


Mr Farhad Babaee Ghasemabadi
05 Jun 2025MR FARHAD BABAEE GHASEMABADI
20 INKERMANS CLOSE
BRISTOL
UNITED KINGDOM
BS7 0XU

Your accounts at a glance

► Your balances on 05 Jun 2025

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 03457 345 345*, or come into a branch.

Everyday banking

| | | |
|---|------------------------------|---------|
|  | Barclays Bank Account | £979.10 |
| Mr Farhad Babaee Ghasemabadi Sort code 20-13-34 • Account no 53334430 | | |

Savings

| | | |
|---|------------------------|-----------|
|  | Rainy Day Saver | £3,368.62 |
| Mr Farhad Babaee Ghasemabadi Sort code 20-13-34 • Account no 73015068 | | |
|  | Help to Buy ISA | £409.33 |
| Mr Farhad Babaee Ghasemabadi Sort code 20-46-19 • Account no 70204129 | | |
|  | Everyday Saver | £0.63 |
| Mr Farhad Babaee Ghasemabadi Sort code 20-13-34 • Account no 33835324 | | |

This is the end of your account summary.

We're here

Call 03457 345 345* [Click barclays.co.uk](https://www.barclays.co.uk) [Come in](#) to a branch

*Call charges apply. Please check with your service provider.
We may monitor or record calls for quality, security, and training.

03 May - 05 Jun 2025

Mr Farhad Babaee Ghasemabadi

- Sort Code 20-13-34
- Account no. 53334430
- SWIFTBIC BUKGB22
- IBAN GB70 BUKB 2013 3453 3344 30

MR FARHAD BABAEE GHASEMABADI
20 INKERMANN CLOSE
BRISTOL
UNITED KINGDOM
BS7 0XU

At a glance

| | |
|--------------------|----------------|
| Start balance | £1,025.60 |
| Money in | £3,286.15 |
| Money out | £3,332.65 |
| End balance | £979.10 |

NOTICEBOARD

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

Your Barclays Bank Account statement

Current account statement

Your transactions

Giro Bank Giro **ATM** Cash machine **|||** Contactless **☐** Debit Card **DD** Direct Debit

🖱 Online **—** Other **STO** Standing Order

| Date | Description | Money out | Money in | Balance |
|--------|---|-----------|----------|----------|
| 03 May | Start balance | | | 1,025.60 |
| 06 May | ☐ Card Payment to Starbucks On 03 May | 2.80 | | |
| | Card Payment to Decorum Vending PA On 03 May | 1.50 | | |
| | Card Payment to Madina Bazar On 05 May | 1.99 | | |
| | Card Payment to Spar Lancaster Uni On 02 May | 2.00 | | |
| | Card Payment to Stagecoach On 02 May | 2.00 | | |
| | Card Payment to Stagecoach On 03 May | 2.00 | | |
| | Card Payment to Sainsburys S/Mkts On 03 May | 2.80 | | |
| | Card Payment to SQ *Coastal & Co T On 02 May | 3.50 | | |
| | Card Payment to SQ *Cafe Republic On 02 May | 3.50 | | |
| | Card Payment to The Hall CAF? On 03 May | 4.00 | | |
| | Card Payment to Nutmeg Street Kitc On 05 May | 6.60 | | |

Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|--|-----------|----------|---------|
| 06 May |))) Card Payment to The Hall CAF? On 03 May | 8.00 | | |
| |))) Card Payment to SQ *Pizzetta Repub On 02 May | 9.50 | | |
| |))) Card Payment to SQ *Juice Jar Bris On 04 May | 9.70 | | |
| |))) Card Payment to J Atkinson & Co On 03 May | 11.00 | | |
| |))) Card Payment to J Atkinson & Co On 03 May | 13.00 | | |
| |))) Card Payment to Sam Master Grill On 04 May | 15.00 | | |
| |))) Card Payment to Tesco Stores 6780 On 03 May | 17.25 | | |
| |))) Card Payment to The White Cross On 02 May | 22.50 | | |
| | ☐ Card Purchase Filton Bargains On 05 May | 4.49 | | |
| | ☐ Card Purchase Co-Op Group 380068 On 05 May | 14.39 | | 868.08 |
| 07 May | ☐ Card Payment to Zettle_*Yakinori B On 06 May | 7.70 | | |
| |))) Card Payment to SQ *Juice Jar Bris On 06 May | 5.90 | | 854.48 |
| 08 May |))) Card Payment to Waitrose 834 On 07 May | 2.90 | | |
| |))) Card Payment to Tesco Stores 2151 On 07 May | 19.90 | | 831.68 |
| 09 May | DD Direct Debit to Home Insurancebis Ref: Hbp604588012-B7C4A | 9.95 | | 821.73 |
| 12 May | ☐ Card Payment to Bumble Help@Bumble Ireland On 06 May | 2.99 | | |
| | ☐ Card Payment to Bumble Help@Bumble Ireland On 08 May | 2.99 | | |
| | ☐ Card Payment to Amznmktplace*OM5ZU On 11 May | 7.75 | | |
| | ☐ Card Payment to Openai *Chatgpt SU USA On 12 May | 20.00 | | |
| | ☐ Card Payment to Amazon.Co.UK*NT2SN On 11 May | 38.98 | | |
| |))) Card Payment to SQ *MI Cafe SU CAF On 10 May | 5.70 | | |
| |))) Card Payment to Source Catering @ On 09 May | 6.00 | | |

Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|---|-----------|----------|---------|
| 12 May |))) Card Payment to Co-Op Group 380068 On 10 May | 12.70 | | |
| |))) Card Payment to Sam Master Grill On 09 May | 16.75 | | |
| | ☐ Card Purchase The Angelfish On 10 May | 10.80 | | |
| | ☐ Card Purchase The Angelfish On 10 May | 18.80 | | |
| | 🔍 Bill Payment to Marton Balazs Ref: Eating The Cake | 3.00 | | 675.27 |
| 13 May | ☐ Card Purchase Sainsburys S/Mkts On 12 May | 2.40 | | |
| | ☐ Card Purchase Sainsburys S/Mkts On 12 May | 5.59 | | |
| | ☐ Card Purchase Two Ways Cafe On 12 May | 11.99 | | |
| | ☐ Card Purchase Your Kitchen On 12 May | 25.30 | | 629.99 |
| 14 May | ☐ Card Purchase Co-Op Group 380068 On 13 May | 23.15 | | 606.84 |
| 15 May | DD Direct Debit to Vodafone Ltd Ref: 7084484398-1001 | 28.16 | | |
| |))) Card Payment to Salt and Malt Wapp On 14 May | 0.40 | | |
| |))) Card Payment to Salt and Malt Wapp On 14 May | 1.50 | | |
| |))) Card Payment to Salt and Malt Wapp On 14 May | 5.50 | | |
| |))) Card Payment to SQ *Juice Jar Bris On 14 May | 5.90 | | |
| |))) Card Payment to Salt and Malt Wapp On 14 May | 13.80 | | |
| |))) Card Payment to Sainsburys On 14 May | 14.13 | | 537.45 |
| 16 May | DD Direct Debit to Klarna Ref: M69Xdzn-Wayfair | 48.87 | | |
| |))) Card Payment to Sainsburys S/Mkts On 15 May | 5.00 | | |
| |))) Card Payment to Tesco Stores 2151 On 15 May | 18.29 | | |
| | 🔍 Bill Payment to Mr Farhad Babaee G Ref: 4929123670906007 | 56.54 | | 408.75 |
| 19 May | ☐ Card Payment to Amazon Prime*SR76A On 17 May | 4.49 | | |
| | ☐ Card Payment to Dare to Club On 17 May | 5.00 | | |
























Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|---|-----------|----------|---------|
| 19 May |  Card Payment to Www.Fatsoma.Com On 17 May | 13.49 | | |
| |  Cash Machine Withdrawal at Notemachine Notemachine Timed at 18.46 On 18 May | 10.00 | | |
| |  Card Payment to Panunzio's On 16 May | 3.85 | | |
| |  Card Payment to Sainsburys S/Mkts On 16 May | 5.00 | | |
| |  Card Payment to Dare to Club On 17 May | 5.00 | | |
| |  Card Payment to Dare to Club On 17 May | 5.00 | | |
| |  Card Payment to Taka Taka Broad QU On 18 May | 9.15 | | |
| |  Card Payment to Sam Master Grill On 18 May | 15.00 | | |
| |  Card Payment to Co-Op Group 380068 On 18 May | 17.80 | | |
| |  Card Payment to Berkeley Barbers On 16 May | 22.00 | | |
| |  Card Payment to Dare to Club On 17 May | 27.50 | | |
| |  Card Purchase First West of Engl On 18 May | 2.40 | | 263.07 |
| 20 May |  Card Payment to Bumble Help@Bumble Ireland On 16 May | 2.99 | | |
| |  Card Payment to Sainsburys S/Mkts On 19 May | 3.75 | | |
| |  Card Purchase First West of Engl On 19 May | 2.40 | | 253.93 |
| 21 May |  Card Payment to Times Newspapers L On 20 May | 3.75 | | |
| |  Card Payment to Guoguo Yan On 20 May | 7.80 | | |
| |  Card Payment to Kokoro Bristol On 20 May | 7.95 | | |
| |  Card Payment to Guoguo Yan On 20 May | 11.90 | | 222.53 |
| 22 May |  Direct Debit to Cyc-UK Ref: 50Rzxyvmch0Etcttw | 4.51 | | |
| |  Card Payment to Sainsburys On 21 May | 3.75 | | |
| |  Card Payment to Sumup *Bristol BAC On 21 May | 12.33 | | |

Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|--|-----------|----------|----------|
| 22 May |  Card Payment to Sainsburys S/Mkts On 21 May | 22.01 | | |
| |  Card Purchase Dott Scooter Ride Netherlands On 21 May | 8.04 | | 171.89 |
| 23 May |  Card Payment to JK Convenience STO On 22 May | 1.65 | | |
| |  Card Payment to Sainsburys S/Mkts On 22 May | 3.75 | | |
| |  Card Payment to Perfecto Coffee Co On 22 May | 12.00 | | |
| |  Bill Payment to Mr Farhad Babaee G Ref: 4929123670906007 | 272.99 | | |
| |  Received From Uob Pay Ref: 0 | | 3,269.07 | |
| |  Refund From Amznmktplace On 22 May | | 17.08 | 3,167.65 |
| 27 May |  Direct Debit to O2 Ref: D12989992 | 13.27 | | |
| |  Card Payment to The Old Duke On 25 May | 2.00 | | |
| |  Card Payment to Perfecto Coffee Co On 24 May | 3.60 | | |
| |  Card Payment to Sainsburys On 24 May | 5.15 | | |
| |  Card Payment to Convenience Store On 25 May | 5.58 | | |
| |  Card Payment to Tesco Stores On 25 May | 6.55 | | |
| |  Card Payment to The Old Duke On 25 May | 8.30 | | |
| |  Card Payment to Tesco Stores 2151 On 23 May | 46.39 | | |
| |  Card Purchase Bristol College of On 25 May | 30.00 | | 3,046.81 |
| 28 May |  Card Payment to Guoguo Yan On 27 May | 11.50 | | |
| |  Card Payment to Knoops On 27 May | 6.35 | | 3,028.96 |
| 29 May |  Card Payment to Tesco Stores 2151 On 28 May | 0.30 | | |
| |  Card Payment to Tesco Stores 2151 On 28 May | 52.08 | | 2,976.58 |
| 30 May |  Direct Debit to Ucu B Account Ref: 346546 00383279 | 24.56 | | |
| |  Card Payment to Perfecto Coffee Co On 29 May | 3.60 | | |

















Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|--|-----------|----------|----------|
| 30 May | Card Payment to Zettle_ *1 Oak Coff On 29 May | 5.18 | | |
| | Card Payment to SQ *Juice Jar Bris On 29 May | 7.90 | | |
| | Card Payment to Life Cycle UK On 29 May | 13.75 | | |
| | Card Payment to Nandos Bristol On 29 May | 15.20 | | 2,906.39 |
| 02 Jun | DD Direct Debit to E.On Next Ltd Ref: A-374314D8-001 | 94.83 | | |
| | DD Direct Debit to Halifax Ref: 1057203912000000 | 1,170.82 | | |
| | DD Direct Debit to Bristol CC L Tax Ref: 20019875090 | 126.00 | | |
| | DD Direct Debit to Bristolwessexwater Ref: 3548479802 | 26.50 | | |
| | STO Payment to Help to Buy ISA | 200.00 | | |
| | Card Payment to Tesco Stores 6194 On 01 Jun | 6.80 | | |
| | Card Payment to Ardagh Community S On 31 May | 30.00 | | |
| | Card Payment to Extractcoffee.Co.U On 30 May | 38.66 | | |
| | Card Payment to WH Smith Bristol R On 01 Jun | 1.95 | | |
| | Card Payment to Stagecoach On 30 May | 2.00 | | |
| | Card Payment to Sumup *Horfield Co On 30 May | 2.30 | | |
| | Card Payment to The Old Duke On 29 May | 3.25 | | |
| | Card Payment to Cornish Bakehouse On 01 Jun | 4.75 | | |
| | Card Payment to Sainsburys S/Mkts On 30 May | 5.00 | | |
| | Card Payment to Zettle_ *SA Gelato On 01 Jun | 7.10 | | |
| | Card Payment to St James Store On 01 Jun | 7.49 | | |
| | Card Payment to Sumup *Horfield Co On 30 May | 7.70 | | |
| | Card Payment to Ashley Marcus Carl On 30 May | 13.00 | | |
| | Card Payment to Everyman Media Gro On 31 May | 27.80 | | |

Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|---|-----------|----------|----------|
| 02 Jun |  Card Purchase Www.Gwr.Com On 01 Jun | 10.30 | | |
| |  Card Purchase Bolt.Euo2505312218 On 31 May | 11.50 | | |
| |  Bill Payment to Elmira Partovi Ref: Thanks | 10.00 | | 1,098.64 |
| 03 Jun |  Card Payment to Sainsburys S/Mkts On 02 Jun | 5.00 | | |
| |  Blue Rewards Fee | 5.00 | | 1,088.64 |
| 04 Jun |  Direct Debit to Home Insurancelbis Ref: Hbp604588012-4C346 | 9.95 | | |
| |  Card Payment to Amznmktplace*S73NF On 03 Jun | 28.49 | | |
| |  Card Payment to Joe's Bakery On 03 Jun | 2.30 | | |
| |  Card Payment to Joe's Bakery On 03 Jun | 2.40 | | |
| |  Card Payment to Perfecto Coffee Co On 03 Jun | 3.60 | | |
| |  Card Payment to SQ *Juice Jar Bris On 03 Jun | 5.90 | | |
| |  Card Payment to Perfecto Coffee Co On 03 Jun | 6.60 | | |
| |  Card Payment to Post Office Counte On 03 Jun | 8.60 | | |
| |  Card Payment to Tech Revive On 03 Jun | 9.00 | | |
| |  Card Payment to Sainsburys On 03 Jun | 29.71 | | 982.09 |
| 05 Jun |  Card Payment to Eastern European F On 04 Jun | 2.99 | | 979.10 |
| 5 Jun | End balance | | | 979.10 |

► **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 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

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-finder/

0800 400 100

Open 24/7 including holidays

► Your home branch

BRISTOL CLIFTON

► 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