

28 Jan – 14 Mar 2016

Mrs Sheetal Sheetal

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

MRS S SHEETAL  
98A EALING ROAD  
WEMBLEY  
HAO 4TH

**At a glance**

Start balance	£900.05
Money in	£707.00
Money out	£370.00
End balance	£1,237.05

**Interest**

You earned £0.23  
after basic rate tax

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

# Your Everyday Saver statement

## Savings account statement

**Your transactions**

**ATM** Cash Machine   **Giro** Bank Giro   **%** Interest

Date	Description	Money out	Money in	Balance
28 Jan	Start balance			900.05
1 Feb	<b>%</b> Interest earned, £0.05 gross £0.01 tax has been deducted For the period 4 Jan to 31 Jan		0.04	900.09
9 Feb	<b>Giro</b> Received from Child Tax Credit Ref: Sheetal Sheetal		354.51	1,254.60
11 Feb	<b>Giro</b> Received from Child Tax Credit Ref: Sheetal Sheetal		70.50	1,325.10
16 Feb	<b>ATM</b> Cash Machine Withdrawal at Barclays Alperton 4 Timed at 13.02 on 16 Feb	50.00		1,275.10
18 Feb	<b>Giro</b> Received from Child Tax Credit Ref: Sheetal Sheetal		70.44	1,345.54
22 Feb	<b>ATM</b> Cash Machine Withdrawal at Barclays Alperton 4 Timed at 12.53 on 21 Feb	130.00		1,215.54
25 Feb	<b>Giro</b> Received from Child Tax Credit Ref: Sheetal Sheetal		70.44	1,285.98
29 Feb	<b>ATM</b> Cash Machine Withdrawal at Barclays Wembley 3 Timed at 12.40 on 27 Feb	150.00		1,135.98
1 Mar	<b>%</b> Interest earned, £0.23 gross £0.04 tax has been deducted For the period 1 Feb to 29 Feb		0.19	1,136.17

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
3 Mar	<b>Giro</b> Received from Child Tax Credit Ref: Sheetal Sheetal		70.44	1,206.61
7 Mar	<b>ATM</b> Cash Machine Withdrawal at Barclays Alperton 1 Timed at 09.31 on 7 Mar	40.00		1,166.61
10 Mar	<b>Giro</b> Received from Child Tax Credit Ref: Sheetal Sheetal		70.44	1,237.05
14 Mar	End balance			1,237.05

- **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

► Up to £25,000	0.25%
► £25,000+	0.40%
► £50,000+	0.50%
► £100,000+	0.60%

## 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.

In respect of deposits, an eligible depositor is entitled to claim up to £75,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £75,000 each (making a total of £150,000). The £75,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. Barclays Bank PLC may also accept deposits under the following trading names: Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth and Woolwich Mortgages. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

We periodically issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS.

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, 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](http://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](http://visaurope.com). For more info please go to [barclays.co.uk/debitcardsabroad](http://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](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're a UK taxpayer, your interest is subject to income tax. Your statement will show how much tax we've deducted at the basic rate. If you declare you're not liable for UK income tax (call us to find out how), we can pay your interest without these deductions.

### 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

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

Alpertons

### ► 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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