

02 - 30 Apr 2021

Mr Guven Serce

- Sort Code 20-50-82
- Account no. 50208590
- SWIFTBIC BUKGB22
- IBAN GB02 BUKB 2050 8250 2085 90

MR GUVEN SERCE  
10 KINGSTHORNE PARK  
LIVERPOOL  
L25 0QS

**At a glance**

Start balance	£3.82
Money in	£34,139.79
Money out	£33,200.24
<b>End balance</b>	<b>£943.37</b>

**NOTICEBOARD**

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












# Your Barclays Bank Account statement

## Current account statement

**Your transactions**
























 Bank Giro
  Cash machine
  Contactless
  Debit Card
  Direct Debit

 Online
  Other
  Standing Order
  Branch

Date	Description	Money out	Money in	Balance
02 Apr	Start balance			3.82
06 Apr	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 11.54 On 5 Apr	100.00		
	 Card Payment to B & Q 1297 On 05 Apr	42.81		
	 Card Payment to B & Q 1297 On 05 Apr	257.18		
	 Card Payment to B & Q 1297 On 05 Apr	25.07		
	 Received From Elavon Financial S Ref: Ems260040304286065		22.90	
	 Received From Elavon Financial S Ref: Ems262040504286065		180.55	
	 Received From Elavon Financial S Ref: Ems261040404286065		223.77	
	 Received From Elavon Financial S Ref: Ems263040604286065		267.25	
	 Received From BB Fruit & Veg Ltd Ref: Reference - Borc		1,500.00	
	 Account Credit: Deposit at Barclays L'Pool Woolton 43		1,700.00	
	 Bill Payment From Bal E Ref: G Serce		5,000.00	8,473.23























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## Your transactions

Date	Description	Money out	Money in	Balance
07 Apr	 Payment to Hayley Duggan Ref: Lyla Serce	150.00		
	 Payment to Azur Logistics Con Ref: Bavette Steakhouse	5,300.00		
	 Payment to Azur Logistics Ref: Bavette Steakhouse	6,673.50		
	 Received From Elavon Financial S Ref: Ems264040704286065		76.55	
	 Account Credit: Deposit at Barclays L'Pool Woolton 41		3,800.00	226.28
08 Apr	 Received From Elavon Financial S Ref: Ems265040804286065		123.30	349.58
09 Apr	 Card Payment to B & Q 1297 On 08 Apr	45.67		
	 Bill Payment to Robert J Kane Ref: Bavette	800.00		
	 Received From Elavon Financial S Ref: Ems266040904286065		24.65	
	 Received From Istanbul Bbq Bis Ref: Bavette		10,000.00	9,528.56
12 Apr	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 18.01 On 9 Apr	500.00		
	 Card Payment to ASDA Stores /Petro On 10 Apr	92.00		
	 Card Payment to Vault (NW) Ltd On 09 Apr	145.79		
	 Card Payment to Solen Energy UK LI On 10 Apr	671.29		
	 Card Payment to B & Q 1297 On 11 Apr	32.73		
	 Card Payment to B & Q 1297 On 10 Apr	36.00		
	 Bill Payment to DW Starkey Ref: Bavette	550.00		
	 Received From Elavon Financial S Ref: Ems267041004286065		166.15	
	 Received From Elavon Financial S Ref: Ems269041204286065		186.95	
	 Received From Elavon Financial S Ref: Ems268041104286065		709.08	
	 Refund From HM.Com On 09 Apr		77.95	8,640.88
	 Direct Debit to Currys 3373226962 Ref: Currys 3373226962	9.49		
	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 08.31 On 13 Apr	500.00		























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## Your transactions

Date	Description	Money out	Money in	Balance
13 Apr	 Card Payment to City Plumbing Supp On 12 Apr	131.72		
	 Card Payment to Maximum Lift Truck On 12 Apr	351.72		
	 Card Payment to Bds On 12 Apr	23.49		
	 Card Payment to C M B Distributors On 12 Apr	34.06		
	 Received From Elavon Financial S Ref: Ems270041304296065		1,022.13	8,612.53
14 Apr	 Card Payment to Scottishpower On 13 Apr	50.00		
	 Card Payment to Co-Op Group 070206 On 13 Apr	12.30		
	 Card Payment to B & Q 1297 On 13 Apr	17.10		
	 Received From Elavon Financial S Ref: Ems271041404286065		1,130.35	9,663.48
15 Apr	 Card Payment to B & Q 1297 On 14 Apr	40.50		
	 Card Payment to Howdens - Speke DB On 14 Apr	46.92		
	 Card Payment to Screwfix Dir Ltd On 14 Apr	65.97		
	 Card Payment to Howdens - Speke DB On 14 Apr	269.98		
	 Refund From Vault (NW) Ltd On 14 Apr		145.79	9,385.90
16 Apr	 Card Payment to Amz*All Pet Soluti On 15 Apr	25.49		
	 Bill Payment to Martin Weir Ref: Guven	1,200.00		8,160.41
19 Apr	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 16.20 On 19 Apr	500.00		
	 Card Payment to Amazon.Co.UK*M47YK Luxembourg On 18 Apr	10.99		
	 Card Payment to Amazon.Co.UK*M40U1 Luxembourg On 17 Apr	11.95		
	 Card Payment to B & Q 1297 On 17 Apr	106.74		
	 Card Payment to B & Q 1297 On 16 Apr	113.23		
	 Card Payment to Solen Energy UK LI On 16 Apr	156.44		






















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## Your transactions

Date	Description	Money out	Money in	Balance
19 Apr	 Card Payment to Solen Energy UK LI On 17 Apr	166.08		
	 Card Payment to Transfergo On 17 Apr	400.00		
	 Card Payment to B & Q 1297 On 17 Apr	17.90		
	 Card Payment to B & Q 1297 On 18 Apr	42.10		
	 Bill Payment to Homebuild12 UK Ltd Ref: Bavette	1,200.00		
	 Received From Elavon Financial S Ref: Ems272041721316065		3,916.19	9,351.17
20 Apr	 Direct Debit to Ems Ref: AL01592728Msc0321 This Is A New Direct Debit Payment	40.41		
	 Card Payment to HM.Com On 16 Apr	92.92		
	 Card Payment to Village News On 18 Apr	10.00		
	 Cash Withdrawal at Barclays L'Pool Woolton 41 Ref: 41Liverpool Woolto	2,000.00		
	 Bill Payment to S O Dagnall Ref: Bavette	1,000.00		6,207.84
21 Apr	 Payment to Hayley Duggan Ref: Lyla Serce	150.00		
	 Card Payment to B & Q 1297 On 20 Apr	61.20		
	 Received From B Sonmez Ref: Veciz		1,400.00	
	 Received From Elavon Financial S Ref: Ems273042021316065		2,026.27	9,422.91
22 Apr	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 14.33 On 22 Apr	500.00		
	 Card Payment to B & Q 1297 On 21 Apr	199.58		
	 Card Payment to B & Q 1297 On 21 Apr	15.30		
	 Bill Payment to MK A Davies Ref: Bavette	300.00		8,408.03
23 Apr	 Card Payment to HM.Com On 21 Apr	15.98		
	 Card Payment to Scottishpower On 21 Apr	50.00		
	 Card Payment to Magan Carpets and On 22 Apr	76.00		










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## Your transactions

Date	Description	Money out	Money in	Balance
23 Apr	 Card Payment to Howdens - Speke DB On 22 Apr	89.72		
	 Card Payment to Transfergo On 22 Apr	200.00		7,976.33
26 Apr	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 19.34 On 23 Apr	500.00		
	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 18.06 On 24 Apr	500.00		
	 Card Payment to Audible UK On 24 Apr	7.99		
	 Card Payment to River Island 400 On 22 Apr	88.00		
	 Card Payment to Screwfix Dir Ltd On 24 Apr	91.19		
	 Card Payment to Solen Energy UK LI On 23 Apr	94.68		
	 Card Payment to Beers Kings Dock On 24 Apr	240.50		
	 Card Payment to Solen Energy UK LI On 24 Apr	12.72		
	 Card Payment to Bds On 23 Apr	15.00		
	 Cash Withdrawal at Barclays L'Pool Woolton 41 Ref: 41Liverpool Woolto	2,000.00		
	 Bill Payment to MD Electrical Ref: Bavette Staekhouse	500.00		3,926.25
27 Apr	 Direct Debit to UK Wholesaledirect Ref: Uwd9866657	33.58		
	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 11.14 On 27 Apr	500.00		
	 Card Payment to Amazon.Co.UK*M48KY Luxembourg On 26 Apr	26.46		
	 Card Payment to Amznmktplace On 26 Apr	39.98		
	 Card Payment to 2in1 Currys Supers On 26 Apr	328.99		
	 Card Payment to B & Q 1297 On 26 Apr	25.87		
	 Bill Payment to Leaves+Roses Garde Ref: Land Scaping	450.00		2,521.37
28 Apr	 Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 15.15 On 28 Apr	500.00		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
28 Apr	 Card Payment to Howdens - Speke DB On 27 Apr	5.88		
	 Refund From Transfergo On 27 Apr		400.00	2,415.49
29 Apr	 Card Payment to Howdens - Speke DB On 28 Apr	8.89		
	 Bill Payment to Battal Tunc Ref: Tunc	500.00		1,906.60
30 Apr	 Card Payment to B & Q 1297 On 28 Apr	54.00		
	 Card Payment to B & Q 1297 On 28 Apr	258.03		
	 Card Payment to Smithdown Electric On 29 Apr	41.16		
	 Bill Payment to McDermottm Ref: Bavette S.House	650.00		
	 Refund From Screwfix Dir Ltd On 28 Apr		39.96	943.37
30 Apr	End balance			943.37

► **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. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction – as this may be a day or two later, our 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

LIVERPOOL SOUTH  
WOOLTON

### ► 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**