



Mr Jovanie O Dane Lawrence
09 Oct 2018MR J O LAWRENCE
66 GROSVENOR ROAD
BELVEDERE
KENT
DA17 5JY

Your accounts at a glance




► Your balances on 09 Oct 2018

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 £714.73
Mr Jovanie O Dane Lawrence Sort code 20-46-60 • Account no 13229041	
	Barclays Bank Account £290.99
Miss Shana-Gay Dacres & Mr Jovanie O Dane Lawrence Sort code 20-10-53 • Account no 40936510	
	BARCLAYS BASIC CURRENT ACCOUNT £0.92
Mr Jovanie O Dane Lawrence Sort code 20-46-60 • Account no 93516598	

Savings

	Help to Buy ISA £223.72
Mr Jovanie O Dane Lawrence Sort code 20-45-94 • Account no 60622834	
	Everyday Saver £0.68
Mr Jovanie O Dane Lawrence Sort code 20-46-60 • Account no 03278131	
	Instant Cash ISA Issue 1 £0.33
Mr Jovanie O Dane Lawrence Sort code 20-45-32 • Account no 20456187	

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.

08 Sep - 09 Oct 2018

Mr Jovanie O Dane Lawrence

- Sort Code 20-46-60
- Account no. 13229041
- SWIFTBIC BUKGB22
- IBAN GB12 BUKB 2046 6013 2290 41

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Your Barclays Bank Account statement

Current account statement

At a glance

Start balance	£16.46
Money in	£5,490.65
Money out	£4,792.38
End balance	£714.73

Your arranged limits











Overdraft	£300
Emergency Borrowing	£0

NOTICEBOARD

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

Your transactions

 Bank Giro
  Cash machine
  Contactless
  Debit Card
  Direct Debit
 Fee or Charge
  Online

Date	Description	Money out	Money in	Balance
08 Sep	Start balance			16.46
10 Sep	 Direct Debit to Debit Finance Ref: 822906JL3136 This Is A New Direct Debit Payment	50.00		
	 Cash Machine Withdrawal at Barclays Bexleyheath 1 Timed at 12.43 On 10 Sep	20.00		-53.54
12 Sep	 Card Payment to The Prince On 10 Sep	36.50		
	 Card Payment to The Prince On 10 Sep	26.50		-116.54
17 Sep	 Bill Payment to Tunde Ref: 66 Grosvenor Road	250.00		
	 Transfer From Sort Code 20-46-60 Account 93516598 Ref: Mobile-Channel		100.00	-266.54
19 Sep	 Card Payment to Itunes.Com/Bill Ireland On 18 Sep	4.99		-271.53
24 Sep	 Card Payment to Nvcs Vending On 22 Sep	0.80		
	 Card Payment to Nvcs Vending On 22 Sep	0.80		-273.13
26 Sep	 Card Payment to Co-Op Group 500520 On 25 Sep	2.40		













Continued

Your transactions

Date	Description	Money out	Money in	Balance
26 Sep	Card Payment to Sainsburys S/Mkts On 25 Sep	6.80		-282.33
28 Sep	Direct Debit to Virgin Media Pymts Ref: 731959702001 This Is A New Direct Debit Payment	106.00		
	Card Payment to Itunes.Com/Bill Ireland On 27 Sep	0.79		
	Card Payment to Sainsburys S/Mkts On 27 Sep	4.19		
	Giro Received From Prime Hotels UK LT		1,259.71	866.40
01 Oct	Card Payment to Home Retail Group On 28 Sep	20.00		
	Card Payment to Tex College Park On 29 Sep	40.02		
	Card Payment to WU 182718466184812 Austria On 28 Sep	52.90		
	Card Payment to Barclaycard.Co.UK On 28 Sep	100.00		
	Card Payment to Dvla Vehicle Tax On 29 Sep	120.00		
	Card Payment to Www.Admiral.Com On 29 Sep	903.55		
	Card Payment to Cargiant Ltd On 29 Sep	1,899.00		
	ATM Cash Machine Withdrawal at Bank of Ireland PO Knightsbridge 0 Timed at 22.58 On 29 Sep	50.00		
	Card Payment to Nvcs Vending On 29 Sep	0.80		
	Fees OD Fees On Balances Up to £1000 4 at £0.75 For The Period 15 Jun to 6 Sep	3.00		
	Transfer to Sort Code 20-45-94 Account 60622834 Ref: Mobile-Channel	200.00		
	Bill Payment to Joint Acc Ref: House	550.00		
	Giro Received From S Dacres Ref: Bills		200.00	
	Giro Received From S Dacres Ref: Bills		460.00	
	Giro Received From Slc Disbursements Ref: 18999957808		3,470.94	1,058.07
02 Oct	Direct Debit to Vodafone Ltd Ref: 684267028-1001	36.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
02 Oct	 ATM Cash Machine Withdrawal at Cardtronics UK Ltd The Cooperative He Timed at 14.17 On 02 Oct	20.00		1,002.07
04 Oct	 Card Payment to WU 182758960086987 Austria On 02 Oct	52.90		949.17
05 Oct	 ATM Cash Machine Withdrawal at Barclays Bexleyheath 1 Timed at 18.13 On 4 Oct	50.00		
	 Card Payment to Myprotein.Com On 04 Oct	73.44		
	 Card Payment to McDonalds On 04 Oct	1.49		
	 Card Payment to Nandos On 04 Oct	10.95		813.29
08 Oct	 Direct Debit to Debit Finance Ref: 822906JL3136 This Is A New Direct Debit Payment	50.00		
	 Card Payment to Netflix.Com Netherlands On 04 Oct	7.99		
	 ATM Cash Machine Withdrawal at Bank of Ireland PO Knightsbridge 0 Timed at 23.29 On 06 Oct	30.00		
	 Card Payment to London & South Eas On 07 Oct	5.00		
	 Card Purchase Co-Op Group 500520 On 05 Oct	0.49		719.81
09 Oct	 Card Payment to McDonalds On 08 Oct	5.08		714.73
9 Oct	End balance			714.73

► **Anything Wrong?** If you've spotted any incorrect or unusual transactions, see the next page for how to get in touch with us.

Charges coming up

The charges are for the period 7 September 2018 to 8 October 2018 and will be debited to this account on 31 Oct 2018. These charges will appear on your next statement.

18 Personal OD Daily Fee @ £0.75 Each	£13.50
Total Charges	£13.50

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 2.75% 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 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 visaaustralia.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

KINGSLAND

► 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