

# Barclays Bank Account

04 Jun - 02 Jul 2021

Mr Guven Serce

- Sort Code 20-50-82
- Account no. 50208590
- SWIFTBIC BUKBGB22
- IBAN GB02 BUKB 2050 8250 2085 90

At a glance	
Start balance	£8,149.04
Money in	£35,507.12
Money out	£41,035.92
End balance	£2,620.24

### **NOTICEBOARD**

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

### MR GUVEN SERCE 10 KINGSTHORNE PARK LIVERPOOL L25 0QS

# Your Barclays Bank Account statement

### Current account statement

Your	tra	ansactions						
Giro Ban		O ATM Cash machine (1)) Contactless Other STO Standing Order of Branch	Debit Card 0	Direct Debit				
Date	De	Description Money out Money in Balance						
04 Jun	Sta	Start balance 8,149.04						
04 Jun	ATM	Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 00.37 On 4 Jun	500.00					
	1)))	Card Payment to Tesco Stores 3420 On 03 Jun	39.00					
	K	Bill Payment to Anas Alblile Ref: Frind	400.00					
	×	Bill Payment to GO to Repair Ref: Bavette	1,500.00					
	K	Bill Payment to GO to Repair Ref: Bavette	2,000.00		3,710.04			
07 Jun	ATM	Cash Machine Withdrawal at Barclays L'Pool Woolton Timed at 10.41 On 5 Jun	500.00					
	-	Card Payment to B & Q 1297 On 04 Jun	2.09					
		Card Payment to Amazon.Co.UK*2T1NZ On 06 Jun	16.24					
		Card Payment to Amznmktplace On 05 Jun	29.99					
	-	Card Payment to B & Q 1297 On 06 Jun	154.22					

Your	tra	insactions				
Date	De	scription		Money out	Money in	Balance
07 Jun	-	Card Payment to Smyths Speke On 05 Jun	Toys	177.48		
	-	Card Payment to Currys 06 Jun	Online On	189.00		
	-	Card Payment to Tran Ye 16 On 04 Jun	esbooking	200.00		
	1)))	Card Payment to B & Q 1 Jun	297 On 06	18.62		
	1)))	Card Payment to B & Q 1 Jun	297 On 05	22.31		
	1)))	Card Payment to T K Ma. Jun	xx On 04	23.09		
	1)))	Card Payment to Screwfi On 06 Jun	x Dir Ltd	36.71		
	×	Bill Payment to Mr B C M Ref: Bavette	loran	256.00		
	K	Bill Payment to McDermo	ottm	999.00		
	Giro	Received From ET-Turk L Ref: Guven	-td		750.00	1,835.29
08 Jun	<u>-</u>	Card Payment to Amznm 07 Jun	nktplace On	9.75		
	-	Card Payment to Ebay O*05-07175-00 Luxemb Jun	ourg On 07	11.16		
	-	Card Payment to Paypal EB On 07 Jun	*Wmotion	14.95		
	-	Card Payment to ASDA S /Petro On 07 Jun	Stores	50.00		
	1)))	Card Payment to McDon Jun	alds On 07	13.09		1,736.34
09 Jun	ATM	Cash Machine Withdraw Barclays L'Pool Woolton Timed at 13.37 On 9 Jun	al at	500.00		
	-	Card Payment to Amznm 08 Jun	nktplace On	14.67		
	<u> </u>	Card Payment to Amznm 08 Jun	nktplace On	16.99		
	<u> </u>	Card Payment to Amazon.Co.UK*285MF Luxembourg On 08 Jun		19.25		
	-	Card Payment to Ikea Ltd On 07 Jun	d 140 Warri	592.00		
	×	Bill Payment to Sevilay D Ref: Home C	inc	500.00		
	Giro	Received From Istanbul E Ref: Bavette	Bbq Bis		3,000.00	3,093.43
						Continued

Tour	transactions			
Date	Description	Money out	Money in	Balance
10 Jun	Card Payment to Scottishpower On 09 Jun	50.00		
	Card Payment to Amznmktplace On 09 Jun	68.97		
	Card Payment to Weddel Swift Distr On 09 Jun	1,659.09		1,315.37
11 Jun	Direct Debit to Currys 3373226962 Ref: Currys 3373226962	9.49		
	Card Payment to Amazon.Co.UK*288OL On 10 Jun	2.78		
	Card Payment to Ebay 0*15-07187-77 Luxembourg On 10 Jun	18.00		
	Card Payment to B & Q 1297 On 10 Jun	17.10		1,268.00
14 Jun	Card Payment to Ebay O*18-07191-99 Luxembourg On 11 Jun	42.00		
	Card Payment to The Clarks Shop On 10 Jun	49.50		
	Card Payment to Sainsburys S/Mkts On 13 Jun	110.79		
	Card Payment to B & Q 1297 On 12 Jun	29.98		
	Card Payment to Screwfix Dir Ltd On 11 Jun	38.77		
	Card Payment to B & Q 1297 On 12 Jun	38.77		
	Bill Payment to Homebuild12 UK Ltc Ref: Bavette Staekhouse	666.00		
	Giro Received From ET-Turk Ltd Ref: Guven		500.00	792.19
15 Jun	Card Payment to Amznmktplace Amazo On 14 Jun	11.96		
	Card Payment to Gemini Services LT On 14 Jun	36.11		
	Giro Received From Istanbul Bbq Bis Ref: Bavette		3,000.00	3,744.12
16 Jun	Direct Debit to Quandooukltd Ref: 64PX6W2	351.60		
	STO Payment to Hayley Duggan Ref: Lyla Serce	150.00		
	Card Payment to Amznmktplace On 15 Jun	24.99		
	Card Payment to B & Q 1297 On 15 Jun	11.70		
				Continued

Tour	transactions			
Date	Description	Money out	Money in	Balance
16 Jun	Cash Withdrawal at Barclays L'Pool Woolton 42 Ref: 42Liverpool Woolto	3,000.00		
	Giro Received From Paymentsense Limi Ref: Psltd16Jun21000001	t	404.50	
	Giro Received From Istanbul Bbq Bis Ref: Bavette		7,000.00	7,610.33
17 Jun	<ul><li>Card Payment to Transfergo On 16 Jun</li></ul>	50.00		
	Card Payment to Fitness Factory O 16 Jun	n 25.18		
	Giro Received From Paymentsense Limi Ref: Psltd17Jun21000001	t	147.00	7,682.15
18 Jun	Direct Debit to Ems Ref: AL01592728Msc0521	14.74		
	Card Payment to Howdens - Speke DB On 17 Jun	58.18		
	Card Payment to Sainsburys S/Mkt On 17 Jun	ns 105.85		
	ATM Cash Machine Withdrawal at Tesco Personal Finance Tesco Woolton Timed at 15.26 On 18 Jun	250.00		
	ATM Cash Machine Withdrawal at Tesco Personal Finance Tesco Woolton Timed at 15.27 On 18 Jun	50.00		
	Card Payment to Howdens - Speke DB On 17 Jun	12.31		
	<ul> <li>Payment to V Logiudice Ref: Rent For Bavette</li> </ul>	8,054.79		
	Giro Received From Paymentsense Limi Ref: Psltd18Jun21000001	t	50.00	
	Giro Received From Istanbul Bbq Bis Ref: Bavette		1,590.00	776.28
21 Jun	Card Payment to B & Q 1297 On 20 Jun	32.40		
	Card Payment to ASDA Superstore On 18 Jun	63.25		
	Card Payment to H & M On 18 Jun	68.95		
	Card Payment to Next Retail Ltd Or 18 Jun	94.10		
	Card Payment to B & Q 1297 On 19 Jun	104.40		
	Card Payment to 2in1 Currys Super On 20 Jun	rs 479.00		
	Card Payment to Wigan Beer Company On 18 Jun	569.18		

Your	transactions			
Date	Description	Money out	Money in	Balance
21 Jun	Giro Received From ET-Turk Ltd Ref: Guven		250.00	
	Giro Received From Paymentsense Lim Ref: Psltd19Jun21000001	it	418.10	
	Giro Received From ET-Turk Ltd Ref: Guven		500.00	
	Giro Received From Paymentsense Lim Ref: Psltd20Jun21000001	it	679.60	
	Giro Received From Paymentsense Lim Ref: Psltd21Jun21000001	it	2,169.42	3,382.12
22 Jun	Bill Payment to David Hodgson Ref: Bavette SH	40.00		
	Bill Payment to Lewis Sumner Ref: Bavette	635.00		
	Bill Payment to Weddel Swift Distr Ref: Bavette S.H	2,000.00		707.12
23 Jun	ATM Cash Machine Withdrawal at Lloyd Bank PLC Loyd 3-5 Woolton S Timed at 22.22 On 22 Jun	ls 500.00		
	Bill Payment to MC Dermott M Ref: Bavette	287.00		
	Giro Received From Paymentsense Lim Ref: Psltd23Jun21000001	it	471.73	391.85
24 Jun	Giro Received From Paymentsense Lim Ref: Psltd24Jun21000001	it	503.40	
	Giro Received From ET-Turk Ltd Ref: Guven		4,000.00	4,895.25
25 Jun	Direct Debit to UK Wholesaledirect Ref: Uwd9866657	33.58		
	Card Payment to Audible UK On 2- Jun	7.99		
	Card Payment to HM Passport Office On 24 Jun	80.50		
	Card Payment to Weddel Swift Dis On 24 Jun	tr 540.23		
	Card Payment to ASDA Superstore On 24 Jun	29.30		
	Giro Received From Paymentsense Lim Ref: Psltd25Jun21000001	it	595.90	4,799.55
28 Jun	Direct Debit to Close-JT.Middlebro Ref: 79469071 This Is A New Direct Debit Payment	216.03		
	Card Payment to Amznmktplace C 27 Jun	n 7.99		
	Card Payment to Ebay 0*03-07258-35 Luxembourg On 2 Jun	14.95 25		

Your	tra	insactions				
Date	Des	scription		Money out	Money in	Balance
28 Jun	•	Card Payment to Ebay O*03-07258-35 Luxemb Jun	ourg On 25	16.86		
	-	Card Payment to Amazon.Co.UK*2809N O	n 25 Jun	35.99		
		Card Payment to Cult Bea	auty On 25	49.20		
	<u>-</u>	Card Payment to ASDA S /Petro On 26 Jun	tores	50.03		
	<u>-</u>	Card Payment to Batty ar On 25 Jun	nd Dexter O	88.00		
	<u>-</u>	Card Payment to Booker On 26 Jun	Limited Liv	379.19		
	1)))	Card Payment to The Mo W On 26 Jun	bile Phone	5.00		
	1)))	Card Payment to The Mo W On 26 Jun	bile Phone	5.00		
	1)))	Card Payment to ASDA S On 25 Jun	uperstore	10.00		
	×	Bill Payment to Rooms + Ref: Guven-ET Bavette	More Desin	2,000.00		
	K	Bill Payment to Rooms + Ref: Guven-ET Bavette	More Desin	2,000.00		
	Giro	Received From Payments Ref: Psltd28Jun21000002	ense Limit		1,236.30	
	Giro	Received From Payments Ref: Psltd27Jun21000001	ense Limit		2,220.41	
	Giro	Received From Payments Ref: Psltd26Jun21000001	ense Limit		2,583.44	5,961.46
29 Jun	-	Card Payment to Amznm 28 Jun	ktplace On	10.51		
	<u>-</u>	Card Payment to Scottish 28 Jun	power On	50.00		
	<u>-</u>	Card Payment to Scottish 28 Jun	power On	50.00		
	K	Bill Payment to Weddel S Ref: Bavette S.H	wift Distr	905.08		4,945.87
30 Jun	STO	Payment to Hayley Dugg Ref: Lyla Serce	an	150.00		
	K	Bill Payment to Epos G-To Ref: Bavette S.H	ech Ltd	2,000.00		
	Giro	Received From Payments Ref: Psltd30Jun21000001			709.54	3,505.41
01 Jul	-	Card Payment to Booker On 30 Jun	Limited Liv	9.99		
		Card Payment to L7 Villa On 30 Jun	ge Market	50.96		
						Continued

Date	De	scription	Money out	Money in	Balance
01 Jul	<u>-</u>	Card Payment to Booker Limited Liv On 30 Jun	385.20		
	1)))	Card Payment to ASDA Stores On 30 Jun	41.55		
	K	Bill Payment to Hayley Duggan Ref: Lyla Serce	100.00		
	K	Bill Payment to Hayley Duggan Ref: Lyla Serce	700.00		
	Giro	Received From Paymentsense Limit Ref: Psltd01Jul21000001		1,275.78	3,493.49
02 Jul		ASD Withdrawal: 11.16 On 02/07/21 M4 Liv Penny	2,000.00		
	<u>-</u>	Card Payment to Wigan Beer Company On 01 Jul	261.25		
	K	Bill Payment to Roomsfinder Ltd Ref: Bavette	64.00		
	Giro	Received From Paymentsense Limit Ref: Psltd02Jul21000001		1,452.00	2,620.24
2 Jul	Enc	d balance			2,620.24

▶ **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

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.

### 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 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, 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-fi nder/ 0800 400 100 Open 24/7 including holidays

### ► Your home branch LIVERPOOL SOUTH

### 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.