

MRS S SHEETAL
88A EALING ROAD
WEMBLEY
HAO 4TH

22 Feb – 23 May 2017

Mrs Sheetal Sheetal

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

At a glance

Start balance	£1,381.05
Money in	£651.62
Money out	£790.00
End balance	£1,242.67

Interest

You earned £0.17

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 Everyday Saver statement

Savings account statement












Your transactions

ATM Cash Machine Giro Bank Giro % Interest

Date	Description	Money out	Money in	Balance
22 Feb	Start balance			1,381.05
23 Feb	Giro Received from Child Tax Credit Ref: Sheetal Sheetal		65.80	1,446.85
27 Feb	ATM Cash Machine Withdrawal at Barclays Alperton 4 Timed at 12.37 on 26 Feb	150.00		1,296.85
1 Mar	% Interest earned, £0.06 gross No tax has been deducted For the period 1 Feb to 28 Feb		0.06	1,296.91
2 Mar	Giro Received from Child Tax Credit Ref: Sheetal Sheetal		65.80	1,362.71
6 Mar	ATM Cash Machine Withdrawal at Barclays Alperton 4 Timed at 11.52 on 6 Mar	50.00		1,312.71
9 Mar	Giro Received from Child Tax Credit Ref: Sheetal Sheetal		65.80	1,378.51
16 Mar	Giro Received from Child Tax Credit Ref: Sheetal Sheetal		65.80	1,444.31
17 Mar	ATM Cash Machine Withdrawal at Barclays Alperton 1 Timed at 10.36 on 17 Mar	30.00		1,414.31
23 Mar	Giro Received from Child Tax Credit Ref: Sheetal Sheetal		65.80	1,480.11
27 Mar	ATM Cash Machine Withdrawal at Barclays Alperton 4 Timed at 15.41 on 26 Mar	150.00		1,330.11
30 Mar	Giro Received from Child Tax Credit Ref: Sheetal Sheetal		65.80	1,395.91
3 Apr	ATM Cash Machine Withdrawal at Barclays Alperton 4 Timed at 13.26 on 1 Apr	200.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
3 Apr	 Interest earned, £0.06 gross No tax has been deducted For the period 1 Mar to 2 Apr		0.06	1,195.97
6 Apr	 Received from Child Tax Credit Ref: Sheetal Sheetal		41.59	1,237.56
13 Apr	 Received from Child Tax Credit Ref: Sheetal Sheetal		40.21	1,277.77
18 Apr	 Cash Machine Withdrawal at Barclays Wembley 2 Timed at 13.41 on 15 Apr	160.00		1,117.77
20 Apr	 Received from Child Tax Credit Ref: Sheetal Sheetal		40.21	1,157.98
27 Apr	 Received from Child Tax Credit Ref: Sheetal Sheetal		40.21	1,198.19
2 May	 Interest earned, £0.05 gross No tax has been deducted For the period 3 Apr to 1 May		0.05	1,198.24
3 May	 Cash Machine Withdrawal at Barclays Alperton 1 Timed at 10.53 on 3 May	50.00		1,148.24
4 May	 Received from Child Tax Credit Ref: Sheetal Sheetal		40.21	1,188.45
11 May	 Received from Child Tax Credit Ref: Sheetal Sheetal		40.21	1,228.66
18 May	 Received from Child Tax Credit Ref: Sheetal Sheetal		14.01	1,242.67
23 May	End balance			1,242.67

- **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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Interest Summary

This is a summary of the gross interest earned on your account for the tax year 6 Apr 2016 to 5 Apr 2017. 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 and 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 2017

► Gross interest earned	£2.23
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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 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.

[Continued on next page](#)

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

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