

30 Jul 2015 – 27 Jan 2016

Mrs Sheetal Sheetal

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

MRS S SHEETAL
87A BERESFORD AVENUE
WEMBLEY
HAO 1NU

At a glance

Start balance	£0.00
Money in	£1,070.05
Money out	£170.00
End balance	£900.05

Interest

You earned £0.05

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

Noticeboard
How would you like us to communicate with you?

Tell us how you'd like to receive important information about your account; online, by email or by post. If you're registered for Online Banking you can tell us your preference online, alternatively come into branch or call us. You can find out more at the end of this statement.

Your Everyday Saver statement

Savings account statement

► Some changes to the way you bank with us

We're letting you know about some changes, both to the way we do things and to the way the banking industry is regulated. You can find out more at the end of this statement.




Your transactions

ATM Cash Machine % Interest Online — Other

Date	Description	Money out	Money in	Balance
30 Jul	Account Opened			0.00
30 Jul	— Receipt: 47Alperton		20.00	20.00
27 Aug	— Account Credit: Deposit at Barclays Alperton C Ref: Self Serve Deposit		50.00	70.00
1 Sep	% Interest earned, £0.01 gross No tax has been deducted For the period 3 Aug to 31 Aug		0.01	70.01
1 Oct	% Interest earned, £0.01 gross No tax has been deducted For the period 1 Sep to 30 Sep		0.01	70.02
29 Oct	ATM Cash Machine Withdrawal at Barclays Alperton 4 Timed at 14.14 on 29 Oct	30.00		40.02
30 Oct	ATM Cash Machine Withdrawal at Barclays Alperton 4 Timed at 19.10 on 30 Oct	10.00		30.02
2 Nov	% Interest earned, £0.01 gross No tax has been deducted For the period 1 Oct to 1 Nov		0.01	30.03
1 Dec	% Interest earned, £0.01 gross No tax has been deducted For the period 2 Nov to 30 Nov		0.01	30.04

Continued

Your transactions

Date	Description	Money out	Money in	Balance
4 Jan	 Interest earned, £0.01 gross No tax has been deducted For the period 1 Dec 2015 to 3 Jan 2016		0.01	30.05
25 Jan	 Cash Machine Withdrawal at Barclays Alperton 4 Timed at 16.09 on 24 Jan	130.00		
	 Bill payment from P Badr + S SH Ref: HOUSE HOLD INCOME		1,000.00	900.05
27 Jan	End balance			900.05

- **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

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 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

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, 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

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 122702).
Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Some changes to the way you bank with us

We're letting you know about some changes, both to the way we do things and to the way the banking industry is regulated. Have a look below to see what's changing:

How we pay you interest on your accounts

At the moment, if you're a UK taxpayer, we deduct tax from the interest you earn before we pay it into your account. From **6 April 2016**, all banks and building societies including Barclays will no longer be required to do this. You'll have a tax-free Personal Savings Allowance (PSA) depending upon your tax status: £1,000 for basic rate, £500 for higher rate and zero for additional rate. Any interest you earn above your PSA will be subject to tax and it will be your responsibility to declare this to HM Revenue & Customs. Please note that this applies to the total interest you earn from all banks/building societies, not just interest from Barclays. This excludes ISAs, which continue to be free from UK tax for eligible customers.

The Financial Services Compensation Scheme

Changes have been made to the Financial Services Compensation Scheme (FSCS) as mentioned in the 'How it works' section of this statement. The amount of money that's protected has changed from £85,000 to £75,000. If you have a joint account with another person, the limit of £75,000 applies to each of you separately.

With this statement we've enclosed the FSCS information sheet that gives you all the details. You can find out more abarclays.co.uk/fscslimit

How would you like us to communicate with you?

We need to write to you every so often about important things to do with your account. We'd like to make sure we're sending you information in a way that's convenient for you, so we'd like you to tell us your preference. You can choose to receive information through online or mobile banking, by email, or by post.

You may find online documents more convenient; you can access, view and print them whenever you need them, your documents are stored in date order so they're easier to find and it's good for the environment too! We'll send you an alert to let you know when we've sent you something.

If you're registered for Online Banking you can tell us your preference online, alternatively come into branch or call us. Where possible, we'll apply this preference to all your accounts. We're required to send certain letters by post, so you'll still receive some letters in the mail, however we'll put copies of these online too.

How to change your letter preferences:

- ▶ Log in to Online Banking
- ▶ Click the arrow under your name in the top right
- ▶ Click 'Letter preferences'
- ▶ Choose how you want to receive your letters
- ▶ Click 'Save'.

Alternatively come into any branch or call us. You can change your preferences at any time.

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank PLC are protected by:	the Financial Services Compensation Scheme ("FSCS")
Limit of protection:	£75,000 per depositor per bank The following trading names are part of Barclays: 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.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £75,000.
If you have a joint account with other person(s):	The limit of £75,000 applies to each depositor separately.
Reimbursement period in case of bank's failure:	20 working days.
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Barclays Bank PLC for enquiries relating to your account:	Barclays Bank PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £75,000 by the Deposit Guarantee Scheme.

General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £75,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £75,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank PLC also trades under 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. This means that all eligible deposits with one or more of these trading names are in total covered up to £75,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £75,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

Limit of protection for joint accounts

In case of joint accounts, the limit of £75,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £75,000.

Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £75,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within seven working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within

15 working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within seven working days, it will, from 3 July 2015 until 1 June 2016, ensure that you have access to your covered deposits within 15 working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund (unless they are deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium, sized enterprises)
- public authority, other than a small local authority.

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument (listed in section C of Annex 1 of Directive 2014/65/EU; for example, transferable securities, money market instruments, units in collective investment undertakings, options, futures, swaps, forward rate agreements and other derivative agreements and contracts for differences) unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- deposits of a collective investment scheme which qualifies as a small company (under the Companies Act 1985 or Companies Act 2006)
- deposits of an overseas financial services institution which qualifies as a small company (under the Companies Act 1985 or Companies Act 2006)
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company (under the Companies Act 1985 or Companies Act 2006) – refer to the FSCS for further information on this category

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

Barclays Bank PLC is covered by the Financial Ombudsman Service (UK branches only). Barclays Bank PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702). Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Item ref: 9914022_06/15