

04 Aug - 03 Sep 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	£10,975.28
Money in	£37,097.01
Money out	£47,025.91
End balance	£1,046.38

**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 
  Contactless 
  Debit Card 
  Direct Debit 
  Online  
 Standing Order 
  Branch

Date	Description	Money out	Money in	Balance
04 Aug	Start balance			10,975.28
04 Aug	 Card Payment to Amznmktplace On 03 Aug	16.73		
	 Card Payment to Chester Zoo Web SH On 01 Aug	29.00		
	 Card Payment to M6 Toll On 03 Aug	7.00		
	 Card Payment to M&S Simply Food On 03 Aug	7.85		
	 Card Payment to Phonetech On 03 Aug	33.00		
	 Bill Payment to Adem P Jones Ref: Bavette	61.43		
	 Bill Payment to Libby Marsden Ref: Bavette	154.00		
	 Bill Payment to Abigail Jepson Ref: Bavette	375.00		
	 Bill Payment to Tamara Peiser Ref: Bavette	487.00		
	 Received From Paymentsense Limit Ref: Psltd04Aug21000001		1,230.99	11,035.26
05 Aug	 Direct Debit to Central Waste Ref: Bavette	60.60		
	 Card Payment to Bootle Glass Compa On 04 Aug	226.98		

























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## Your transactions

Date	Description	Money out	Money in	Balance
05 Aug	 Card Payment to Amznmktplace On 04 Aug	363.99		
	 Received From Paymentsense Limit Ref: PsLtd05Aug21000001		1,541.73	11,925.42
06 Aug	 Card Payment to Transfergo On 05 Aug	100.00		
	 Bill Payment to Yilmaz Katrancioglu Ref: Bavette	1,470.00		
	 Bill Payment to Weddel Swift Distr Ref: Bavette S.H	2,514.45		
	 Received From Paymentsense Limit Ref: PsLtd06Aug21000001		1,137.00	8,977.97
09 Aug	 Direct Debit to Paymentsense Limit Ref: Psmy7Zjul100064324	248.81		
	 Card Payment to Amazon.Co.UK*8Q4EF On 08 Aug	4.29		
	 Card Payment to Amznmktplace On 08 Aug	8.99		
	 Card Payment to Amazon.Co.UK*XL8K9 On 08 Aug	24.30		
	 Card Payment to Marks&Spencer PLC On 07 Aug	35.00		
	 Card Payment to Amznmktplace On 06 Aug	39.68		
	 Card Payment to ASDA Stores /Petro On 08 Aug	50.01		
	 Card Payment to WH Smith On 07 Aug	53.35		
	 Card Payment to Marks&Spencer PLC On 06 Aug	56.00		
	 Card Payment to B & Q 1297 On 06 Aug	61.60		
	 Card Payment to Monsoon Brands Lim On 08 Aug	72.80		
	 Card Payment to Mexpress On 06 Aug	102.90		
	 Card Payment to Assuredscreening.C On 06 Aug	158.00		
	 Card Payment to Booker Limited Liv On 06 Aug	358.18		
	 Card Payment to Solen Energy UK LI On 07 Aug	714.26		
	 Card Payment to Greenwood Hargreav On 04 Aug	1,101.58		
	 Card Payment to Co-Op Group 070206 On 08 Aug	23.90		






















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## Your transactions

Date	Description	Money out	Money in	Balance
09 Aug	 Card Payment to B & Q 1297 On 07 Aug	29.50		
	 Bill Payment to Sancak12 Lmd Ref: Ett I	500.00		
	 Bill Payment to Kayas Kitchen Ltd Ref: 20210808-1	780.00		
	 Bill Payment to Weddel Swift Distr Ref: Bavette S.H	1,148.48		
	 Bill Payment to Long Fire Charcoal Ref: Bavette St.H	1,300.00		
	 Received From Paymentsense Limit Ref: PsLtd09Aug21000001		633.84	
	 Received From Paymentsense Limit Ref: PsLtd08Aug21000001		2,413.45	
	 Received From Paymentsense Limit Ref: PsLtd07Aug21000001		3,433.31	8,586.94
10 Aug	 Card Payment to Wizz Air Hunbg3Lha On 09 Aug	99.50		
	 Card Payment to Wrights of Lymm LT On 09 Aug	138.60		
	 Received From Emrah Bal		750.00	9,098.84
11 Aug	 Direct Debit to Base Wholesale NW Ref: BW0205	59.41		
	 Direct Debit to QuandooukLtd Ref: 64PX6W2	118.80		
	 Payment to Hayley Duggan Ref: Lyla Serce	150.00		
	 Card Payment to T K Maxx On 10 Aug	26.95		
	 Bill Payment to V. LO Giudice Ref: Bavette Elec	3,224.74		
	 Bill Payment to V Logiudice Ref: Rent For Bavette	5,095.00		
	 Received From Paymentsense Limit Ref: Dojo11Aug21000001		1,539.10	1,963.04
12 Aug	 ASD Withdrawal: 10.38 On 12/08/21 M6 Liv Penny	2,000.00		
	 Direct Debit to Central Waste Ref: Bavette	60.60		
	 Card Payment to Just Eat On 11 Aug	16.95		
	 Card Payment to River Island 400 On 11 Aug	65.00		
	 Bill Payment to The Wigan Beer Com Ref: Bavette Sth	84.74		
	 Bill Payment to The Wigan Beer Com Ref: Bavette Sth	2,000.00		

















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## Your transactions

Date	Description	Money out	Money in	Balance
12 Aug	 Received From Paymentsense Limit Ref: Dojo12Aug21000001		1,589.95	
	 Received From Istanbul Bbq Bis Ref: Bavette		2,000.00	1,325.70
13 Aug	 Direct Debit to Currys 3373226962 Ref: Currys 3373226962	9.49		
	 Card Payment to HM Hennes Mauritz On 12 Aug	56.94		
	 Card Payment to Booker Limited Liv On 12 Aug	416.94		
	 Card Payment to Britannia Inn On 12 Aug	4.58		
	 Received From Paymentsense Limit Ref: Dojo13Aug21000001		434.55	1,272.30
16 Aug	 Card Payment to Amznmktplace On 14 Aug	12.49		
	 Card Payment to Hpi Instant Ink UK On 14 Aug	25.49		
	 Card Payment to Abo Factory France On 13 Aug	69.00		
	 Card Payment to Hollister (Liverpo On 14 Aug	87.00		
	 Card Payment to Hmcourts-Svs.Gov.U On 14 Aug	100.00		
	 Card Payment to T K Maxx On 14 Aug	116.06		
	 Card Payment to Sportsdirect 375 On 14 Aug	24.00		
	 Bill Payment to Weddel Swift Distr Ref: Bavette S.H	2,505.99		
	 Received From Paymentsense Limit Ref: Dojo16Aug21000001		913.20	
	 Received From Paymentsense Limit Ref: Dojo15Aug21000001		1,799.50	
	 Received From Paymentsense Limit Ref: Dojo14Aug21000001		3,164.65	4,209.62
17 Aug	 Card Payment to Haringey Council On 16 Aug	40.00		
	 Card Payment to CP Plus Ltd On 16 Aug	60.00		
	 Card Payment to Info@UK-Carparkman On 16 Aug	60.00		4,049.62
18 Aug	 Direct Debit to Ems Ref: AL01592728Msc0721	14.74		
	 Card Payment to Info@UK-Carparkman On 17 Aug	100.00		





















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## Your transactions

Date	Description	Money out	Money in	Balance
18 Aug	 Card Payment to Mav Fedelzeti Ert. Hungary HUF 3,160.00 On 17 Aug at VISA Exchange Rate 411.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.23	7.91		
	 Received From Paymentsense Limit Ref: Dojo18Aug21000001		265.50	
	 Received From Emrah Bal		500.00	4,692.47
19 Aug	 Direct Debit to Central Waste Ref: Bavette	60.60		
	 Card Payment to Patak Vendeglo Kis Hungary HUF 48,000.00 On 18 Aug at VISA Exchange Rate 408.12 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.52	121.13		
	 Received From Paymentsense Limit Ref: Dojo19Aug21000001		356.45	4,867.19
20 Aug	 Card Payment to Scottishpower On 19 Aug	50.00		
	 Card Payment to Scottishpower On 19 Aug	50.00		
	 Received From Paymentsense Limit Ref: Dojo20Aug21000001		1,013.90	5,781.09
23 Aug	 Direct Debit to UK Wholesaledirect Ref: Uwd9866657	33.58		
	 Card Payment to Amznmktplace On 23 Aug	11.95		
	 Card Payment to Recepcio' Hungary HUF 17,770.00 On 22 Aug at VISA Exchange Rate 405.70 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.31	45.11		
	 Card Payment to SP * Dante Labs USA On 20 Aug	84.00		
	 Card Payment to SP * Dante Labs USA On 20 Aug	84.00		
	 Card Payment to Bgyh Zrt / Festipa Hungary HUF 500.00 On 20 Aug at VISA Exchange Rate 406.55 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.04	1.27		
	 Card Payment to Bgyh Zrt / Festipa Hungary HUF 650.00 On 20 Aug at VISA Exchange Rate 406.55 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.05	1.65		




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## Your transactions

Date	Description	Money out	Money in	Balance
23 Aug	 Card Payment to Mav Fedelzeti Ert. Hungary HUF 1,150.00 On 20 Aug at VISA Exchange Rate 406.55 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.08	2.91		
	 Card Payment to Rudas Gyo'Gyfu:Rdo Hungary HUF 13,400.00 On 20 Aug at VISA Exchange Rate 406.55 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.99	33.95		
	 Bill Payment to Weddel Swift Distr Ref: Bavette S.H	1,704.56		
	 Bill Payment to Weddel Swift Distr Ref: Bavette S.H	2,296.16		
	 Bill Payment to David Perry Ref: Bavette S.H	2,500.00		
	 Received From Paymentsense Limit Ref: Dojo23Aug21000001		147.70	
	 Received From Paymentsense Limit Ref: Dojo21Aug21000001		1,735.05	
	 Received From Paymentsense Limit Ref: Dojo22Aug21000001		2,515.95	
	 Refund From River Island 400 On 11 Aug		45.00	3,425.65
24 Aug	 Card Payment to Amazon.Co.UK*H591R On 23 Aug	12.49		
	 Card Payment to Amznmktplace On 23 Aug	23.47		
	 Card Payment to Ebay O*06-07510-60 Luxembourg On 23 Aug	24.95		
	 Card Payment to Cartridgepeople.Co On 23 Aug	30.90		
	 Card Payment to Just Eat On 23 Aug	31.50		
	 Card Payment to Smyths Toys Speke On 23 Aug	49.98		
	 Card Payment to Amazon.Co.UK*R9076 On 23 Aug	53.30		
	 Card Payment to B & Q 1297 On 23 Aug	76.95		
	 Card Payment to The Clarks Shop On 23 Aug	130.00		
	 Refund From HM Hennes Mauritz On 23 Aug		14.99	3,007.10
25 Aug	 Payment to Hayley Duggan Ref: Lyla Serce	150.00		
























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## Your transactions

Date	Description	Money out	Money in	Balance
25 Aug	 Card Payment to Just MY Look On 24 Aug	5.00		
	 Card Payment to Audible UK On 24 Aug	7.99		
	 Card Payment to Www.Tempcover.Com On 24 Aug	38.99		
	 Card Payment to David Lloyd On 24 Aug	3.69		
	 Bill Payment to Anas Alblile Ref: Wage	400.00		
	 Received From Paymentsense Limit Ref: Dojo25Aug21000001		306.45	2,707.88
26 Aug	 Direct Debit to Central Waste Ref: Bavette	60.60		
	 Card Payment to Cartridgepeople.Co On 25 Aug	28.90		
	 Bill Payment to Semelif Health Con Ref: Masaj	600.00		
	 Bill Payment to Nevzet Celik Ref: Bavette Sebze	700.00		
	 Received From Paymentsense Limit Ref: Dojo26Aug21000001		848.30	2,166.68
27 Aug	 Direct Debit to Rms Ltd Ref: Istan035	77.25		
	 Card Payment to Assuredscreening.C On 26 Aug	99.00		
	 Card Payment to Assuredscreening.C On 26 Aug	99.00		
	 Card Payment to Booker Limited Liv On 26 Aug	443.85		
	 Card Payment to Booker Limited Liv On 26 Aug	9.95		
	 Bill Payment to Nisus Psychology C Ref: Guven Serce	65.00		
	 Bill Payment to Epos G-Tech Ltd Ref: Bavette S.H	916.00		
	 Received From Paymentsense Limit Ref: Dojo27Aug21000001		656.70	1,113.33
31 Aug	 Card Payment to Amznmktplace On 27 Aug	3.89		
	 Card Payment to Amznmktplace On 27 Aug	11.19		
	 Card Payment to Amznmktplace On 27 Aug	14.86		
	 Card Payment to Wagamama 246 On 29 Aug	64.40		

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## Your transactions

Date	Description	Money out	Money in	Balance
31 Aug	 Card Payment to Furniture Liquidat On 29 Aug	200.00		
	 Card Payment to Close Premium Fina On 27 Aug	203.41		
	 Received From Emrah Bal		1,000.00	
	 Received From Paymentsense Limit Ref: Dojo29Aug21000001		1,062.10	
	 Received From Paymentsense Limit Ref: Dojo30Aug21000001		1,416.71	
	 Received From Paymentsense Limit Ref: Dojo28Aug21000002		1,875.59	5,969.98
01 Sep	 Direct Debit to David Lloyd Leisur Ref: 040721Eeb673.21778	79.00		
	 Card Payment to Amznmktplace On 31 Aug	39.99		
	 Bill Payment to Anas Alblile Ref: Frind	400.00		
	 Bill Payment to The Wigan Beer Com Ref: Bavette Sth	2,423.00		
	 Received From Paymentsense Limit Ref: Dojo01Sep21000001		488.85	3,516.84
02 Sep	 Direct Debit to Central Waste Ref: Bavette	60.60		
	 Card Payment to Simplybookme Cyprus On 01 Sep	24.00		
	 Card Payment to Footasylum On 01 Sep	101.98		
	 Card Payment to Wigan Beer Company On 01 Sep	2,423.93		
	 Card Payment to David Lloyd On 01 Sep	4.30		
	 Card Payment to David Lloyd On 01 Sep	4.72		
	 Card Payment to David Lloyd On 01 Sep	6.03		
	 Card Payment to Mamas & Papas (STO On 01 Sep	15.00		
	 Card Payment to Mamas & Papas (STO On 01 Sep	16.00		
	 Card Payment to ASDA Superstore On 01 Sep	32.60		
	 Card Payment to B & Q 1297 On 01 Sep	39.60		
	 Received From Paymentsense Limit Ref: Dojo02Sep21000001		80.00	868.08

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## Your transactions

Date	Description	Money out	Money in	Balance
03 Sep	 Card Payment to Co-Op Group 070206 On 02 Sep	8.20		
	 Received From Paymentsense Limit Ref: Dojo03Sep21000001		186.50	1,046.38
3 Sep	End balance			1,046.38

► **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

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.

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