

02 Sep - 30 Nov 2017

Mrs Sheetal Sheetal

- Sort Code 20-01-89
- Account no. 43432920
- SWIFTBIC BARCGB22
- IBAN GB64 BARC 2001 8943 4329 20

MRS S SHEETAL
88A EALING ROAD
WEMBLEY
HA0 4TH

Your Everyday Saver statement

Savings account statement

► Our UK ring-fencing plans

We plan to transfer UK retail and business banking customers to our ring-fenced bank in April 2018.

Learn more, including how to participate in the court process should you wish, at [\[home.barclays/ring-fencing-explained\]](http://home.barclays/ring-fencing-explained) or contact us via your usual point of contact at Barclays.

Your transactions

Giro Bank Giro **ATM** Cash machine **%** Interest **🖱️** Online **🏠** Branch

Date	Description	Money out	Money in	Balance
02 Sep	Start balance			1,370.31
04 Sep	ATM Cash Machine Withdrawal at Barclays Wembley 3 Timed at 11.56 On 4 Sep	50.00		
	🏠 Account Credit : Deposit at M1 Alperton		22.40	
	Giro Received From Child Tax Credit Ref: Sheetal Sheetal		30.69	1,373.40
07 Sep	Giro Received From Child Tax Credit Ref: Sheetal Sheetal		29.31	1,402.71
11 Sep	ATM Cash Machine Withdrawal at Barclays Alperton 4 Timed at 13.03 On 10 Sep	160.00		1,242.71
14 Sep	ATM Cash Machine Withdrawal at Barclays Wembley 2 Timed at 16.37 On 14 Sep	50.00		
	Giro Received From Child Tax Credit Ref: Sheetal Sheetal		29.31	1,222.02
21 Sep	Giro Received From Child Tax Credit Ref: Sheetal Sheetal		29.31	1,251.33

Continued

At a glance

Start balance	£1,370.31
Money in	£2,460.80
Money out	£1,510.00
End balance	£2,321.11

Interest




















You earned £0.09

NOTICEBOARD

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 transactions

Date	Description	Money out	Money in	Balance
25 Sep	 ATM Cash Machine Withdrawal at Barclays Alperton 1 Timed at 12.41 On 24 Sep	200.00		1,051.33
28 Sep	 Received From Child Tax Credit Ref: Sheetal Sheetal		29.31	1,080.64
02 Oct	 ASD Withdrawal: 14.28 On 30/09/17 M3 Alperton	50.00		
	 Interest Earned, £0.05 Gross No Tax Has Been Deducted For The Period 1 Sep to 1 Oct		0.05	1,030.69
05 Oct	 Received From Child Tax Credit Ref: Sheetal Sheetal		29.31	1,060.00
12 Oct	 Received From Child Tax Credit Ref: Sheetal Sheetal		29.31	1,089.31
16 Oct	 Cash Machine Withdrawal at Barclays Wembley 3 Timed at 14.54 On 14 Oct	200.00		889.31
19 Oct	 Received From Child Tax Credit Ref: Sheetal Sheetal		6.86	896.17
26 Oct	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	900.32
01 Nov	 Interest Earned, £0.04 Gross No Tax Has Been Deducted For The Period 2 Oct to 31 Oct		0.04	900.36
02 Nov	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	904.51
06 Nov	 Cash Machine Withdrawal at Barclays Wembley 3 Timed at 13.57 On 5 Nov	200.00		704.51
09 Nov	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	708.66
16 Nov	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	712.81
23 Nov	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	716.96
27 Nov	 Cash Withdrawal at Barclays 41Alperton	600.00		116.96
28 Nov	 Transfer From Sort Code 20-01-89 Account 53700968 Ref: Mobile-Channel		700.00	
	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		1,500.00	2,316.96
30 Nov	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	2,321.11
30 Nov	End balance			2,321.11

► **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

Interest rates

▶ Credit interest rate	0.05%
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How it works

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 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 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

In response to new banking legislation, we're creating a ring-fenced bank in the UK. Our ring-fenced bank will have a new Bank Identification Code (BIC). As a result, International Bank Account Numbers (IBANs) for all customers and clients moving to our ring-fenced bank will change during 2017/2018. We'll redirect any affected incoming international payments for 36 months. You can confirm your IBAN at any time by searching for 'IBAN generator' on barclays.co.uk. Find out more here: home.barclays/ring-fencing-explained.

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.

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

ALPERTON

► 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