

Mr Daiqi WU

05 Oct 2018

MR DAIQI WU  
ROOM 247 RAMSAY AND ASTOR HALL  
20 MAPLE STREET  
LONDON  
W1T 5HB

## Your accounts at a glance

### ► Your balances on 05 Oct 2018

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 03457 345 345\*, or come into a branch.

#### Everyday banking

**Higher Education Account****£33.24**

Mr Daiqi WU

Sort code 20-10-53 • Account no 50360791

#### Savings

**Everyday Saver****£3,850.00**

Mr Daiqi WU

Sort code 20-10-53 • Account no 90818097

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](https://www.barclays.co.uk) barclays.co.uk [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

29 Sep - 05 Oct 2018

Mr Daiqi WU

- Sort Code 20-10-53
- Account no. 50360791
- SWIFTBIC BUKGB22
- IBAN GB20 BUKB 2010 5350 3607 91

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# Your Higher Education Account statement

## Current account statement

### At a glance

Start balance	£0.00
Money in	£78.53
Money out	£45.29
<b>End balance</b>	<b>£33.24</b>

### Your arranged limits

Emergency Borrowing	£10
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### NOTICEBOARD

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

### Your transactions

☒ Debit Card ☒ Online

Date	Description	Money out	Money in	Balance
29 Sep	Start balance			0.00
01 Oct	<input checked="" type="checkbox"/> Card Payment to Paypal *Uber BV On 30 Sep	11.80		
	<input checked="" type="checkbox"/> Card Payment to Paypal *Uber BV On 29 Sep	21.20		
	<input checked="" type="checkbox"/> Refund From Paypal *Uber BV On 29 Sep		21.20	
	<input checked="" type="checkbox"/> Transfer From Sort Code 20-10-53 Account 90818097		21.20	9.40
02 Oct	<input checked="" type="checkbox"/> Card Payment to McDonalds On 01 Oct	4.79		4.61
04 Oct	<input checked="" type="checkbox"/> Card Payment to Wing Wing On 03 Oct	7.50		
	<input checked="" type="checkbox"/> Transfer From Sort Code 20-10-53 Account 90818097		33.24	
	<input checked="" type="checkbox"/> Transfer From Sort Code 20-10-53 Account 90818097		2.89	33.24
5 Oct	End balance			33.24

► **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

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This account does not pay credit interest

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## How it works

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

### 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.

### If you use your overdraft or Emergency Borrowing Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account go first to pay off any fees. Once these are paid, your payments go towards repayment of your Emergency Borrowing (if you have used it) and finally towards repayment of your overdraft.

To help understand the charges associated with using your overdraft or Emergency Borrowing facility, you can visit [barclays.co.uk/youroverdraft](http://barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also sign up for Barclays Text Alerts, which can help you stay in control and on top of your finances.

### 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

TOTTENHAM COURT ROAD

### ► 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