment to SQ *Coffee Evoluti On 03 Dec	2.95		
	 Card Payment to Southampton City C On 02 Dec	4.00		
	 Card Payment to Tesco Stores 2452 On 03 Dec	5.25		
	 Card Payment to SQ *Coffee Evoluti On 03 Dec	6.00		
	 Card Payment to Sumup *Afritopia L On 02 Dec	8.00		
	 Card Payment to Subway 58087 Eastl On 02 Dec	10.58		
	 Card Payment to Matalan On 02 Dec	15.20		
	 Card Payment to Nandos (Southampto On 02 Dec	16.70		
	 Card Payment to Aldi Stores On 02 Dec	33.66		
	 Bill Payment From Chinda W Ref: Hot Drink		7.00	146.12
07 Dec	 Card Payment to McDonalds On 06 Dec	3.98		
	 Card Payment to Sumup *Harmony and On 06 Dec	6.00		
	 Card Payment to Tesco Stores 2452 On 06 Dec	7.75		128.39
08 Dec	 Card Payment to Matalan On 07 Dec	12.00		
	 Bill Payment to Sotia Theodorou Ref: Zoe Piano Lesson	55.00		61.39
11 Dec	 Card Payment to Twinkl On 08 Dec	9.99		
	 Card Payment to Zettle_ *Wenzels TH On 09 Dec	1.00		
	 Card Payment to Southampton City C On 09 Dec	1.20		
	 Card Payment to Sumup *Afritopia L On 09 Dec	8.00		
	 Card Payment to McDonalds On 10 Dec	8.86		






















Continued

Your transactions

Date	Description	Money out	Money in	Balance
11 Dec	 Card Payment to Southampton On 09 Dec	13.47		
	 Card Payment to Global Food & Hala On 09 Dec	41.18		
	 Bill Payment to Joyce Kimaru Ref: Angela	50.00		
	 Received From Esonu Chukwu Ref: Aec		50.00	
	 Received From Esonu Chukwu Ref: Aec		100.00	77.69
12 Dec	 Card Payment to Tesco Stores 2452 On 11 Dec	7.45		
	 Card Payment to Aldi Stores On 11 Dec	31.52		38.72
13 Dec	 Card Payment to ASDA Superstore On 11 Dec	35.00		3.72
14 Dec	 Received From Esonu Chukwu Ref: Aec		50.00	53.72
15 Dec	 Card Payment to Uber* Trip On 14 Dec	18.69		
	 Received From Chartered Insura 237202 Hbukgb4B Transfer		17.08	52.11
18 Dec	 Direct Debit to Places Leisure Ref: 53420172A-R	37.00		
	 Received From Esonu Chukwu Ref: Aec		10.00	25.11
19 Dec	 Card Payment to Aldi Stores On 18 Dec	17.78		
	 Received From AG888102C Dwp DLA Ref: 000000002177351693		380.00	387.33
20 Dec	 Card Payment to Tesco Stores 2452 On 19 Dec	7.00		
	 Card Payment to Southern Co-Op 031 On 19 Dec	9.70		
	 Card Payment to McDonalds On 19 Dec	11.26		
	 Card Payment to Tesco Stores 2452 On 19 Dec	20.00		
	 Bill Payment to Angela Esonuchukwu Ref: Internal	58.00		
	 Bill Payment to Angela Esonuchukwu Ref: Internal	387.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
20 Dec	 Bill Payment to Angela Esonuchukwu Ref: Internal	730.00		
	 Received From HSBC UK P Ref: 0703 0009144500		1,345.34	509.71
21 Dec	 Card Payment to Worldremit Ltd. On 20 Dec	129.78		
	 Card Payment to Peking Phoenix Chi On 20 Dec	9.90		
	 Card Payment to Tesco Stores 2452 On 20 Dec	29.20		
	 Bill Payment to Sotia Theodorou Ref: Zoe Piano Lesson	55.00		285.83
22 Dec	 Card Payment to Table Table 410129 On 21 Dec	24.87		
	 Received From Charles Ajah Ref: Charles		35.00	
	 Received From Charles Ajah Ref: Charles		400.00	695.96
27 Dec	 Direct Debit to Aviva Life Ref: Bpl01Hvbr-01J8G8	17.04		
	 Direct Debit to Aviva Life Ref: Bpl01Hvbs-01J8G9	59.17		
	 Card Payment to Google Google Play On 22 Dec	4.19		
	 Card Payment to Worldremit Ltd. On 22 Dec	5.01		
	 Card Payment to ASDA Superstore On 23 Dec	51.50		
	 Cash Machine Withdrawal at Notemachine Khans Grill Restau Timed at 10.24 On 23 Dec	10.00		
	 Card Payment to McDonalds 1522 On 22 Dec	6.38		
	 Card Payment to Asian Cash Carry L On 23 Dec	6.46		
	 Card Payment to Tesco Stores 2452 On 22 Dec	10.90		
	 Card Payment to Boots,0814 On 22 Dec	13.95		
	 Card Payment to ASDA Superstore On 22 Dec	16.45		
	 Card Payment to Aldi Stores On 22 Dec	53.45		
	 Card Payment to Global Food & Hala On 23 Dec	58.68		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
27 Dec	 Bill Payment to Angela Esonuchukwu Ref: Internal	400.00		
	 Received From Esonu Chukwu Ref: Aec		100.00	
	 Refund From Google Google Play On 22 Dec		4.19	86.97
28 Dec	 Received From Esonu Chukwu Ref: Aec		287.00	373.97
29 Dec	 Card Payment to Google Google Play On 28 Dec	4.19		
	 Card Payment to ASDA Superstore On 28 Dec	23.94		
	 Bill Payment to Angela Esonuchukwu Ref: Internal	500.00		
	 Bill Payment From Stok KN Re H Ref: Wages		456.60	302.44
02 Jan	 Card Payment to Iceland On 29 Dec	4.50		
	 Card Payment to Boots,0814 On 30 Dec	5.80		
	 Card Payment to Cleo Clinic On 30 Dec	7.00		
	 Card Payment to Afrocitv Ltd On 29 Dec	7.97		
	 Card Payment to Shoe Zone On 30 Dec	8.19		
	 Card Payment to Global Food & Hala On 29 Dec	12.72		
	 Card Payment to Global Food & Hala On 29 Dec	23.37		
	 Card Payment to Aldi Stores On 29 Dec	38.55		
	 Funds Transfer	200.00		
	 Bill Payment to Kuewumi Stella Ref: Angela Ajah	40.00		
	 Received From Esonu Chukwu Ref: Aec		300.00	
	 Refund From Google Google Play On 28 Dec		4.19	258.53
03 Jan	 Card Payment to Nandos On 02 Jan	6.75		
	 Card Payment to Nandos On 02 Jan	10.75		
	 Bill Payment to Sotia Theodorou Ref: Zoe Piano Lesson	55.00		186.03

Continued

Your transactions

Date	Description	Money out	Money in	Balance
04 Jan	))) Card Payment to McDonalds 1522 On 03 Jan	5.87		
	))) Card Payment to ASDA Superstore On 03 Jan	18.92		161.24
5 Jan	End balance			161.24

► **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 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

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.

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-finder/

0800 400 100

Open 24/7 including holidays

► Your home branch

SOUTHAMPTON 2

► 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

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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