

Mrs Padmavathi Darjipati

12 Jun 2015

MRS P DARJIPATI
6 FERN WALK
CALCOT
READING
RG31 4YA

Your accounts at a glance

► Your balances on 12 Jun 2015

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 0345 7 345 345*, or come into a branch.

Everyday banking

**Barclays Bank Account****£446.54**

Mrs Padmavathi Darjipati
Sort Code 20-71-06 • Account no 80590312

Savings

**Barclays Openplan Savings****£3,301.95**

Mrs Padmavathi Darjipati
Sort Code 20-71-06 • Account no 50923451

**Barclays Savings Reserve****£300.00**

Mrs Padmavathi Darjipati
Sort Code 20-71-06 • Account no 70960756

This is the end of your account summary.

We're here

Call 0345 7 345 345* Click barclays.co.uk Come into a branch

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

MRS P DARJIPATI
6 FERN WALK
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RG31 4YA

13 May – 12 Jun 2015

Mrs Padmavathi Darjipati

- Sort Code 20-71-06
- Account no. 80590312
- SWIFTBIC BARCGB22
- IBAN GB05 BARC 2071 0680 5903 12

At a glance

Start balance	£711.67
Money in	£6,938.00
Money out	£7,203.13
End balance	£446.54

Your arranged limits

Overdraft	£775
Emergency Borrowing	£225

Your provisional loan limit

Personal Loan £35,000
over 60 months














Your provisional loan limit is the amount we could lend you, based on a recent review of your account and is subject to status.

Your Barclays Bank Account statement

Current account statement


















Your transactions

STO Standing Order
ATM Cash Machine
Cheque
DD Direct Debit
Debit Card
Giro Bank Giro
Online

Date	Description	Money out	Money in	Balance
13 May	Start balance			711.67
15 May	 Bill payment to K M Anderson Ref: BRENDA FEE	50.00		661.67
18 May	 Card Payment to Decathlon on 16 May	31.98		629.69
19 May	 Received from V Musudi Ref: Nagesh Help		38.00	667.69
20 May	 Card Payment to Boots, Slough on 19 May	11.79		655.90
22 May	 Card Payment to Tesco Stores 5135 on 21 May	2.90		
	 Card Payment to M-Bitz on 21 May	12.00		
	 Card Payment to Diffusion on 21 May	19.99		
	 Card Payment to WH Smith on 21 May	25.81		595.20
26 May	 Card Payment to Choice Discount on 22 May	21.00		
	 Bill payment to Mrs P Darjipati Ref: OYSTER MONEY	100.00		474.20
27 May	 Card Payment to Starbucks on 26 May	3.85		
	 Transfer to Sort Code 20-71-06 Account 80552569 Ref: MOBILE-CHANNEL	2,400.00		
	 Bill payment to Abbey Mastercard C Ref: 5229486057274982	751.85		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
27 May	 Bill payment to Mrs P Darjipati Ref: BIRTHDAY MONEY	2,000.00		
	 Received from Webtech Solu Ref: Salary		1,335.00	
	 Received from Webtech Solu Ref: Webtech		2,500.00	
	 Transfer from Sort Code 20-71-06 Account 80552569 Ref: MOBILE-CHANNEL		1,200.00	353.50
29 May	 Card Payment to Parentpay.Com on 28 May	2.00		351.50
1 Jun	 Direct Debit to Explore Learning Ref: lz248837.000000365	109.00		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Slough Extra Timed at 14:10 on 31 May	120.00		
	 Transfer from Sort Code 20-71-06 Account 50923451 Ref: MOBILE-CHANNEL		100.00	
	 Transfer from Sort Code 20-71-06 Account 80552569 Ref: MOBILE-CHANNEL		1,000.00	1,222.50
3 Jun	 Payment to Subodh Ref: RENT	1,100.00		122.50
5 Jun	 Card Payment to Parentpay.Com on 04 Jun	15.00		
	 Card Payment to Clas Ohlson on 04 Jun	34.96		72.54
8 Jun	 Received from Bommanap V N Ref: RENT 665		665.00	
	 Transfer from Sort Code 20-71-06 Account 50923451 Ref: MOBILE-CHANNEL		100.00	837.54
11 Jun	 Payment by cheque 100045	36.00		
	 Cash Machine Withdrawal at National Westminster Bank Langley Berks 2 Timed at 15:58 on 11 Jun	100.00		701.54
12 Jun	 Card Payment to Travelodge Website on 11 Jun	255.00		446.54
12 Jun	End balance			446.54

► **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 the Financial Services Compensation Scheme

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 small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.fscs.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Barclays Bank PLC may also accept deposits under the following trading names; Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Direct, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth, Woolwich Mortgages. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

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, withdrawing cash, 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 pay in a currency other than sterling (either abroad or in the UK): Barclays will charge you a 2.99% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, 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 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're a UK taxpayer, your interest is subject to income tax. Your statement will show how much tax we've deducted at the basic rate. If you declare you're not liable for UK income tax (call us to find out how), we can pay your interest without these deductions.

If you go into overdraft or Emergency Borrowing

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've used it) and finally towards repayment of your overdraft.

To help avoid going overdrawn or into your Emergency Borrowing and to understand payment cut-off times, go to barclays.co.uk/bankingcharges. For more information about overdrafts, Emergency Borrowing and daily fees, go to barclays.co.uk/overdraft or ask in branch for a copy of 'Our Bank Charges Explained'.

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

Reading 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

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