

S RAVI & MM BEST
56 FARROW AVENUE
HAMPTON VALE
PETERBOROUGH
PE7 8HT

16 Sep – 14 Oct 2016

Mrs S Ravindra & Mr MM Besta

- Sort Code 20-72-91
- Account no. 30604119
- SWIFTBIC BARCGB22
- IBAN GB54 BARC 2072 9130 6041 19

At a glance

Start balance	£4,378.24
Money in	£849.79
Money out	£4,324.29
End balance	£903.74

Your arranged limits

Emergency Borrowing	£0
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Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Your Premier Bank Account statement

Current Account Statement

Your transactions
























STO Standing Order
ATM Cash Machine
||| Contactless
DD Direct Debit

☐ Debit Card
☒ Other

Date	Description	Money out	Money in	Balance
16 Sep	Start balance			4,378.24
16 Sep	ATM Cash Machine Withdrawal at Notemachine RBS Peterborough Timed at 10.41 on 16 Sep	40.00		
	 Card Payment to Greggs S2285 on 15 Sep	2.05		4,336.19
19 Sep	<input type="checkbox"/> Card Payment to Welcome Break Whs- on 17 Sep	2.35		
	<input type="checkbox"/> Card Payment to Shell Thrapstn 127 on 17 Sep	2.39		
	<input type="checkbox"/> Card Payment to Sainsbury's S/Mkt on 18 Sep	8.16		
	<input type="checkbox"/> Card Payment to Jtf Wholesale Ltd on 18 Sep	27.09		
	<input type="checkbox"/> Card Payment to VF Services UK Ltd on 16 Sep	141.68		
	ATM Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 11.11 on 17 Sep	40.00		
	ATM Cash Machine Withdrawal at Coventry Building Society Upper Mall Bullrin Timed at 19.40 on 17 Sep	30.00		
	 Card Payment to Greggs S2285 on 16 Sep	1.30		
	 Card Payment to Greggs S2285 on 16 Sep	1.60		

























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Your transactions

Date	Description	Money out	Money in	Balance
19 Sep	 Card Payment to Starbucks on 17 Sep	2.00		
	 Card Payment to Wilko Retail Limit on 16 Sep	2.80		
	 Card Payment to Wilko Retail Limit on 16 Sep	3.75		
	 Card Payment to Boots, Peterborough on 16 Sep	3.87		
	 Card Payment to Burger King on 15 Sep	3.99		
	 Card Payment to Islamic Internatio on 18 Sep	9.93		4,055.28
20 Sep	 Card Payment to Tesco Insurance on 19 Sep	634.08		
	 Cash Machine Withdrawal at Lloyds Bank Whs Serpentine GN Timed at 16.03 on 20 Sep	20.00		
	 Card Payment to Marks&Spencer PLC on 19 Sep	0.77		
	 Card Payment to Boots, Peterborough on 19 Sep	15.69		3,384.74
21 Sep	 Card Payment to Lloyds at Sainsbur on 20 Sep	3.19		
	 Card Payment to Warren James on 20 Sep	7.00		
	 Card Payment to Sainsburys S/Mkts on 20 Sep	12.45		
	 Card Payment to Tesco Stores 3023 on 20 Sep	5.34		3,356.76
22 Sep	 Card Payment to Snappy Snaps No. 4 on 21 Sep	14.99		
	 Card Payment to Tesco Stores 4472 on 21 Sep	3.38		
	 Card Payment to Tesco Stores 3009 on 21 Sep	6.62		3,331.77
23 Sep	 Card Payment to McDonalds on 22 Sep	1.99		3,329.78
26 Sep	 Card Payment to Jtf Wholesale Ltd on 25 Sep	6.69		
	 Card Payment to ASDA Stores 4811 on 25 Sep	8.00		
	 Card Payment to Sainsbury's S/Mkt on 25 Sep	9.05		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 09.18 on 26 Sep	30.00		
	 Card Payment to WH Smith on 25 Sep	1.99		

























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Your transactions

Date	Description	Money out	Money in	Balance
26 Sep	 Card Payment to Islamic Internatio on 23 Sep	4.90		
	 Card Payment to McDonalds on 25 Sep	6.89		
	 Card Payment to H&M 891 Peterborou on 23 Sep	16.03		
	 Card Payment to Smyths Toys U on 25 Sep	19.98		
	 Card Payment to Primark 666 on 23 Sep	20.00		
	 Card Payment to Jimmys Restaurant on 23 Sep	29.98		
	 Refund from Primark 666 on 24 Sep		10.00	3,186.27
27 Sep	 Card Payment to Next Peterborough on 26 Sep	28.05		
	 Card Payment to Greggs S2285 on 26 Sep	1.00		
	 Card Payment to Tesco Stores 3009 on 26 Sep	2.85		
	 Refund from Next Peterborough on 26 Sep		16.00	3,170.37
28 Sep	 Direct Debit to Virgin Mobile Ref: fa64713557	10.72		
	 Card Payment to Primark 666 on 26 Sep	3.50		
	 Card Payment to H&M 891 Peterborou on 27 Sep	16.03		3,140.12
30 Sep	 Card Payment to Tesco Stores-3009 on 29 Sep	4.49		
	 Received from Tanever Solu Ref: A001 SALARY		813.00	3,948.63
3 Oct	 Direct Debit to Explore Learning Ref: lz267696	104.00		
	 Direct Debit to Halifax Ref: 1052107104030000	793.74		
	 Direct Debit to Anglian Water Ref: 150065712	46.00		
	 Card Payment to Sainsburys S/Mkts on 01 Oct	6.21		
	 Card Payment to Shiva Shakti Foods on 02 Oct	34.06		
	 Card Payment to Smp Foods Ltd on 02 Oct	81.39		
	 Card Payment to VF Services UK Ltd on 30 Sep	199.88		
	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 09.39 on 01 Oct	30.00		





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Your transactions

Date	Description	Money out	Money in	Balance
3 Oct	 Cash Machine Withdrawal at HSBC 402803Leicester Be Timed at 15.46 on 02 Oct	50.00		
	 Card Payment to Burger King on 30 Sep	1.99		
	 Card Payment to Jimmys Restaurant on 29 Sep	12.99		2,588.37
4 Oct	 Card Payment to Tesco Stores 3023 on 03 Oct	3.05		
	 Blue Rewards Fee	3.00		2,582.32
5 Oct	 Direct Debit to Ovo Energy Ref: 1205003-33261161	72.00		
	 Card Payment to Bull Hotel on 04 Oct	11.60		
	 Card Payment to Boots,Peterborough on 04 Oct	39.00		
	 Card Payment to Wilko Retail Limit on 04 Oct	3.20		
	 Card Payment to Boots,Peterborough on 04 Oct	4.00		
	 Card Payment to Tesco Stores-3009 on 04 Oct	5.04		2,447.48
6 Oct	 Card Payment to Matalan on 05 Oct	25.55		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 10.29 on 06 Oct	30.00		
	 Card Payment to Primark 666 on 04 Oct	13.00		2,378.93
7 Oct	 Card Payment to B&Q Direct on 06 Oct	55.00		
	 Card Payment to Tesco Stores 3009 on 06 Oct	6.14		2,317.79
10 Oct	 Direct Debit to Peterboroughhcc Ref: 0000503626085	195.00		
	 Card Payment to B & Q 1061 on 08 Oct	1.00		
	 Card Payment to Springfields on 09 Oct	2.00		
	 Card Payment to Wilko Retail Limit on 08 Oct	30.05		
	 Card Payment to Next Retail Ltd on 09 Oct	32.00		
	 Card Payment to Next Retail Ltd on 09 Oct	42.00		
	 Card Payment to Gap 2031 on 09 Oct	42.32		
	 Card Payment to Barclaysstockbroke on 07 Oct	1,000.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
10 Oct	 Card Payment to Primark 666 on 07 Oct	3.00		
	 Card Payment to Islamic Internatio on 08 Oct	10.38		
	 Card Payment to Mountain Warehouse on 09 Oct	18.00		
	 Card Payment to Regatta on 09 Oct	24.99		
	 Refund from Gap 2031 on 09 Oct		10.79	927.84
11 Oct	 Card Payment to Islamic Internatio on 10 Oct	5.49		
	 Card Payment to Tesco Stores 3009 on 10 Oct	6.22		916.13
13 Oct	 Card Payment to Tesco Stores 3009 on 12 Oct	12.39		903.74
14 Oct	End balance			903.74

- **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

This account does not pay credit interest

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.

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

[Continued on next page](#)

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 visaeurope.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 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.

If you go into overdraft or Emergency Borrowing

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 avoid going overdrawn or into your Emergency Borrowing and to understand payment cut-off times, go to barclays.co.uk/bankingcharges. For more information about overdrafts, Emergency Borrowing usage and daily fees, go to barclays.co.uk/overdraft or ask in branch for a copy of 'Our Bank Charges Explained'.

[Continued on next page](#)

Get in touch

► Our main number

0800 111 777
24 hours

► From abroad

+44 161 869 8012
7am - 11pm

► Write to us

Barclays, Leicester
LE87 2BB

► Find a branch

0800 111 777
24 hours

► Your home branch

Romford Branch

► 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.

How it works continued

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 0800 111 777, go to barclays.co.uk/premierbanking, or contact your Premier Banking Manager. And if you change your mind at any time, just get in touch.

For a Braille, large print or audio version of your statement call 0800 400 100 (via TextDirect if appropriate) or contact your branch