

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

14 May – 15 Jun 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	£5,745.47
Money in	£2,811.07
Money out	£6,000.12
End balance	£2,556.42

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
— Other

Date	Description	Money out	Money in	Balance
14 May	Start balance			5,745.47
16 May	☐ Card Payment to Tesco Store 3023 on 13 May	2.24		
	☐ Card Payment to Sainsburys S/Mkts on 14 May	2.80		
	☐ Card Payment to KFC on 13 May	3.00		
	☐ Card Payment to Wilko Retail Limit on 15 May	3.00		
	☐ Card Payment to Boots, Peterborough on 12 May	3.69		
	☐ Card Payment to Marks&Spencer PLC on 14 May	4.20		
	☐ Card Payment to Pharmacy First on 15 May	5.48		
	☐ Card Payment to ASDA Stores on 14 May	6.90		
	☐ Card Payment to B and Q 1061 on 11 May	10.00		
	☐ Card Payment to Islamic Internatio on 15 May	12.91		
	☐ Card Payment to Primark 666 on 14 May	18.80		
	☐ Card Payment to Woodston Service S on 11 May	20.00		
	☐ Card Payment to I.E.P Wholesale LT on 15 May	30.00		

























Continued

Your transactions

Date	Description	Money out	Money in	Balance
16 May	 Card Payment to Tesco - Lakeland on 12 May	39.98		
	 Card Payment to Lakeland Limited on 14 May	43.93		
	 Card Payment to Ikea on 14 May	78.10		
	 Card Payment to Paypal *Argosdirec Luxembourg on 12 May	166.94		
	 Card Payment to Ikea on 14 May	219.25		
	 Card Payment to Tesco - Seller_Ist on 13 May	429.99		
	 Cash Machine Withdrawal at Notemachine RBS Peterborough Timed at 14.00 on 16 May	20.00		4,624.26
17 May	 Card Payment to Primark 666 on 15 May	31.50		
	 Cash Machine Withdrawal at Lloyds Bank Peterborogh West GT Timed at 21.21 on 16 May	80.00		4,512.76
18 May	 Card Payment to Boots,Peterborough on 17 May	7.48		
	 Card Payment to Dental Access Cent on 17 May	19.70		
	 Card Payment to Dsa on 17 May	62.00		4,423.58
19 May	 Card Payment to Greencore Food to on 18 May	2.60		
	 Card Payment to Sainsbury's S/Mkt on 18 May	6.00		
	 Card Payment to Sainsbury's S/Mkt on 18 May	16.25		
	 Card Payment to Marks&Spencer PLC on 18 May	19.03		
	 Card Payment to WM Morrisons on 18 May	20.75		
	 Cash Machine Withdrawal at Halifax PLC Peterborough City Timed at 08.52 on 19 May	250.00		4,108.95
20 May	 Card Payment to Tesco Stores-3009 on 19 May	1.00		
	 Card Payment to Lebara on 19 May	5.00		4,102.95
23 May	 Card Payment to Sainsburys S/Mkts on 22 May	2.00		
	 Card Payment to Budgens on 21 May	3.85		
	 Card Payment to Poundland Ltd 1347 on 21 May	4.00		
	 Card Payment to Tesco Stores 4472 on 22 May	5.94		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
23 May	 Card Payment to Islamic Internatio on 22 May	14.45		
	 Card Payment to Sainsburys S/Mkts on 22 May	15.05		
	 Card Payment to Dominos Pizza Vall on 21 May	19.99		
	 Card Payment to Jtf Wholesale Ltd on 22 May	40.99		
	 Card Payment to Jtf Wholesale Ltd on 20 May	78.93		
	 Cash Machine Withdrawal at Lloyds Bank Peterborough West GT Timed at 18.19 on 21 May	70.00		3,847.75
25 May	 Card Payment to Boots Company PLC on 24 May	4.35		
	 Card Payment to Tesco Stores 3009 on 24 May	5.85		3,837.55
26 May	 Card Payment to Megabite on 25 May	4.99		
	 Card Payment to Burger King on 24 May	6.39		3,826.17
27 May	 Cash Machine Withdrawal at Lloyds Bank Peterborough West GT Timed at 08.43 on 27 May	20.00		
	 Card Payment to McDonalds on 26 May	2.18		
	 Card Payment to McDonalds on 26 May	4.49		
	 Card Payment to W M Morrison PLC on 26 May	26.75		
	 Received from Mastercard Prepaid Ref: A390 00062697		1,494.57	5,267.32
31 May	 Direct Debit to Virgin Mobile Ref: fa64713557 This is a new Direct Debit Payment	10.00		
	 Card Payment to Ikea on 30 May	2.10		
	 Card Payment to Sainsburys S/Mkts on 28 May	9.15		
	 Card Payment to ASDA Stores on 30 May	10.18		
	 Card Payment to The Range on 29 May	42.45		
	 Card Payment to B & Q 1061 on 28 May	93.22		
	 Card Payment to Ikea on 30 May	129.05		
	 Cash Machine Withdrawal at Sainsburys Bank Peterborough Timed at 17.50 on 28 May	70.00		
	 Card Payment to Ikea on 30 May	2.10		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
31 May	 Card Payment to IZ *Lunch Wrapped on 27 May	3.25		
	 Card Payment to McDonalds on 27 May	4.09		
	 Card Payment to Islamic Internatio on 29 May	26.55		
	 Received from Tanever Solu Ref: A001 SALARY		813.00	5,678.18
1 Jun	 Direct Debit to Halifax Ref: 1052107104030000 This is a new Direct Debit Payment	1,075.03		
	 Direct Debit to Explore Learning Ref: lz267696	104.00		
	 Card Payment to The Childcare Corp on 31 May	319.36		4,179.79
2 Jun	 Card Payment to Tesco Stores 3009 on 01 Jun	17.00		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 12.44 on 02 Jun	40.00		
	 Card Payment to Boots Company PLC on 01 Jun	1.99		
	 Blue Rewards Fee	3.00		4,117.80
3 Jun	 Card Payment to Jtf Wholesale Ltd on 02 Jun	3.59		
	 Card Payment to ASDA Superstore 4 on 02 Jun	13.09		
	 Card Payment to Tesco-Stores 4472 on 02 Jun	1.40		
	 Refund from ASDA Superstore 4 on 02 Jun		16.00	4,115.72
6 Jun	 Card Payment to Tesco Stores 3009 on 04 Jun	5.78		
	 Card Payment to Tesco Stores-3009 on 05 Jun	6.37		
	 Card Payment to Next Retail Ltd on 05 Jun	13.00		
	 Card Payment to Gap 2031 on 05 Jun	17.80		
	 Card Payment to Skechers USA Ltd on 05 Jun	22.49		
	 Card Payment to Eleganze on 05 Jun	25.00		
	 Card Payment to Smp Foods Ltd on 04 Jun	31.42		
	 Card Payment to Cotton Traders on 05 Jun	32.55		
	 Card Payment to Piccadilly Cine on 04 Jun	36.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
6 Jun	 Card Payment to Tesco Stores-3009 on 03 Jun	37.50		
	 Card Payment to Eleganze on 05 Jun	62.10		
	 Cash Machine Withdrawal at Lloyds Bank Peterborough West GT Timed at 20.41 on 04 Jun	30.00		
	 Cash Machine Withdrawal at Lloyds Bank Peterborough West GT Timed at 09.15 on 05 Jun	20.00		
	 Cash Machine Withdrawal at Cardtronics UK Ltd City Hospital Timed at 14.47 on 06 Jun	30.00		
	 Card Payment to Tesco-Stores 4472 on 05 Jun	1.40		
	 Card Payment to MY Store on 02 Jun	12.55		
	 Card Payment to Milans Dhosa Expre on 04 Jun	19.99		
	 Refund from Cotton Traders on 05 Jun		32.50	3,744.27
7 Jun	 Card Payment to Marks&Spencer PLC on 06 Jun	45.05		
	 Card Payment to Peterborough City on 06 Jun	3.50		3,695.72
8 Jun	 Cash Machine Withdrawal at Cardtronics UK Ltd Woodston Services Timed at 12.27 on 08 Jun	30.00		
	 Card Payment to Aldi on 07 Jun	5.81		3,659.91
9 Jun	 Card Payment to ASDA Superstore 4 on 08 Jun	5.58		
	 Card Payment to ASDA Superstore 4 on 08 Jun	17.01		3,637.32
10 Jun	 Card Payment to Argos Ltd on 09 Jun	14.99		
	 Card Payment to Matalan on 09 Jun	15.00		
	 Card Payment to Argos Ltd on 09 Jun	15.98		
	 Cash Machine Withdrawal at Notemachine BHS - Peterborough Timed at 11.33 on 10 Jun	20.00		
	 Received from Deposit Protection Ref: Dps/013571712		400.00	3,971.35
13 Jun	 Card Payment to BHS 115 on 12 Jun	1.25		
	 Card Payment to BHS 115 on 11 Jun	23.00		
	 Card Payment to Primark 666 on 11 Jun	46.40		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
13 Jun	 Card Payment to Sportsdirect 54 on 12 Jun	83.98		
	 Card Payment to Marks&Spencer PLC on 11 Jun	91.00		
	 Card Payment to TK Maxx on 12 Jun	122.45		
	 Card Payment to Dunelm Ltd on 10 Jun	738.07		
	 Card Payment to Tesco Stores 3023 on 11 Jun	3.00		
	 Card Payment to Boots, Peterborough on 11 Jun	13.65		
	 Card Payment to Hobbycraft Ltd on 12 Jun	14.25		
	 Card Payment to H&M on 11 Jun	14.97		
	 Card Payment to Sportsdirect 54 on 12 Jun	16.50		
	 Card Payment to Islamic Internatio on 12 Jun	16.63		
	 Card Payment to McDonalds on 12 Jun	19.01		
	 Refund from Primark 666 on 11 Jun		10.00	
	 Refund from Marks&Spencer PLC on 10 Jun		45.00	2,822.19
14 Jun	 Card Payment to Newby Bridge SS on 13 Jun	1.49		
	 Card Payment to Barnsdale Barr Nth on 13 Jun	8.78		
	 Card Payment to Primark 666 on 12 Jun	10.50		
	 Card Payment to Lakeside Piers on 13 Jun	33.00		
	 Cash Machine Withdrawal at Notemachine Westmoreland Timed at 11.48 on 14 Jun	50.00		
	 Card Payment to M&S Simply Food on 13 Jun	1.00		2,717.42
15 Jun	 Direct Debit to Peterboroughhcc Ref: 0000503626085 This is a new Direct Debit Payment	111.00		
	 Cash Machine Withdrawal at Link Fort William Timed at 21.04 on 14 Jun	50.00		2,556.42
15 Jun	End balance			2,556.42

► **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

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've 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 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