

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

16 Jul – 15 Aug 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	£2,089.37
Money in	£12,379.56
Money out	£3,443.24
End balance	£11,025.69

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
16 Jul	Start balance			2,089.37
18 Jul	ATM Cash Machine Withdrawal at Barclays ASDA Skegnes PFS Timed at 13.51 on 17 Jul	50.00		
	□ Card Payment to B & M Homestores on 17 Jul	6.95		
	□ Card Payment to Jtf Wholesale Ltd on 16 Jul	36.92		
	□ Card Payment to H Samuel on 16 Jul	71.99		
	ATM Cash Machine Withdrawal at Notemachine RBS Peterborough Timed at 14.46 on 16 Jul	30.00		
	Card Payment to McDonalds on 16 Jul	1.09		
	Card Payment to McDonalds on 16 Jul	1.34		
	Card Payment to Thorntons on 16 Jul	2.00		
	Card Payment to Boots, Peterborough on 16 Jul	4.00		
	Card Payment to Tesco Stores-3009 on 16 Jul	4.00		
	Card Payment to Marks&Spencer PLC on 16 Jul	5.08		
	Card Payment to McDonalds on 17 Jul	5.78		
























Continued

Your transactions

Date	Description	Money out	Money in	Balance
18 Jul	 Card Payment to Burger King on 14 Jul	5.99		
	 Card Payment to Tesco Stores-3009 on 15 Jul	10.14		
	 Card Payment to Wilko Retail Limit on 16 Jul	14.40		
	 Card Payment to Primark 666 on 16 Jul	26.00		1,813.69
19 Jul	 Card Payment to Pleasure Beach on 17 Jul	15.00		
	 Card Payment to Tesco Stores-3009 on 18 Jul	15.81		1,782.88
20 Jul	 Card Payment to Claire's Accessori on 19 Jul	3.50		
	 Card Payment to Tesco Stores-3009 on 19 Jul	0.89		
	 Card Payment to Greencore Food to on 19 Jul	2.60		1,775.89
21 Jul	 Card Payment to H&M on 20 Jul	19.03		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 13.37 on 21 Jul	30.00		
	 Card Payment to Tesco Stores 3009 on 20 Jul	2.29		1,724.57
22 Jul	 Card Payment to Costcutter Hampton on 21 Jul	0.60		
	 Card Payment to Tesco Stores 3023 on 21 Jul	3.00		
	 Card Payment to New Look 1578 on 21 Jul	12.99		1,707.98
25 Jul	 Card Payment to Jtf Wholesale Ltd on 24 Jul	2.99		
	 Card Payment to H&M on 22 Jul	3.99		
	 Card Payment to Sainsburys S/Mkts on 24 Jul	12.01		
	 Card Payment to Argos Ltd on 22 Jul	19.99		
	 Card Payment to Milan Enterprises on 23 Jul	26.21		
	 Card Payment to Smp Foods Ltd on 23 Jul	33.23		
	 Card Payment to B & M Homestores on 24 Jul	37.06		
	 Card Payment to B&Q Direct on 22 Jul	44.00		
	 Cash Machine Withdrawal at HSBC 402803Leicester Be Timed at 13.34 on 23 Jul	50.00		


Continued

Your transactions

Date	Description	Money out	Money in	Balance
25 Jul	 Card Payment to McDonalds on 22 Jul	2.89		
	 Card Payment to The Range on 24 Jul	2.99		
	 Card Payment to Tesco-Stores 4472 on 24 Jul	3.26		
	 Card Payment to New Look 1578 on 22 Jul	12.99		
	 Card Payment to Boots Company PLC on 23 Jul	18.38		
	 Refund from H Samuel on 22 Jul		71.99	1,509.98
26 Jul	 Direct Debit to Paypal Payment Ref: 5cwj2226p8rp8	19.39		
	 Card Payment to Amazon UK Marketpl Luxembourg on 24 Jul	8.77		
	 Card Payment to Brantano Footwear on 25 Jul	16.00		1,465.82
27 Jul	 Card Payment to Next 0191Peterboro on 26 Jul	4.00		
	 Card Payment to Homebase Ltd 545 on 26 Jul	12.99		
	 Card Payment to British A 125821 India INR 5,599.00 on 23 Jul at Visa Exchange Rate 87.62 The final GBP amount includes a Non-Sterling Transaction Fee of 1.91	65.81		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 22.23 on 26 Jul	100.00		
	 Card Payment to McDonalds on 26 Jul	2.89		
	 Card Payment to Tesco Stores 3023 on 26 Jul	3.52		
	 Card Payment to Tesco Stores-3009 on 26 Jul	9.51		1,267.10
28 Jul	 Direct Debit to Virgin Mobile Ref: fa64713557	15.00		
	 Card Payment to ASDA Superstore 4 on 27 Jul	26.56		
	 Card Payment to The Childcare Corp on 27 Jul	609.28		
	 Card Payment to Poundland Ltd 1347 on 27 Jul	1.00		
	 Card Payment to Wilko Retail Limit on 27 Jul	8.05		
	 Received from State BK India Mai Ref: 607804129 to Barcl		5,000.00	
	 Received from Mastercard Prepaid Ref: A390 00062697		1,494.57	7,101.78

























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Your transactions

Date	Description	Money out	Money in	Balance
29 Jul	 Cash Machine Withdrawal at Lloyds Bank Whs Serpentine GN Timed at 13.33 on 29 Jul	30.00		
	 Card Payment to Greencore Food to on 28 Jul	3.30		
	 Card Payment to The Solstice on 28 Jul	12.00		
	 Card Payment to Tesco Stores-3009 on 28 Jul	14.33		
	 Card Payment to Islamic Internatio on 28 Jul	21.42		7,020.73
1 Aug	 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 Lush Retail Ltd on 31 Jul	16.50		
	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 08.21 on 01 Aug	30.00		
	 Card Payment to Tesco Stores 3023 on 31 Jul	1.04		
	 Card Payment to Wilko Retail Limit on 31 Jul	1.95		
	 Card Payment to Greencore Food to on 29 Jul	3.20		
	 Card Payment to McDonalds on 31 Jul	5.29		
	 Card Payment to Wilko Retail Limit on 31 Jul	6.00		
	 Card Payment to Boots,Peterborough on 31 Jul	6.99		
	 Card Payment to Boots,Peterborough on 31 Jul	12.48		
	 Card Payment to Tesco Stores 3009 on 30 Jul	16.18		
	 Card Payment to Boots Company PLC on 29 Jul	26.03		
	 Received from Tanever Solu Ref: A001 SALARY		813.00	6,764.33
2 Aug	 Card Payment to ASDA Superstore 4 on 01 Aug	17.17		
	 Card Payment to Budgens on 01 Aug	20.78		
	 Card Payment to Dsa on 01 Aug	62.00		
	 Cash Machine Withdrawal at Travelex ATM Lhr T5 Zonec L Timed at 12.12 on 02 Aug	20.00		









Continued

Your transactions

Date	Description	Money out	Money in	Balance
2 Aug	 Card Payment to Burger King on 31 Jul	7.68		
	 Card Payment to Primark 666 on 31 Jul	17.00		
	 Card Payment to B & M Homestores on 01 Aug	18.87		
	 Blue Rewards Fee	3.00		6,597.83
3 Aug	 Cash Machine Withdrawal at Barclays Peterborough 13 Timed at 14.09 on 3 Aug	30.00		
	 Card Payment to Burger King - Mars on 02 Aug	8.48		6,559.35
4 Aug	 Card Payment to Tesco Stores 3009 on 03 Aug	8.65		6,550.70
5 Aug	 Direct Debit to Ovo Energy Ref: 1205003-30690430 This is a new Direct Debit Payment	72.00		
	 Card Payment to New Channels Tech on 04 Aug	40.00		
	 Card Payment to Boots, Peterborough on 04 Aug	0.49		6,438.21
8 Aug	 Direct Debit to Peterboroughhcc Ref: 0000503626085	195.22		
	 Card Payment to Sainsburys S/Mkts on 06 Aug	3.80		
	 Card Payment to Matalan on 06 Aug	10.00		
	 Card Payment to Queensway Coffee on 06 Aug	3.45		
	 Card Payment to Lidl UK on 06 Aug	9.19		6,216.55
9 Aug	 Card Payment to Sainsburys S/Mkts on 07 Aug	2.00		
	 Card Payment to Halfords 0822 on 07 Aug	10.00		
	 Card Payment to B & M Homestores on 07 Aug	10.69		
	 Card Payment to Poundland Ltd 1763 on 07 Aug	1.00		
	 Card Payment to Islamic Internatio on 07 Aug	7.13		
	 Card Payment to Tesco Stores-3009 on 08 Aug	24.68		6,161.05
10 Aug	 Direct Debit to Paypal Payment Ref: 5cwj2226p8rp8	8.89		
	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 14.54 on 10 Aug	30.00		6,122.16
12 Aug	 Card Payment to Marks&Spencer PLC on 11 Aug	2.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
12 Aug	 Card Payment to McDonalds on 11 Aug	2.59		
	 Card Payment to Lidl UK on 11 Aug	4.53		
	 Card Payment to H&M 891 Peterborou on 11 Aug	5.05		
	 Card Payment to WM Morrisons on 11 Aug	10.18		
	 Card Payment to H&M 891 Peterborou on 11 Aug	16.97		6,080.84
15 Aug	 Cash Machine Withdrawal at Sainsburys Bank Peterborough Timed at 14.42 on 14 Aug	50.00		
	 Card Payment to Islamic Internatio on 13 Aug	5.15		
	 Received from State BK India Mai Ref: 607804129 For VISA		5,000.00	11,025.69
15 Aug	End balance			11,025.69

- **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