

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

15 Oct – 15 Nov 2016

Mrs S Ravindra &amp; 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	£903.74
Money in	£83,058.99
Money out	£2,498.51
End balance	£81,464.22

### 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  
Giro Bank Giro  
🖱 Online  
— Other

Date	Description	Money out	Money in	Balance
15 Oct	Start balance			903.74
17 Oct	<span>☐</span> Card Payment to Sainsbury's S/Mkt on 15 Oct	2.65		
	<span>   </span> Card Payment to Burger King on 15 Oct	0.99		
	<span>   </span> Card Payment to B&M Retail on 16 Oct	2.49		
	<span>   </span> Card Payment to B&M Retail on 15 Oct	5.99		
	<span>   </span> Card Payment to B&M Retail on 15 Oct	9.09		
	<span>   </span> Card Payment to Tesco Stores-3009 on 15 Oct	18.48		
	<span>   </span> Card Payment to The Range on 16 Oct	19.27		
	<span>   </span> Card Payment to Woodston Service S on 13 Oct	20.10		
	<span>   </span> Card Payment to Total Promotions L on 14 Oct	23.49		
	<span>   </span> Card Payment to The Range on 15 Oct	29.99		
	<span>🖱</span> Transfer to Sort Code 20-67-40 Account 83010627 Ref: MOBILE-CHANNEL	82.00		689.20
19 Oct	<span>   </span> Card Payment to Tesco-Stores 4472 on 18 Oct	4.10		685.10


























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## Your transactions

Date	Description	Money out	Money in	Balance
21 Oct	 Card Payment to Parentpay.Com on 20 Oct	155.00		
	 Card Payment to Boots, Peterborough on 20 Oct	2.12		
	 Card Payment to Marks&Spencer PLC on 20 Oct	4.98		
	 Refund from Next Peterborough on 20 Oct		32.00	555.00
24 Oct	 Received from Besta & Ravi Ref: Murali Barclays		1,500.00	2,055.00
25 Oct	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 16.02 on 25 Oct	30.00		
	 Card Payment to Tesco Stores-3009 on 24 Oct	5.96		2,019.04
26 Oct	 Card Payment to Pch Car Parking on 25 Oct	2.60		
	 Card Payment to Babytv on 25 Oct	4.00		2,012.44
27 Oct	 Cash Machine Withdrawal at HSBC 403615M&S Peterbor Timed at 14.58 on 27 Oct	20.00		
	 Card Payment to Wilko Retail Limit on 26 Oct	4.55		1,987.89
28 Oct	 Direct Debit to Virgin Mobile Ref: fa64713557	10.41		
	 Card Payment to Next Peterborough on 27 Oct	17.00		
	 Card Payment to H&M 891 Peterborou on 27 Oct	36.03		
	 Card Payment to Wilko Retail Limit on 27 Oct	3.50		
	 Refund from Wilko Retail Limit on 27 Oct		6.00	1,926.95
31 Oct	 Cash Machine Withdrawal at Barclays P'Boro Church 8 Timed at 18.45 on 28 Oct	20.00		
	 Card Payment to I.E.P Wholesale LT on 28 Oct	5.00		
	 Card Payment to Jack and Jones on 27 Oct	7.50		
	 Card Payment to Sainsbury's S/Mkt on 28 Oct	9.24		
	 Card Payment to Sainsbury's S/Mkt on 29 Oct	16.00		
	 Card Payment to B&M Retail on 28 Oct	20.96		
	 Card Payment to Wilko Retail Limit on 28 Oct	2.00		






















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## Your transactions

Date	Description	Money out	Money in	Balance
31 Oct	 Card Payment to Tesco Stores 3023 on 28 Oct	4.49		
	 Card Payment to Jtf Wholesale Ltd on 29 Oct	5.18		
	 Card Payment to McDonalds on 27 Oct	6.78		
	 Card Payment to The Range on 28 Oct	7.99		
	 Card Payment to Islamic Internatio on 28 Oct	14.39		
	 Received from Tanever Solu Ref: A001 SALARY		813.00	
	 Received from Tanever Solu Ref: A2 Oct16 Salary		700.00	3,320.42
1 Nov	 Direct Debit to Explore Learning Ref: Iz267696	104.00		
	 Direct Debit to Halifax Ref: 1052107104030000	793.74		
	 Direct Debit to Anglian Water Ref: 150065712	46.00		
	 Card Payment to Tesco Stores 3009 on 31 Oct	11.48		2,365.20
2 Nov	 Blue Rewards Fee	3.00		
	 Received from Tanever Solu Ref: A1 Nov16 Dividend		30,000.00	
	 Received from Tanever Solu Ref: Business Loan		50,000.00	82,362.20
3 Nov	 Card Payment to Tesco Stores 3009 on 02 Nov	38.66		82,323.54
4 Nov	 Card Payment to Argos Ltd on 03 Nov	7.99		82,315.55
7 Nov	 Direct Debit to Ovo Energy Ref: 1205003-34590676	72.00		
	 Card Payment to Hyperama Cash & CA on 05 Nov	4.98		
	 Card Payment to Tesco Stores 4472 on 06 Nov	6.83		82,231.74
8 Nov	 Direct Debit to Peterboroughcc Ref: 0000503626085	195.00		
	 Card Payment to McDonalds on 07 Nov	1.99		
	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 19.24 on 08 Nov	70.00		
	 Card Payment to Wilko Retail Limit on 07 Nov	6.00		
	 Card Payment to Tesco Stores 3009 on 07 Nov	7.89		
	 Card Payment to Toys R Us on 07 Nov	10.99		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
8 Nov	 Refund from Argos Ltd on 07 Nov		7.99	81,947.86
10 Nov	 Card Payment to Budgens on 09 Nov	2.00		
	 Card Payment to Pch Car Parking on 09 Nov	2.60		81,943.26
11 Nov	 Card Payment to Sainsbury's S/Mkt on 10 Nov	9.95		
	 Card Payment to Boots Company PLC on 10 Nov	1.00		
	 Card Payment to Tesco Stores-3009 on 10 Nov	7.55		
	 Bill payment to E.On Energy Limite Ref: 015407878120	60.46		
	 Bill payment to E.On Energy Limite Ref: 01540790910099X	164.12		81,700.18
14 Nov	 Card Payment to Sainsburys S/Mkts on 13 Nov	12.00		
	 Cash Machine Withdrawal at Link 116 Oxney Road Timed at 13.37 on 13 Nov	30.00		
	 Card Payment to Tesco Stores-3009 on 11 Nov	1.50		
	 Card Payment to Tesco Stores-3009 on 11 Nov	3.54		
	 Card Payment to Wilko Retail Limit on 13 Nov	4.18		
	 Card Payment to H&M 891 Peterborou on 13 Nov	7.99		
	 Card Payment to Islamic Internatio on 12 Nov	10.76		
	 Card Payment to Boots,Peterborough on 13 Nov	14.54		
	 Card Payment to Hyperama Cash & CA on 13 Nov	24.15		81,591.52
15 Nov	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 06.13 on 15 Nov	100.00		
	 Card Payment to Boost Juice Bars on 13 Nov	2.80		
	 Card Payment to Primark 666 on 13 Nov	12.00		
	 Card Payment to Primark 666 on 13 Nov	12.50		81,464.22
15 Nov	End balance			81,464.22

► **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](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 2.99% 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

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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](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 [visaeurope.com](http://visaeurope.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 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](http://barclays.co.uk/bankingcharges). For more information about overdrafts, Emergency Borrowing usage and daily fees, go to [barclays.co.uk/overdraft](http://barclays.co.uk/overdraft) or ask in branch for a copy of 'Our Bank Charges Explained'.

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## 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](https://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