

# Barclays Bank Account

03 Jul - 03 Aug 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	£2,620.24
Money in	£47,818.50
Money out	£39,463.46
End balance	£10.975.28

# 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	transactions					
Giro Bank Giro ATM Cash machine (1) Contactless Debit Card (1) Direct Debit  Online STO Standing Order (1) Branch						
Date	Description	Money out	Money in	Balance		
03 Jul	Start balance			2,620.24		
05 Jul	Card Payment to Boots The Chemist On 03 Jul	65.54				
	Card Payment to Booker Limited Liv On 03 Jul	299.36				
	Bill Payment to Weddel Swift Distr Ref: Bavette S.H	1,100.29				
	Giro Received From Paymentsense Limit Ref: Psltd05Jul21000001		1,274.60			
	Giro Received From Paymentsense Limit Ref: Psltd03Jul21000001		1,898.25			
	Giro Received From Paymentsense Limit Ref: Psltd04Jul21000001		2,515.44	6,843.34		
06 Jul	Card Payment to Amznmktplace Amazo On 05 Jul	9.30				
	Bill Payment to Mohamad Hasan Abdu Ref: Bavette SH	1,000.00				
	Bill Payment to Mohamad Hasan Abdu Ref: Bavette SH	2,000.00		3,834.04		
07 Jul	Card Payment to Highstreetvouchers On 06 Jul	25.00				

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Date	De	scription	Money out	Money in	Balance
07 Jul	<u>-</u>	Card Payment to Argos Ltd On 06 Jul	54.99		
	<u>-</u>	Card Payment to Amznmktplace On 06 Jul	74.99		
	-	Card Payment to ASDA Superstore On 06 Jul	89.14		
	1)))	Card Payment to Max ASDA 2536 On 06 Jul	0.49		
	1)))	Card Payment to Max ASDA 2536 On 06 Jul	0.49		
	11))	Card Payment to Max ASDA 2536 On 06 Jul	0.49		
	1)))	Card Payment to Card Factory On 06 Jul	6.84		
	1)))	Card Payment to Fitness Factory On 06 Jul	14.38		
	k	Bill Payment to Felegyi I Ref: Guven	1,500.00		
	Giro	Received From Paymentsense Limit Ref: Psltd07Jul21000001		115.95	2,183.18
08 Jul	00	Direct Debit to Paymentsense Limit Ref: Psmy7Zjun100048465 This Is A New Direct Debit Payment	120.12		
	Giro	Received From Paymentsense Limit Ref: Psltd08Jul21000001		22.50	2,085.56
09 Jul	00	Direct Debit to Quandooukltd Ref: 64PX6W2	152.40		
		Card Payment to Amazon.Co.UK*QL4Is On 08 Jul	2.50		
	•	Card Payment to Amazon.Co.UK*6U0S9 On 08 Jul	24.30		
	<u>-</u>	Card Payment to Amazon.Co.UK*ES9WR On 08 Jul	24.30		
	k	Bill Payment to Weddel Swift Distr Ref: Bavette S.H	1,347.45		
	Giro	Received From Paymentsense Limit Ref: Psltd09Jul21000001		728.75	1,263.36
12 Jul	00	Direct Debit to Base Wholesale NW Ref: BW0205	73.26		
	Giro	Received From Paymentsense Limit Ref: Psltd12Jul21000001		817.20	
	Giro	Received From Paymentsense Limit Ref: Psltd10Jul21000001		2,216.58	
		Received From Paymentsense Limit Ref: Psltd11Jul21000001		3,532.61	7,756.49
13 Jul	<b>0</b>	Direct Debit to Currys 3373226962 Ref: Currys 3373226962	9.49		
					Continued

Tour	ti a	IIISACTIONS			
Date	Des	scription	Money out	Money in	Balance
13 Jul	K	Bill Payment to Felegyi I Ref: Guven	500.00		
	K	Bill Payment to Weddel Swift Distr Ref: Bavette S.H	411.45		6,835.55
14 Jul	STO	Payment to Hayley Duggan Ref: Lyla Serce	150.00		
	<u> </u>	Card Payment to Hpi Instant Ink UK On 13 Jul	3.49		
	-	Card Payment to Just Eat On 13 Jul	22.63		
	-	Card Payment to Home Bargains On 13 Jul	n 178.92		
	-	Card Payment to Wigan Beer Company On 13 Jul	982.52		
	1)))	Card Payment to Costa Coffee 43045 On 13 Jul	3.45		
	1)))	Card Payment to Starbucks On 13 Jul	8.30		
	Giro	Received From Paymentsense Limit Ref: Psltd14Jul21000001	:	554.15	6,040.39
15 Jul	K	Bill Payment to Grace Elizabeth Ref: Bavette	143.89		
	<b>k</b>	Bill Payment to Libby Marsden Ref: Bavette	213.50		
	×	Bill Payment to Mesut Dinc Ref: Bavette	276.04		
	R	Bill Payment to Ali Kaya Ref: Bavette	319.00		
	K	Bill Payment to Abigail Jepson Ref: Bavette	325.00		
	*	Bill Payment to Robert J Kane Ref: Bavette	700.00		
	K	Bill Payment to Epos G-Tech Ltd Ref: Bavette S.H	1,500.00		
	Giro	Received From Paymentsense Limit Ref: Psltd15Jul21000001	: 	827.60	3,390.56
16 Jul	n	ASD Withdrawal: 11.32 On 16/07/21 M8 Liv Penny	2,000.00		
		Card Payment to Ikea Ltd 140 Warr On 15 Jul	i 92.00		
	1)))	Card Payment to Bds On 15 Jul	17.99		
	×	Bill Payment to Chef Micces Cateri Ref: Bavette SH	500.00		
	Giro	Received From Paymentsense Limit Ref: Psltd16Jul21000001		1,102.28	
	Giro	Received From Wig Beer Ltd Ref: Inbev Payment		10,000.00	11,882.85
					Continued

Ioui	LIG	insactions			
Date	Des	scription	Money out	Money in	Balance
19 Jul	0	Direct Debit to Close-JT.Middlebro Ref: 79469071	216.02		
	-	Card Payment to David Lloyd On 17 Jul	25.00		
	-	Card Payment to Ego Restaurants HO On 16 Jul	40.05		
	-	Card Payment to WH Smith On 17 Jul	48.07		
	-	Card Payment to Smyths Toys Speke On 18 Jul	71.96		
	-	Card Payment to Booker Limited Liv On 17 Jul	160.80		
	-	Card Payment to Transfergo On 18 Jul	300.00		
	1)))	Card Payment to 2in1 Currys Supers On 17 Jul	12.99		
	1)))	Card Payment to WH Smith On 17 Jul	22.98		
	K	Bill Payment to Epos G-Tech Ltd Ref: Bavette S.H	1,500.00		
	K	Bill Payment to Weddel Swift Distr Ref: Bavette S.H	2,552.26		
	Giro	Received From Paymentsense Limit Ref: Psltd19Jul21000001		989.90	
	Giro	Received From Paymentsense Limit Ref: Psltd17Jul21000001		2,164.65	
	Giro	Received From Paymentsense Limit Ref: Psltd18Jul21000001		3,276.29	13,363.56
20 Jul	<b>D</b>	Direct Debit to Ems Ref: AL01592728Msc0621	14.74		
	-	Card Payment to Amznmktplace Or 19 Jul	19.84		
	×	Bill Payment to David Perry Ref: Bavette S.H	2,000.00		11,328.98
21 Jul	•	Card Payment to Leonidas Foods Ltd On 20 Jul	84.41		
	-	Card Payment to B & Q 1297 On 20 Jul	146.26		
	•	Card Payment to Liverpool City Cou On 20 Jul	180.00		
	1)))	Card Payment to Fitness Factory Or 20 Jul	15.28		
	Giro	Received From Paymentsense Limit Ref: Psltd21Jul21000001		840.55	11,743.58
22 Jul	-	Card Payment to Booker Limited Liv On 21 Jul	305.08		
					Continued

You	r tra	insactions				
Date	De	scription		Money out	Money in	Balance
22 Jul	1)))	Card Payment to David L Jul	loyd On 21	0.95		
	×	Bill Payment to Seiling Di Ref: Bavette	rect	1,000.00		
	Giro	Received From Payments Ref: Psltd22Jul21000001	sense Limit		560.35	10,997.90
23 Jul	0	Direct Debit to UK Whole Ref: Uwd9866657	esaledirect	33.58		
	•	Card Payment to Sportso On 22 Jul	lirect 127	159.97		
	K	Bill Payment to Michael N Ref: Bavette	Minard	250.00		
	Giro	Received From Payments Ref: Psltd23Jul21000001	sense Limit		258.96	10,813.31
26 Jul		Card Payment to Paypal Lithuania On 24 Jul	*Smart Iptv	4.91		
	<u> </u>	Card Payment to Audible	UK On 24	7.99		
	<u>-</u>	Card Payment to David L Jul	loyd On 23	8.68		
	-	Card Payment to Amznm 25 Jul	nktplace On	24.78		
	<u>-</u>	Card Payment to B&M 49 Hunts On 24 Jul	95 - HS	51.08		
	-	Card Payment to Abo-Fa France EUR 69.00 On 25 Exchange Rate 1.16 The Amount Includes A Non- Transaction Fee of £ 1.77	Jul at VISA Final GBP Sterling	61.01		
	<u> </u>	Card Payment to Hops at On 24 Jul	nd Barley LI	281.56		
	1)))	Card Payment to Hunts ( Pharma On 24 Jul	Cross	5.00		
	K	Bill Payment to Felegyi I Ref: Guven		800.00		
	K	Bill Payment to V. LO Giu Ref: Bavette	ıdice	127.23		
	×	Bill Payment to F Aiello Ref: Guven		300.00		
	k	Bill Payment to Nevzet Co Ref: Bavette Sebze	elik	400.00		
	K	Bill Payment to V Logiud Ref: Insorince Bavette	ice	1,279.80		
	Giro	Received From Payments Ref: Psltd26Jul21000001	sense Limit		332.95	
	Giro	Received From Payments Ref: Psltd24Jul21000001	sense Limit		1,957.90	
						Continued

Tour	Lra	insactions				
Date	De	scription		Money out	Money in	Balance
26 Jul	Giro	Received From Payments Ref: Psltd25Jul21000001	ense Limit		2,665.11	12,417.23
27 Jul		Card Payment to Amazon.Co.UK*ZE1YS O	n 27 Jul	1.55		
	<u>-</u>	Card Payment to Amznm 26 Jul	ktplace On	38.99		
	<u>-</u>	Card Payment to ASDA S On 26 Jul	uperstore	52.63		
	1)))	Card Payment to David L Jul	loyd On 26	11.07		12,312.99
28 Jul	STO	Payment to Hayley Dugg Ref: Lyla Serce	an	150.00		
	<u>-</u>	Card Payment to Footasy Jul	lum On 27	72.98		
	-	Card Payment to H & M (	On 27 Jul	88.96		
	<u>-</u>	Card Payment to Smyths Speke On 27 Jul	Toys	259.98		
	ATM	Cash Machine Withdrawa Cardtronics UK Ltd Garste Win Timed at 16.05 On 28 Jul This Transaction Includes A Fee Cardtronics UK Ltd of £1.25	on Food &	41.25		
	1)))	Card Payment to Sportsd On 27 Jul	irect 127	8.00		
	1)))	Card Payment to Next Re 27 Jul	tail Ltd On	30.00		
	Giro	Received From Payments Ref: Psltd28Jul21000002	ense Limit		790.84	12,452.66
29 Jul	0	Direct Debit to Central W Ref: Bavette This Is A New Direct Debit Paym		303.00		
	-	Card Payment to Sportsd On 28 Jul	irect 127	14.00		
	-	Card Payment to Scottish 28 Jul	power On	50.00		
	<u>-</u>	Card Payment to Scottish 28 Jul	power On	50.00		
	<u>-</u>	Card Payment to Sportsd On 28 Jul	irect 127	85.09		
	-	Card Payment to J D Spor 28 Jul	ts 171 On	87.00		
	-	Card Payment to Weddel On 28 Jul	Swift Distr	891.16		
	1)))	Card Payment to Sportsd On 28 Jul	irect 127	8.00		

Ioui	LIG	insactions			
Date	Des	scription	Money out	Money in	Balance
29 Jul	1)))	Card Payment to David Lloyd On 28 Jul	14.49		
	Giro	Received From Paymentsense Limit Ref: Psltd29Jul21000001		739.65	11,689.57
30 Jul	•	Card Payment to Ebay O*14-07402-12 Luxembourg On 29 Jul	2.45		
	•	Card Payment to Ebay O*04-07403-99 Luxembourg On 29 Jul	3.95		
	-	Card Payment to Wigan Beer Company On 29 Jul	2,266.96		
	×	Bill Payment to Epos G-Tech Ltd Ref: Bavette S.H	1,500.00		
	Giro	Received From Paymentsense Limit Ref: Psltd30Jul21000001		1,372.14	9,288.35
02 Aug	<b>0</b>	Direct Debit to David Lloyd Leisur Ref: 040721Eeb673.21685 This Is A New Direct Debit Payment	79.00		
	<u> </u>	Card Payment to Amazon.Co.UK*QQ1at On 30 Jul	0.98		
	-	Card Payment to Amznmktplace On 01 Aug	7.99		
	-	Card Payment to Www.Coopersofstort On 30 Jul	29.99		
	-	Card Payment to Booker Limited Liv On 01 Aug	231.11		
	-	Card Payment to Booker Limited Liv On 31 Jul	390.29		
	1)))	Card Payment to David Lloyd On 31 Jul	1.98		
	1)))	Card Payment to Co-Op Group 070206 On 01 Aug	3.20		
	1)))	Card Payment to Leonidas Foods Ltd On 31 Jul	35.85		
	K	Bill Payment to Felegyi I Ref: Guven	3,500.00		
	Giro	Received From Paymentsense Limit Ref: Psltd02Aug21000001		1,119.45	
	Giro	Received From Paymentsense Limit Ref: Psltd31Jul21000001		2,505.49	
	Giro	Received From Paymentsense Limit Ref: Psltd01Aug21000001		2,638.36	11,271.26
03 Aug	ATM	Cash Machine Withdrawal at Tesco Personal Finance Tesco HA Rd LO Exp Timed at 22.45 On 02 Aug	250.00		
		<u> </u>			Continued

Date	De	scription	Money out	Money in	Balance
03 Aug	1)))	Card Payment to Costa Coffee Colin On 02 Aug	2.20		
	1)))	Card Payment to Tesco Stores 5508 On 02 Aug	2.25		
	1)))	Card Payment to M&S Simply Food On 02 Aug	10.25		
	1)))	Card Payment to Knutsford S/W Cost On 02 Aug	11.78		
	1)))	Card Payment to Mercy Burger On 02 Aug	19.50		10,975.28
3 Aug	Enc	l balance			10,975.28

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.