

01 Dec 2017 - 23 Aug 2018

Mrs Sheetal Sheetal

- Sort Code 20-01-89
- Account no. 43432920
- SWIFTBIC BUKGB22
- IBAN GB73 BUKB 2001 8943 4329 20

MRS S SHEETAL  
FLAT 15 VORA HOUSE  
64 SCARLE ROAD  
WEMBLEY  
MIDDLESEX  
HA0 4SN

## Your Everyday Saver statement

### Savings account statement

#### At a glance

Start balance	£2,321.11
Money in	£7,159.94
Money out	£200.00
<b>End balance</b>	<b>£9,281.05</b>

#### Interest

You earned £7.20

#### NOTICEBOARD

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























#### Your transactions

**Giro** Bank Giro **ATM** Cash machine **%** Interest **👉** Online

Date	Description	Money out	Money in	Balance
01 Dec	<b>Start balance</b>			<b>2,321.11</b>
01 Dec	<b>%</b> Interest Earned, £0.04 Gross No Tax Has Been Deducted For The Period 1 Nov to 30 Nov		0.04	2,321.15
07 Dec	<b>Giro</b> Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	2,325.30
14 Dec	<b>Giro</b> Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	2,329.45
21 Dec	<b>Giro</b> Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	2,333.60
27 Dec	<b>Giro</b> Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	
	<b>👉</b> Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		62.25	
	<b>👉</b> Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		600.00	3,000.00
02 Jan	<b>%</b> Interest Earned, £0.43 Gross No Tax Has Been Deducted For The Period 1 Dec 2017 to 1 Jan 2018		0.43	3,000.43
04 Jan	<b>Giro</b> Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	3,004.58
11 Jan	<b>Giro</b> Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	3,008.73
18 Jan	<b>Giro</b> Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	3,012.88























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## Your transactions

Date	Description	Money out	Money in	Balance
22 Jan	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		800.00	3,812.88
25 Jan	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	3,817.03
01 Feb	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	
	 Interest Earned, £0.54 Gross No Tax Has Been Deducted For The Period 2 Jan to 31 Jan		0.54	3,821.72
08 Feb	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	3,825.87
15 Feb	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	3,830.02
16 Feb	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		800.00	4,630.02
22 Feb	 Received From Child Tax Credit Ref: Sheetal Sheetal		4.15	4,634.17
01 Mar	 Received From Child Tax Credit Ref: Sheetal Sheetal		7.12	
	 Interest Earned, £0.64 Gross No Tax Has Been Deducted For The Period 1 Feb to 28 Feb		0.64	4,641.93
08 Mar	 Transfer to Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel	50.00		
	 Received From Child Tax Credit Ref: Sheetal Sheetal		8.30	4,600.23
15 Mar	 Received From Child Tax Credit Ref: Sheetal Sheetal		8.30	4,608.53
16 Mar	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		600.00	5,208.53
22 Mar	 Received From Child Tax Credit Ref: Sheetal Sheetal		8.30	5,216.83
29 Mar	 Received From Child Tax Credit Ref: Sheetal Sheetal		8.30	5,225.13
03 Apr	 Interest Earned, £0.89 Gross No Tax Has Been Deducted For The Period 1 Mar to 2 Apr		0.89	5,226.02
05 Apr	 Received From Child Tax Credit Ref: Sheetal Sheetal		8.30	5,234.32
12 Apr	 Received From Child Tax Credit Ref: Sheetal Sheetal		14.22	5,248.54
13 Apr	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		700.00	5,948.54
19 Apr	 Received From Child Tax Credit Ref: Sheetal Sheetal		11.79	5,960.33
26 Apr	 Received From Child Tax Credit Ref: Sheetal Sheetal		11.79	5,972.12











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## Your transactions

Date	Description	Money out	Money in	Balance
01 May	 Interest Earned, £0.87 Gross No Tax Has Been Deducted For The Period 3 Apr to 30 Apr		0.87	5,972.99
03 May	 Received From Child Tax Credit Ref: Sheetal Sheetal		11.79	5,984.78
10 May	 Received From Child Tax Credit Ref: Sheetal Sheetal		11.79	5,996.57
11 May	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		700.00	6,696.57
17 May	 Received From Child Tax Credit Ref: Sheetal Sheetal		11.79	6,708.36
18 May	 Received From Child Tax Credit Ref: Sheetal Sheetal		24.91	6,733.27
21 May	 Received From Child Tax Credit Ref: Sheetal Sheetal		14.31	6,747.58
24 May	 Received From Child Tax Credit Ref: Sheetal Sheetal		14.97	6,762.55
25 May	 Cash Machine Withdrawal at Barclays Kingsbury 1 Timed at 10.30 On 25 May	50.00		6,712.55
31 May	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	6,725.22
01 Jun	 Interest Earned, £1.10 Gross No Tax Has Been Deducted For The Period 1 May to 31 May		1.10	6,726.32
07 Jun	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	6,738.99
08 Jun	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		800.00	7,538.99
14 Jun	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	7,551.66
21 Jun	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	7,564.33
22 Jun	 Transfer From Sort Code 20-01-89 Account 53700968 Ref: Mobile-Channel		500.00	8,064.33
28 Jun	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	8,077.00
02 Jul	 Interest Earned, £1.28 Gross No Tax Has Been Deducted For The Period 1 Jun to 1 Jul		1.28	8,078.28
05 Jul	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	8,090.95
06 Jul	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		600.00	8,690.95
11 Jul	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	8,703.62
16 Jul	 Cash Machine Withdrawal at Barclays Wembley 3 Timed at 17.34 On 14 Jul	50.00		8,653.62

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## Your transactions

Date	Description	Money out	Money in	Balance
19 Jul	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	8,666.29
26 Jul	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	8,678.96
01 Aug	 Cash Machine Withdrawal at Barclays Alperton 4 Timed at 11.00 On 1 Aug	20.00		
	 Interest Earned, £1.41 Gross No Tax Has Been Deducted For The Period 2 Jul to 31 Jul		1.41	8,660.37
02 Aug	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	8,673.04
03 Aug	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Mobile-Channel		600.00	9,273.04
09 Aug	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	9,285.71
13 Aug	 Cash Machine Withdrawal at Barclays Alperton 1 Timed at 12.06 On 13 Aug	30.00		9,255.71
16 Aug	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	9,268.38
23 Aug	 Received From Child Tax Credit Ref: Sheetal Sheetal		12.67	9,281.05
23 Aug	End balance			9,281.05

► **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 £50,000	0.20%
► £50,000+	0.25%

## Interest Summary

This is a summary of the gross interest earned on your account for the tax year 6 Apr 2017 to 5 Apr 2018. These figures are for this account only. If you're a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. You can use these figures in any correspondence with HM Revenue & Customs including when doing your tax return(s). Please note, it is your responsibility to ensure that any tax due on interest payments received is paid to the appropriate tax authority.

### Tax year ending 2018

► Gross interest earned	£2.89
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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](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 2.75% 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](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 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

**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