

Mr Jovanie O Dane Lawrence
07 Sep 2018


MR J O LAWRENCE
66 GROSVENOR ROAD
BELVEDERE
KENT
DA17 5JY

Your accounts at a glance




► Your balances on 07 Sep 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 £16.46
Mr Jovanie O Dane Lawrence Sort code 20-46-60 • Account no 13229041	
	BARCLAYS BASIC CURRENT ACCOUNT £0.92
Mr Jovanie O Dane Lawrence Sort code 20-46-60 • Account no 93516598	

Savings

	Help to Buy ISA £23.67
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.

10 Aug - 07 Sep 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	£100.79
Money in	£1,666.11
Money out	£1,750.44
End balance	£16.46

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

 Online

Date	Description	Money out	Money in	Balance
10 Aug	Start balance			100.79
20 Aug	 Card Payment to Itunes.Com/Bill Ireland On 18 Aug	4.99		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Cooperative DA17 5 Timed at 14.59 On 19 Aug	50.00		
	 Card Payment to Poundland Ltd 1203 On 18 Aug	4.05		
	 Card Payment to Sainsburys S/Mkts On 18 Aug	10.55		
	 Card Payment to Co-Op Group 500520 On 18 Aug	12.95		18.25
21 Aug	 Cash Machine Withdrawal at Sainsburys Bank 3-7 West Green Roa Timed at 14.03 On 21 Aug	60.00		
	 Card Payment to London & South Eas On 20 Aug	5.00		
	 Bill Payment to Sara Watson Ref: Jay	60.00		-106.75
24 Aug	 Cash Machine Withdrawal at Barclays Lower Tottenhm 3 Timed at 11.20 On 24 Aug	20.00		


Continued

Your transactions

Date	Description	Money out	Money in	Balance
24 Aug	 Card Payment to Zipcar On 22 Aug	66.00		-192.75
28 Aug	 Card Payment to Zipcar On 26 Aug	29.29		
	 Cash Machine Withdrawal at Ice Processing Technologies LI North Greenwich UG Timed at 20.21 On 26 Aug	100.00		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Debell Global Serv Timed at 09.41 On 27 Aug	20.00		
	 Bill Payment to Adeel Ref: 66 Grosvenor Road	150.00		
	 Received From Prime Hotels UK LT		1,666.11	1,174.07
29 Aug	 Card Payment to Itunes.Com/Bill Ireland On 28 Aug	0.79		
	 Card Payment to Sainsbury's Smkt On 28 Aug	16.70		
	 Bill Payment to Shana Dacres Ref: From Jay	700.00		456.58
30 Aug	 Direct Debit to Vodafone Ltd Ref: 684267028-1001	23.00		
	 Card Payment to WU 182408772081786 Austria On 28 Aug	74.90		358.68
31 Aug	 Card Payment to Home Retail Group On 30 Aug	20.00		
	 Card Payment to Barclaycard.Co.UK On 30 Aug	80.00		
	 Card Payment to Ewi BW Limited On 28 Aug	1.80		
	 Card Payment to Ewi BW Limited On 28 Aug	7.00		249.88
03 Sep	 Card Payment to Uber Trip Y6Zxg He On 02 Sep	10.74		
	 Cash Machine Withdrawal at Bank of Ireland PO Knightsbridge 0 Timed at 22.51 On 31 Aug	50.00		189.14
04 Sep	 Direct Debit to Virgin Media Pymts Ref: 054291207001	8.05		
	 Card Payment to McDonalds On 03 Sep	1.49		
	 Card Payment to Sainsburys S/Mkts On 03 Sep	5.15		174.45
05 Sep	 Card Payment to Netflix.Com Netherlands On 04 Sep	7.99		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
05 Sep	 Bill Payment to Tunde Ref: 66 Grosvenor Road	150.00		16.46
7 Sep	End balance			16.46

► **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 15 June 2018 to 6 September 2018 and will be debited to this account on 1 Oct 2018. These charges will appear on your next statement.

4 Personal OD Daily Fee @ £0.75 Each	£3.00
Total Charges	£3.00

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