

20 Mar - 30 Jun 2020

Mrs Sheetal Badracen

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

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

Your Everyday Saver statement

Savings account statement

At a glance

Start balance	£22,071.04
Money in	£5,014.47
Money out	£10.00
End balance	£27,075.51

Interest









You earned £14.47

NOTICEBOARD

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

Your transactions

ATM Cash machine  Interest  Online

Date	Description	Money out	Money in	Balance
20 Mar	Start balance			22,071.04
27 Mar	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Optional		1,000.00	23,071.04
01 Apr	 Interest Earned, £4.57 Gross No Tax Has Been Deducted For The Period 2 Mar to 31 Mar		4.57	23,075.61
02 Apr	 Cash Machine Withdrawal at Barclays Alperton 4 Timed at 09.12 On 2 Apr	10.00		23,065.61
28 Apr	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Optional		1,000.00	24,065.61
01 May	 Interest Earned, £4.76 Gross No Tax Has Been Deducted For The Period 1 Apr to 30 Apr		4.76	24,070.37
28 May	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Optional		1,000.00	25,070.37
01 Jun	 Interest Earned, £5.14 Gross No Tax Has Been Deducted For The Period 1 May to 31 May		5.14	25,075.51
26 Jun	 Transfer From Sort Code 20-01-89 Account 73178161 Ref: Optional		2,000.00	27,075.51
30 Jun	End balance			27,075.51

► **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	0.25%
▶ £50,000+	0.30%

Interest Summary

This is a summary of the gross interest earned on your account for the tax year 6 Apr 2019 to 5 Apr 2020. 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 2020

▶ Gross interest earned	£46.98
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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, making a cash withdrawal, 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 make a debit card payment in a foreign currency (either abroad or in the UK) we'll charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction – as this may be a day or two later, our rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

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 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