

25 Dec 2018 - 25 Jan 2019

Mr David Ogooluwa
Bosun-Arebuwa

- Sort Code 20-07-74
- Account no. 93990885
- SWIFTBIC BUKGB22
- IBAN GB48 BUKB 2007 7493 9908 85

MR DAVID OGOOLUWA BOSUN-AREBUWA
APARTMENT 60 NEW HAMPTON LOFTS
90 GREAT HAMPTON STREET
BIRMINGHAM
WEST MIDLANDS
B18 6EU

At a glance

Start balance	£4,131.46
Money in	£4,148.00
Money out	£5,778.50
End balance	£2,500.96

Your arranged limits

Overdraft	£0
Emergency Borrowing	£0

NOTICEBOARD

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

Your Barclays Bank Account statement

Current Accounts



















Your transactions

Giro Bank Giro DD Direct Debit £ Fee or Charge Online Other

Date	Description	Money out	Money in	Balance
25 Dec	Start balance			4,131.46
27 Dec	Bill Payment to David Bosun Arebuw Ref: Sav	5.00		
	Bill Payment to David Bosun Arebuw Ref: Sav	5.00		
	Bill Payment to David Bosun Arebuw Ref: Sav	5.00		
	Bill Payment to David Bosun Arebuw Ref: Sav	5.00		
	Bill Payment to David Bosun Arebuw Ref: Sav	20.00		
	Bill Payment to David Bosun Arebuw Ref: Sav	25.00		
	Account Credit: Deposit at Barclays 45Birmingham Frede		583.00	4,649.46
28 Dec	Bill Payment to David Bosun Arebuw Ref: Sav	5.00		











Continued

Your transactions

Date	Description	Money out	Money in	Balance
28 Dec	 Bill Payment to David Bosun Arebuw Ref: Sav	20.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	30.00		4,594.46
31 Dec	 Direct Debit to Moneybox Ref: X8Abqmy	49.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	25.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	35.00		4,485.46
02 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	20.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	80.00		
	 Tech Pack Fee Service Charge 1 Item(s) at £12.50	12.50		4,372.96
03 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	30.00		4,342.96
07 Jan	 Direct Debit to Moneybox Ref: X8Abqmy	43.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	5.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	10.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	15.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	20.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	20.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	75.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	410.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	420.00		




















Continued

Your transactions

Date	Description	Money out	Money in	Balance
07 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	600.00		
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		70.00	
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		410.00	
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		420.00	
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		600.00	4,224.96
08 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	5.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	70.00		4,149.96
09 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	20.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	25.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	200.00		
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		200.00	4,104.96
10 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	60.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	165.00		
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		165.00	4,044.96
14 Jan	 Direct Debit to Moneybox Ref: X8Abqmy	32.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	5.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	10.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	40.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	70.00		










Continued

Your transactions

Date	Description	Money out	Money in	Balance
14 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	240.00		
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		150.00	
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		340.00	
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		400.00	4,537.96
15 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	10.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	300.00		4,227.96
16 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	15.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	40.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	1,000.00		3,172.96
17 Jan	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		740.00	3,912.96
18 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	10.00		3,902.96
21 Jan	 Direct Debit to Moneybox Ref: X8Abqmy	50.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	5.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	10.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	10.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	10.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	10.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	20.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	65.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
21 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	780.00		2,942.96
22 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	50.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	70.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	75.00		
	 Received From Arebuwa Olubunmi Ref: Bumni Arebuwa		70.00	2,817.96
23 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	17.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	25.00		
	 Bill Payment to David Bosun Arebuw Ref: Sav	255.00		2,520.96
25 Jan	 Bill Payment to David Bosun Arebuw Ref: Sav	20.00		2,500.96
25 Jan	End balance			2,500.96

► **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) Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, making a cash withdrawal, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website. On top of this, if you're getting cash over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM or an ATM at a Global Alliance member bank, you'll also be charged a £1.50 Non-Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries please go to barclays.co.uk/globalalliance. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on visaurope.com. For more info please go to barclays.co.uk/debitcardsabroad

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 or Emergency Borrowing Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account go first to pay off any fees. Once these are paid, your payments go towards repayment of your Emergency Borrowing (if you have used it) and finally towards repayment of your overdraft.

To help understand the charges associated with using your overdraft or Emergency Borrowing facility, you can visit barclays.co.uk/youroverdraft or ask for a copy of 'Our Bank charges explained' in branch. You can also sign up for Barclays Text Alerts, 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
Talk to an advisor 7am - 11pm or use our 24-hour automated service

► From abroad

+44 2476 842 100
7am - 11pm

► Write to us

Barclays, Leicester LE87 2BB

► Find a branch

0800 400 100
7am - 11pm

► Your home branch

0774 BIRMINGHAM
COLMORE 2

► Online banking help

0345 600 2323
7am - 11pm

► Lost and stolen cards

01604 230 230
24 hours

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