

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

16 Jun – 15 Jul 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	£2,556.42
Money in	£2,839.29
Money out	£3,306.34
End balance	£2,089.37

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
16 Jun	Start balance			2,556.42
16 Jun	☐ Card Payment to Cairn Lodge on 14 Jun	1.00		
	☐ Card Payment to Cairn Lodge on 14 Jun	4.59		
	☐ Card Payment to Ewm on 15 Jun	20.05		
	☐ Card Payment to Georges Thai, Ital on 15 Jun	20.75		
	☐ Card Payment to Jacobite Dochgarr on 15 Jun	30.00		
	☐ Card Payment to Nevis Range on 15 Jun	37.50		
	ATM Cash Machine Withdrawal at Bank of Scotland Nairn Timed at 20.08 on 15 Jun	150.00		
	☺ Card Payment to McDonalds on 14 Jun	1.29		
	☺ Card Payment to W M Morrisons on 15 Jun	2.27		
	☺ Card Payment to McDonalds on 15 Jun	6.67		
	☺ Card Payment to W M Morrisons on 15 Jun	9.80		
	☺ Card Payment to McDonalds on 14 Jun	20.16		
	☺ Card Payment to Southwaite South M on 14 Jun	23.56		2,228.78
























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Your transactions

Date	Description	Money out	Money in	Balance
17 Jun	 Cash Machine Withdrawal at Nationwide Building Society Long Causeway Timed at 16.42 on 17 Jun	20.00		
	 Card Payment to Co-Op Group 020102 on 16 Jun	7.89		2,200.89
20 Jun	 Card Payment to Card Factory on 17 Jun	7.32		
	 Card Payment to Sainsburys S/Mkts on 18 Jun	32.45		
	 Card Payment to Tesco Stores 3009 on 19 Jun	42.55		
	 Cash Machine Withdrawal at Lloyds Bank Whs Serpentine GN Timed at 15.22 on 19 Jun	20.00		
	 Card Payment to The Range on 18 Jun	18.78		
	 Card Payment to The Range on 17 Jun	26.47		2,053.32
21 Jun	 Card Payment to Tesco Stores-3009 on 20 Jun	3.00		
	 Card Payment to Tesco Stores-3009 on 20 Jun	7.60		2,042.72
22 Jun	 Card Payment to Islamic Internatio on 21 Jun	27.71		2,015.01
24 Jun	 Cash Machine Withdrawal at Notemachine Budgens - Valley P Timed at 17.19 on 24 Jun	30.00		
	 Card Payment to Greencore Food to on 23 Jun	3.50		1,981.51
27 Jun	 Card Payment to Sainsburys S/Mkts on 25 Jun	3.00		
	 Card Payment to ASDA Stores 4811 on 25 Jun	5.50		
	 Card Payment to Sainsburys S/Mkts on 25 Jun	13.98		
	 Card Payment to Patisserie Valerie on 25 Jun	8.95		
	 Card Payment to Tesco-Stores 4472 on 26 Jun	9.98		
	 Card Payment to Boots Company PLC on 26 Jun	12.99		
	 Card Payment to Poundland Ltd 1763 on 25 Jun	13.00		
	 Card Payment to Wilko Retail Limit on 25 Jun	25.25		
	 Refund from TK Maxx on 25 Jun		16.99	1,905.85
28 Jun	 Direct Debit to Virgin Mobile Ref: fa64713557	17.00		
	 Card Payment to Lebara on 27 Jun	5.00		

























Continued

Your transactions

Date	Description	Money out	Money in	Balance
28 Jun	 Card Payment to Boots, Peterborough on 27 Jun	2.99		
	 Card Payment to Tesco Stores 3009 on 27 Jun	6.84		
	 Card Payment to Tesco Stores 3009 on 27 Jun	18.65		
	 Received from Mastercard Prepaid Ref: A390 00062697		1,494.37	3,349.74
29 Jun	 Account Credit: Deposit at Barclays 22 Peterborough Ref: Belvoir Lettings		514.93	3,864.67
30 Jun	 Card Payment to Peterborough Direc on 28 Jun	39.00		
	 Card Payment to Tesco Stores 3009 on 29 Jun	19.85		
	 Received from Tanever Solu Ref: A001 SALARY		813.00	4,618.82
1 Jul	 Direct Debit to Anglian Water Ref: 150065712 This is a new Direct Debit Payment	46.00		
	 Direct Debit to Explore Learning Ref: lz267696	104.00		
	 Direct Debit to Halifax Ref: 1052107104030000	793.74		
	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 08.31 on 01 Jul	40.00		
	 Card Payment to Greggs S2285 on 30 Jun	2.00		3,633.08
4 Jul	 Card Payment to Akilan Enterprises on 02 Jul	11.50		
	 Card Payment to Lakshmi Narayana T on 02 Jul	12.00		
	 Card Payment to Sakthi Retail Ltd on 02 Jul	62.93		
	 Card Payment to Sakthi Retail Ltd on 02 Jul	103.49		
	 Cash Machine Withdrawal at Notemachine Tennessee Fried CH Timed at 13.54 on 02 Jul	50.00		
	 Card Payment to Poundland Ltd 1347 on 01 Jul	1.00		
	 Card Payment to Tesco Stores 3023 on 01 Jul	6.50		
	 Blue Rewards Fee	3.00		3,382.66
5 Jul	 Card Payment to Tesco Stores-3009 on 04 Jul	2.30		3,380.36
6 Jul	 Card Payment to Tesco Stores 3009 on 05 Jul	7.80		







Continued

Your transactions

Date	Description	Money out	Money in	Balance
6 Jul	 Card Payment to Boots Company PLC on 05 Jul	13.04		3,359.52
7 Jul	 Direct Debit to Paypal Payment Ref: 5cwj2226p8rp8	11.31		
	 Card Payment to H&M on 06 Jul	31.02		
	 Card Payment to Tesco Stores-3009 on 06 Jul	1.00		3,316.19
8 Jul	 Card Payment to Total Promotions L on 07 Jul	16.00		
	 Card Payment to Tesco Stores 3009 on 07 Jul	15.57		
	 Card Payment to Total Promotions L on 07 Jul	23.99		
	 Transfer to Sort Code 20-67-40 Account 83010627 Ref: MOBILE-CHANNEL	82.00		3,178.63
11 Jul	 Card Payment to Warren James on 09 Jul	11.00		
	 Card Payment to Wilko Retail Limit on 09 Jul	12.55		
	 Card Payment to Sportsdirect 322 on 09 Jul	77.99		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 16.15 on 10 Jul	40.00		
	 Card Payment to Tesco Stores 3009 on 10 Jul	5.05		
	 Card Payment to Lidl UK on 10 Jul	9.10		3,022.94
12 Jul	 Cash Machine Withdrawal at Lloyds Bank Peterborough West GT Timed at 13.23 on 12 Jul	30.00		
	 Cash Machine Withdrawal at Notemachine Budgens - Valley P Timed at 17.31 on 12 Jul	20.00		
	 Card Payment to Tesco Stores 3023 on 11 Jul	3.05		
	 Card Payment to IZ *Lunch Wrapped on 11 Jul	3.35		
	 Card Payment to Wilko Retail Limit on 11 Jul	4.00		
	 Card Payment to Tesco Stores 3009 on 11 Jul	4.94		
	 Card Payment to Peterborough Extra on 10 Jul	10.80		
	 Card Payment to Tesco Stores 3009 on 11 Jul	13.70		2,933.10
13 Jul	 Card Payment to Budgens on 12 Jul	0.60		
	 Card Payment to HM Passport Office on 12 Jul	88.50		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
13 Jul	 Card Payment to Dunelm Ltd on 12 Jul	738.06		
	 Card Payment to McDonalds on 12 Jul	2.59		
	 Card Payment to McDonalds on 12 Jul	4.79		
	 Card Payment to Boots, Peterborough on 12 Jul	5.99		2,092.57
14 Jul	 Card Payment to Greencore Food to on 13 Jul	0.80		2,091.77
15 Jul	 Card Payment to Greencore Food to on 14 Jul	2.40		2,089.37
15 Jul	End balance			2,089.37

- **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'.

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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, 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