

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

16 Aug – 15 Sep 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	£11,025.69
Money in	£2,132.06
Money out	£8,779.51
End balance	£4,378.24

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 Aug	Start balance			11,025.69
16 Aug	☐ Card Payment to Ukvi 2Tbc001705352 on 15 Aug	4,542.00		
	ATM Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 21.13 on 15 Aug	20.00		
	 Card Payment to Boots,Peterborough on 15 Aug	3.65		6,460.04
17 Aug	DD Direct Debit to Paypal Payment Ref: 5cwj2226p8rp8	2.68		
	☐ Card Payment to The Childcare Corp on 16 Aug	499.20		
	☐ Card Payment to Imm Health Surchar on 15 Aug	1,200.00		4,758.16
19 Aug	☐ Card Payment to Sainsbury's S/Mkt on 18 Aug	14.10		
	 Card Payment to Islamic Internatio on 18 Aug	8.59		4,735.47
22 Aug	☐ Card Payment to Snappy Snaps No. 4 on 20 Aug	15.98		
	☐ Card Payment to Sainsbury's S/Mkt on 21 Aug	24.87		
	 Card Payment to Tesco Stores-3009 on 19 Aug	2.00		
	 Card Payment to B & M Homestores on 21 Aug	3.00		














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Your transactions

Date	Description	Money out	Money in	Balance
22 Aug	 Card Payment to Primark 666 on 20 Aug	4.00		
	 Card Payment to Boots, Peterborough on 20 Aug	6.65		
	 Card Payment to McDonalds on 21 Aug	8.48		
	 Card Payment to Marks&Spencer PLC on 20 Aug	12.55		
	 Card Payment to Tesco Stores 3009 on 15 Aug	14.79		4,643.15
23 Aug	 Card Payment to Islamic Internatio on 22 Aug	11.63		4,631.52
24 Aug	 Card Payment to Budgens on 23 Aug	3.49		4,628.03
25 Aug	 Card Payment to Dominos Pizza Vall on 23 Aug	19.99		
	 Card Payment to Turkish Kitchen on 24 Aug	32.55		
	 Card Payment to Tesco Stores-3009 on 24 Aug	12.75		4,562.74
26 Aug	 Card Payment to Sainsbury's S/Mkt on 25 Aug	9.00		
	 Card Payment to Travelodge Website on 25 Aug	119.00		
	 Card Payment to Tesco Stores 3009 on 25 Aug	10.61		
	 Received from Mastercard Prepaid Ref: A390 00062697		1,306.07	5,730.20
30 Aug	 Direct Debit to Virgin Mobile Ref: fa64713557	10.00		
	 Card Payment to Tesco Stores 3149 on 27 Aug	2.29		
	 Card Payment to Paultons Park Ltd on 28 Aug	2.50		
	 Card Payment to Wifi Travelodge W on 27 Aug	3.00		
	 Card Payment to Argos Peterborough on 26 Aug	7.99		
	 Card Payment to Halfords 0822 on 26 Aug	8.99		
	 Card Payment to Paultons Park Ltd on 28 Aug	11.60		
	 Card Payment to Paultons Park Ltd on 28 Aug	16.98		
	 Card Payment to Tesco Stores 3009 on 29 Aug	44.78		
	 Card Payment to Chessington World on 26 Aug	72.00		











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Your transactions

Date	Description	Money out	Money in	Balance
30 Aug	 Card Payment to www.Paultonspark.C on 27 Aug	76.25		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Winchester Service Timed at 10.11 on 28 Aug	30.00		
	 Card Payment to Boots,Peterborough on 26 Aug	4.49		
	 Card Payment to Chessington Wrld A on 27 Aug	4.60		
	 Card Payment to Travelodge Bar CAF on 28 Aug	7.95		
	 Card Payment to Travelodge Bar CAF on 29 Aug	7.95		
	 Card Payment to Islamic Internatio on 29 Aug	8.44		
	 Card Payment to Primark 666 on 26 Aug	11.30		
	 Card Payment to H&M 891 Peterborou on 26 Aug	18.02		
	 Card Payment to Sportsdirect 54 on 26 Aug	23.98		
	 Card Payment to Winchester South C on 28 Aug	25.17		
	 Received from Tanever Solu Ref: A001 SALARY		813.00	
	 Refund from H&M 891 Peterborou on 26 Aug		6.99	6,151.91
31 Aug	 Card Payment to Boots,Peterborough on 30 Aug	2.00		6,149.91
1 Sep	 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 Shell Ferngate on 31 Aug	4.05		
	 Card Payment to Toys R Us on 31 Aug	19.98		5,182.14
2 Sep	 Blue Rewards Fee	3.00		5,179.14
5 Sep	 Direct Debit to Ovo Energy Ref: 1205003-32018194	72.00		
	 Card Payment to ASDA Stores 4811 on 03 Sep	3.00		
	 Card Payment to Sainsburys S/Mkts on 02 Sep	13.10		
	 Card Payment to TK Maxx on 03 Sep	20.98		








Continued

Your transactions

Date	Description	Money out	Money in	Balance
5 Sep	 Card Payment to Sportsdirect 322 on 03 Sep	49.48		
	 Cash Machine Withdrawal at Cardtronics UK Ltd BP Bretton SF Conn Timed at 19.47 on 04 Sep	30.00		
	 Card Payment to Sportsdirect 322 on 03 Sep	7.99		
	 Card Payment to Primark 666 on 03 Sep	8.00		
	 Refund from Matalan on 03 Sep		6.00	4,980.59
6 Sep	 Cash Machine Withdrawal at Cardtronics UK Ltd City Hospital Timed at 10.39 on 06 Sep	40.00		
	 Card Payment to McDonalds on 05 Sep	1.99		4,938.60
7 Sep	 Card Payment to Tesco Stores 4472 on 06 Sep	4.28		
	 Card Payment to Islamic Internatio on 06 Sep	23.75		4,910.57
8 Sep	 Direct Debit to Peterboroughcc Ref: 0000503626085	195.00		
	 Card Payment to Sainsburys S/Mkts on 07 Sep	0.45		
	 Card Payment to M&S Simply Food - on 07 Sep	2.40		
	 Card Payment to Tesco Stores-3009 on 07 Sep	8.90		
	 Card Payment to McDonalds on 07 Sep	14.87		
	 Transfer to Sort Code 20-67-40 Account 83010627 Ref: MOBILE-CHANNEL	82.00		4,606.95
9 Sep	 Cash Machine Withdrawal at HSBC 403615Peterborough Timed at 13.24 on 09 Sep	10.00		
	 Card Payment to Tesco Stores 3009 on 08 Sep	22.17		4,574.78
12 Sep	 Card Payment to ASDA Stores 4811 on 11 Sep	11.50		
	 Cash Machine Withdrawal at Notemachine RBS Peterborough Timed at 11.41 on 12 Sep	20.00		
	 Card Payment to Poundland Ltd 1763 on 11 Sep	3.00		
	 Card Payment to Tesco Stores-3009 on 09 Sep	6.24		
	 Card Payment to B&M Retail on 10 Sep	6.96		
	 Card Payment to Showcase Cinemas on 11 Sep	17.15		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
12 Sep	 Card Payment to Halfords 0822 on 10 Sep	24.98		4,484.95
13 Sep	 Card Payment to Greggs S2285 on 12 Sep	1.30		
	 Card Payment to Dsa on 12 Sep	13.00		4,470.65
14 Sep	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 21.20 on 13 Sep	20.00		
	 Card Payment to Tesco Stores-3009 on 13 Sep	18.41		4,432.24
15 Sep	 Card Payment to Warren James on 14 Sep	14.00		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Direct Firm Ltd T/ Timed at 10.55 on 15 Sep	40.00		4,378.24
15 Sep	End balance			4,378.24

- **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

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