

Miss Ashley Lauren Macklin  
19 Sep 2025

MISS A L MACKLIN  
97 ATHELDENE ROAD  
LIVERPOOL  
L4 9TX

## Your accounts at a glance

### ► Your balances on 19 Sep 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

£416.00

Miss Ashley Lauren Macklin

Sort code 20-10-84 • Account no 63218856

#### Savings



#### Instant Cash ISA Issue 1

£256.80

Myabel, Miss Ashley Lauren Macklin

Sort code 20-45-64 • Account no 93565378

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) [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.

20 Aug - 19 Sep 2025

Miss Ashley Lauren Macklin

- Sort Code 20-10-84
- Account no. 63218856
- SWIFTBIC BUKGB22
- IBAN GB24 BUKB 2010 8463 2188 56

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## Your Barclays Bank Account statement

### Current account statement

#### Your transactions

Giro Bank Giro
 ATM Cash machine
 Debit Card
DD Direct Debit
 Online
  
 — Other

Date	Description	Money out	Money in	Balance
20 Aug	Start balance			1,011.53
20 Aug	<span>Debit Card</span> Card Payment to ASDA Groceries Onl On 19 Aug	43.31		
	<span>Debit Card</span> Card Payment to B&M 485 - HS Walto On 19 Aug	56.07		
	<span>Online</span> Bill Payment to L C Collins Ref: Cigs	20.00		892.15
21 Aug	<span>Debit Card</span> Card Payment to Lantern On 20 Aug	10.00		
	<span>Debit Card</span> Card Payment to Q Park John Lewis On 20 Aug	10.20		871.95
22 Aug	<span>DD</span> Direct Debit to TV Licence MBP Ref: 3797378449	15.00		
	<span>Debit Card</span> Card Payment to Mountain Warehouse On 21 Aug	123.92		
	<span>ATM</span> Cash Machine Withdrawal at Link Post Office Timed at 15.46 On 22 Aug	100.00		633.03
26 Aug	<span>DD</span> Direct Debit to D&G Appliance Care Ref: Ddgw0000995	19.65		
	<span>DD</span> Direct Debit to Lowell Portfolio 1 Ref: 00035982457004	4.00		
	<span>DD</span> Direct Debit to Lowell Portfolio I Ref: 00044752284804	4.00		

*Continued*

#### At a glance

Start balance	£1,011.53
Money in	£1,969.55
Money out	£2,565.08
End balance	£416.00

#### Your arranged limits
























Overdraft	£250
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#### NOTICEBOARD

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
























Where interest has been debited to your account during the period covered by this statement, this has been calculated at 29.930% per annum

## Your transactions

Date	Description	Money out	Money in	Balance
26 Aug	 Direct Debit to Lowell Portfolio I Ref: 00044752285504	4.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00047547242904	4.00		
	 Direct Debit to Sky Digital Ref: 00624944166971	22.00		
	 Card Payment to Google Play Apps On 24 Aug	3.69		
	 Card Payment to Scottish Power On 23 Aug	20.00		
	 Card Payment to Heybrook Corner SE On 23 Aug	32.40		
	 Card Payment to British Gas On 24 Aug	50.00		
	 Bill Payment to L C Collins Ref: Cigs	10.00		
	 Bill Payment to L C Collins Ref: Cigs	20.00		
	 Bill Payment to L C Collins Ref: Cigs	20.00		
	 Received From JM979637B Dwp Eesa Ref: 000000003279509250		271.10	690.39
27 Aug	 Card Payment to Juicy Nails KLM LT On 26 Aug	55.00		635.39
28 Aug	 Direct Debit to D&G Argos Care Ref: Dvf90010337	10.43		
	 Direct Debit to Liverpool City Cou Ref: 55902512	17.00		
	 Card Payment to Lantern On 27 Aug	10.00		
	 Card Payment to ASDA Groceries Onl On 27 Aug	27.79		
	 Bill Payment to L C Collins Ref: Cigs	20.00		
	 Bill Payment to Ben Mak Ref: 120	120.00		430.17
29 Aug	 Card Payment to Marks&Spencer PLC On 28 Aug	16.65		
	 Card Payment to Aldi 81 778 On 28 Aug	22.48		
	 Bill Payment to L C Collins Ref: Cigs	10.00		
	 Bill Payment to Ben Mak Ref: 55	55.00		326.04
01 Sep	 Direct Debit to D&G Appliance Care Ref: Dal30130381	6.00		
























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## Your transactions

Date	Description	Money out	Money in	Balance
01 Sep	 Direct Debit to D&G Appliance Care Ref: Dal30169116	7.20		
	 Direct Debit to D&G Appliance Care Ref: Dal30169117	7.20		
	 Direct Debit to D&G Appliance Care Ref: Dal30169119	8.70		
	 Direct Debit to D&G Appliance Care Ref: Dal60068832	6.47		
	 Direct Debit to D&G Appliance Care Ref: Dap40104835	8.01		
	 Direct Debit to D&G Appliance Care Ref: Dcbw0006165	11.45		
	 Direct Debit to D&G Appliance Care Ref: DCC10063679	7.89		
	 Direct Debit to D&G Appliance Care Ref: Dvxf0002015	4.38		
	 Card Payment to ASDA Stores On 30 Aug	14.94		
	 Tech Pck Fee Ref 8202613049	17.50		
	 Bill Payment to L C Collins Ref: Cigs	10.00		
	 Bill Payment to Ben Mak Ref: 50	50.00		
	 Bill Payment to Ben Mak Ref: 150	150.00		
	 Received From HMRC Child Benefit Ref: MacKlinashle801630		104.20	120.50
02 Sep	 Direct Debit to Lowell Portfolio 1 Ref: 00035982457004	4.00		
	 Direct Debit to Lowell Portfolio I Ref: 00044752284804	4.00		
	 Direct Debit to Lowell Portfolio I Ref: 00044752285504	4.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00047547242904	4.00		
	 Card Payment to Scottish Power On 01 Sep	10.00		
	 Received From Ben Mak Ref: Life Saving		480.00	574.50
03 Sep	 Card Payment to SP Worldofbooks.Co On 02 Sep	32.10		
	 Bill Payment to L C Collins Ref: Cigs	20.00		
	 Received From JM979637B Dwp Pip Ref: 000000003292870417		441.60	964.00
04 Sep	 Card Payment to Justpark On 03 Sep	6.10		
	 Card Payment to Lantern On 03 Sep	10.00		
















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## Your transactions

Date	Description	Money out	Money in	Balance
04 Sep	 Card Payment to ASDA Stores On 03 Sep	28.52		
	 Bill Payment to Chantelle Collins Ref: Borrow	500.00		419.38
05 Sep	 Received From 202P01U3H Dwp UC Ref: 000000003296491144		372.55	791.93
08 Sep	 Direct Debit to Next PLC Ref: D6G61467	5.00		
	 Card Payment to Vitabiotics.Com On 05 Sep	29.40		
	 Card Payment to ASDA Petrol- Upt 4 On 06 Sep	30.00		
	 Bill Payment to L C Collins Ref: Cigs + Tim	70.00		657.53
09 Sep	 Direct Debit to Lowell Portfolio 1 Ref: 00035982457004	4.00		
	 Direct Debit to Lowell Portfolio I Ref: 00044752284804	4.00		
	 Direct Debit to Lowell Portfolio I Ref: 00044752285504	4.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00047547242904	4.00		
	 Card Payment to ASDA Superstore On 08 Sep	17.89		
	 Card Payment to ASDA Stores On 08 Sep	19.64		
	 Card Payment to ASDA Groceries Onl On 08 Sep	26.58		
	 Received From JM979637B Dwp Eesa Ref: 000000003303925730		271.10	
	 Bill Payment From Collins LC BB Ref: 19624		29.00	877.52
10 Sep	 Bill Payment to L C Collins Ref: Cigs	20.00		857.52
11 Sep	 Card Payment to Lantern On 10 Sep	10.00		
	 Card Payment to John Mills Limited On 10 Sep	11.44		
	 Bill Payment to Ben Mak Ref: 50	50.00		
	 Bill Payment to Ben Mak Ref: 50	50.00		736.08
12 Sep	 Card Payment to Justpark On 11 Sep	6.10		729.98
15 Sep	 Direct Debit to Vodafone Ltd Ref: 7084761081-1001	17.82		

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## Your transactions

Date	Description	Money out	Money in	Balance
15 Sep	 Card Payment to Google One On 11 Sep	7.99		
	 Card Payment to ASDA Superstore On 12 Sep	9.47		
	 Card Payment to Netflix.Com On 13 Sep	18.99		
	 Card Payment to ASDA Groceries Onl On 12 Sep	41.20		
	 Bill Payment to L C Collins Ref: Cigs	20.00		614.51
16 Sep	 Direct Debit to Lowell Portfolio 1 Ref: 00035982457004	4.00		
	 Direct Debit to Lowell Portfolio I Ref: 00044752284804	4.00		
	 Direct Debit to Lowell Portfolio I Ref: 00044752285504	4.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00047547242904	4.00		
	 Card Payment to Scottish Power On 15 Sep	20.00		
	 Card Payment to British Gas On 15 Sep	30.00		
	 Card Payment to ASDA Groceries Onl On 15 Sep	30.02		
	 Bill Payment to L C Collins Ref: Cigs	60.00		458.49
17 Sep	 Direct Debit to Sky TV Ref: 00624944166989	32.49		426.00
18 Sep	 Card Payment to Lantern On 17 Sep	10.00		416.00
19 Sep	<b>End balance</b>			<b>416.00</b>

► **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](http://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](http://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](http://www.gov.uk/hmrc/savingsallowance).

The management of your tax affairs is your responsibility, including making any required declarations to HMRC.

### 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](http://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/](http://barclays.co.uk/branch-finder/)

0800 400 100

Open 24/7 including holidays

### ► Your home branch

LIVERPOOL NORTH  
BOOTLE

### ► 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