

Mrs Padmavathi Darjipati

12 Jul 2017

MRS P DARJIPATI
5 RIPLEY CLOSE
SLOUGH
BERKSHIRE
UNITED KINGDOM
SL3 7QH

Your accounts at a glance

► Your balances on 12 Jul 2017

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****£1,211.58**

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

Savings

**Barclays Openplan
Savings****£5,843.22**

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

**Barclays Savings Reserve****£2,087.32**

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](https://www.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.

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13 Jun – 12 Jul 2017

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	£623.00
Money in	£5,078.00
Money out	£4,489.42
End balance	£1,211.58

Your arranged limits

Overdraft	£775
Emergency Borrowing	£225

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

Over the next few months you may notice a change to the numbering of your statements. For each of the accounts you hold, the page numbering will start from page 1. The issue date at the top right hand corner will help you sequence your statements. Please be aware you may receive this message more than once.

Your Barclays Bank Account statement

Current account statement

Your transactions










STO Standing Order
ATM Cash Machine
DD Direct Debit
☐ Debit Card

Giro Bank Giro
🖱️ Online

Date	Description	Money out	Money in	Balance
13 Jun	Start balance			623.00
13 Jun	☐ Card Payment to Parentpay E-Com R on 09 Jun	50.00		573.00
14 Jun	DD Direct Debit to Virgin Mobile Ref: fa65921040	10.00		
	Giro Received from Kamulu&Ratams Ref: Final Amount		500.00	1,063.00
15 Jun	☐ Card Payment to Argos Slough Uxbri on 14 Jun	34.99		1,028.01
19 Jun	☐ Card Payment to Savers Health & Be on 17 Jun	3.98		1,024.03
20 Jun	☐ Card Payment to Co-Op Group 500363 on 19 Jun	39.08		984.95
23 Jun	ATM Cash Machine Withdrawal at Cardtronics UK Ltd Cooperative SL3 7U Timed at 11.40 on 23 Jun	20.00		964.95
29 Jun	ATM Cash Machine Withdrawal at Cardtronics UK Ltd Cooperative SL3 7U Timed at 07.53 on 29 Jun	40.00		924.95
3 Jul	STO Payment to Accelerated Educat Ref: W-1268-MD-LGP15	263.00		
	STO Payment to P V Pithani S D P Ref: RENT	1,050.00		
	🖱️ Payment to Abbey Mastercard C Ref: 5229486057274982	1,953.52		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
3 Jul	 Giro Surplus Sweep to Sort Code 20-71-06 Account Number 50923451	424.95		
	 Giro Replenishment from Sort Code 20-71-06 Account 70960756 timed at 02.01 on 03 Jul		913.00	
	 Transfer from Sort Code 20-71-06 Account 50923451 Ref: MOBILE-CHANNEL		2,000.00	146.48
5 Jul	 Direct Debit to Virgin Mobile Ref: fa64804987	3.90		142.58
10 Jul	 Payment to Sudharani Yellai Ref: BEAUTY CLINIC	20.00		
	 Payment to Sudharani Yellai Ref: SCHOOL UNIFORM	26.00		
	 Received from Bommanap V N Ref: RENT 665		665.00	
	 Payment from Ojo O Ref: RENT		1,000.00	1,761.58
12 Jul	 Payment to Mrs P Darjipati Ref: AASHISH	550.00		1,211.58
12 Jul	End balance			1,211.58

- **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, 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 visaeurope.com. For more info please go to barclays.co.uk/debitcardsabroad

[Continued on next page](#)

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 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 have 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 usage 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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