

16 Oct - 15 Nov 2018

Mrs S Ravindra & Mr MM Besta

- Sort Code 20-72-91
- Account no. 30604119
- SWIFTBIC BUKGB22
- IBAN GB63 BUKB 2072 9130 6041 19

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

At a glance

Start balance	£5,204.33
Money in	£10,299.21
Money out	£14,867.38
End balance	£636.16

Your arranged limits

Emergency Borrowing	£0
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NOTICEBOARD

Your deposit is eligible for protection by the Financial Services Compensation Scheme.










Your Premier Bank Account statement

Current Account Statement

Your transactions























Giro Bank Giro **ATM** Cash machine  Contactless  Debit Card  Direct Debit

 Online  Other  Branch

Date	Description	Money out	Money in	Balance
16 Oct	Start balance			5,204.33
16 Oct	 Card Payment to Islamic Internatio On 15 Oct	34.04		5,170.29
17 Oct	 Card Payment to Broadway Superstor On 14 Oct	37.29		
	ATM Cash Machine Withdrawal at Ice Processing Technologies LI Kings Cross St Pan Timed at 08.25 On 17 Oct	20.00		
	 Card Payment to M&S Simply Food - On 16 Oct	3.70		5,109.30
18 Oct	 Card Payment to Paypal *Lcimportex On 16 Oct	7.99		5,101.31
22 Oct	 Card Payment to Tesco Stores 3009 On 20 Oct	41.50		
	 Card Payment to Martin McColl's On 19 Oct	3.05		
	 Card Payment to Marks&Spencer PLC On 21 Oct	19.55		
	 Refund From Amz*Eviicc On 19 Oct		10.25	
	 Refund From Amz*Della Gao Dire On 19 Oct		14.97	5,062.43

























Continued

Your transactions

Date	Description	Money out	Money in	Balance
23 Oct	 Card Payment to Lebara On 22 Oct	5.00		
	 Card Payment to H & M Online On 22 Oct	23.98		
	 Card Payment to Tesco Stores 6545 On 22 Oct	4.45		
	 Transfer to Sort Code 20-67-40 Account 83010627 Ref: Optional	137.00		
	 Refund From Next Directory On 12 Oct		24.00	4,916.00
24 Oct	 Card Payment to RO Skin, Body and On 23 Oct	1.50		
	 Card Payment to H & M Online On 23 Oct	23.98		
	 Bill Payment to Jonathan Ref: 56 Farrow Avenue	22.00		
	 Account Credit: Deposit at Barclays 22128 Moorgate		45.79	4,914.31
25 Oct	 Transfer to Sort Code 20-67-40 Account 83010627 Ref: Optional	2,400.00		
	 Received From Business Mgt Softw Ref: 0803 0800316000		2,647.82	5,162.13
26 Oct	 Card Payment to Www.A2Beurocars.Co On 25 Oct	12.00		
	 Card Payment to Amzn Mktp UK*MT0DP On 25 Oct	29.98		5,120.15
29 Oct	 Card Payment to Queensgate On 27 Oct	3.00		
	 Card Payment to Primark 666 On 27 Oct	42.00		
	 Card Payment to Islamic Internatio On 28 Oct	59.73		
	 Card Payment to Tesco Stores 3009 On 28 Oct	66.42		
	 Cash Machine Withdrawal at Santander UK 1-4 Long Causeway Timed at 13.50 On 27 Oct	50.00		
	 Card Payment to Islamic Internatio On 28 Oct	7.50		
	 Card Payment to Tesco Stores 6794 On 26 Oct	7.70		
	 Card Payment to IZ *A L Jennings L On 27 Oct	14.99		
	 Account Credit: Deposit at M1 Moorgate		19.40	4,888.21

Continued

Your transactions

Date	Description	Money out	Money in	Balance
30 Oct	 Direct Debit to Barclaycard VISA Ref: 4929457489009003	712.72		
	 Card Payment to Boots 951 On 29 Oct	3.99		
	 Bill Payment to Raj Yadravi Ref: Murali Swetha	45.00		4,126.50
31 Oct	 Card Payment to Tesco Stores 3009 On 30 Oct	33.55		4,092.95
01 Nov	 Direct Debit to Dvla-VO17Vrf Ref: 000000000024808834	10.06		
	 Direct Debit to Halifax Ref: 1052107104030000	804.66		
	 Direct Debit to Anglian Water Ref: 150065712	72.00		
	 Card Payment to Post Office Essent On 31 Oct	5.99		
	 Card Payment to Tesco Stores 6794 On 31 Oct	7.05		
	 Bill Payment to Priya Chirania Ref: Home Decor	50.00		3,143.19
02 Nov	 Card Payment to Marks&Spencer PLC On 01 Nov	0.05		
	 Blue Rewards Fee	3.00		3,140.14
05 Nov	 Direct Debit to Ovo Energy Ref: 1205003-66275606	85.00		
	 Direct Debit to Paypal Payment Ref: 5Cwj2226P8RP8	7.50		
	 Card Payment to Dominos Pizza UK & On 02 Nov	23.99		
	 Card Payment to Smyths Toys U On 03 Nov	30.04		
	 Card Payment to ASDA Superstore 49 On 04 Nov	30.38		
	 Card Payment to H&M On 02 Nov	32.01		
	 Card Payment to H&M On 02 Nov	37.96		
	 Card Payment to Tesco Stores 3009 On 03 Nov	53.79		
	 Card Payment to Tesco Store 3023 On 04 Nov	1.19		
	 Card Payment to Tesco Stores-3009 On 02 Nov	4.84		
	 Card Payment to Boots Company PLC On 02 Nov	4.99		
	 Card Payment to Holland and Barret On 03 Nov	9.99		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
05 Nov	))) Card Payment to Chopstix On 04 Nov	11.00		
	))) Card Payment to Holland and Barret On 03 Nov	29.96		
	☐ Card Purchase Baba Broadway Stor On 04 Nov	30.00		
	☐ Refund From H & M Online On 04 Nov		23.98	
	➡ Transfer From Sort Code 20-63-28 Account 13394158 Ref: A001-Oct18-Salary		813.00	
	➡ Transfer From Sort Code 20-63-28 Account 13394158 Ref: A003-Oct18-Salary		700.00	4,284.48
06 Nov	☐ Card Payment to Parentpay E-Com R On 05 Nov	500.00		3,784.48
07 Nov	☐ Card Payment to Www.A2Beurocars.Co On 06 Nov	6.00		
	☐ Card Payment to Www.A2Beurocars.Co On 06 Nov	6.00		
	☐ Card Purchase Broadway Superstor On 04 Nov	19.36		
	➡ Bill Payment to Venkata Turaga Ref: Tishara Child Care	32.00		3,721.12
08 Nov	DD Direct Debit to Peterboroughcc Ref: 0000503626085	195.00		
	☐ Card Payment to Sainsbury's S/Mkt On 07 Nov	2.00		
	))) Card Payment to IZ *Elior UK PLC On 07 Nov	2.40		
	))) Card Payment to IZ *Elior UK PLC On 07 Nov	4.10		3,517.62
09 Nov	☐ Card Payment to Paypal *BO Lin On 07 Nov	1.99		
	☐ Card Payment to The Clarks Shop On 08 Nov	32.00		
	))) Card Payment to IZ *Elior UK PLC On 08 Nov	2.80		
	))) Card Payment to IZ *Elior UK PLC On 08 Nov	4.75		
	))) Card Payment to Boots Company PLC On 08 Nov	9.79		3,466.29
12 Nov	☐ Card Payment to H&M 891 Peterborou On 11 Nov	76.01		
	ATM Cash Machine Withdrawal at Notemachine M&S Peterborough S Timed at 14.20 On 11 Nov	30.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
12 Nov	Card Payment to Sportsdirect 54 On 10 Nov	1.00		
	Card Payment to One Stop 2738 On 11 Nov	1.58		
	Card Payment to ASDA Superstore 49 On 10 Nov	10.79		
	Card Payment to TK Maxx On 10 Nov	12.99		
	Card Payment to Sportsdirect 54 On 10 Nov	15.00		
	Card Payment to H&M On 09 Nov	15.98		
	Card Payment to Tesco Stores 3009 On 09 Nov	21.42		
	Card Payment to H&M 891 Peterborou On 11 Nov	29.97		
	Bill Payment to Murali Besta Ref: Murali SBI UK	8,500.00		
	Transfer From Sort Code 20-67-40 Account 83010627 Ref: Atp Site		6,000.00	751.55
13 Nov	Card Payment to Childcare On 12 Nov	24.99		
	Card Payment to Central Eng Coop On 12 Nov	30.70		
	Card Payment to Primark 666 On 11 Nov	26.00		
	Bill Payment to Komal Hoskoti Ref: Return Gifts	33.70		636.16
15 Nov	End balance			636.16

▶ **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. We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

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, making a cash withdrawal, 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 make a debit card payment in a foreign currency (either abroad or in the UK) Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, making a cash withdrawal, 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 please 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 visaaustralia.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 use your overdraft or Emergency Borrowing Facility

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 understand the charges associated with using your overdraft or Emergency Borrowing facility, you can visit Barclays.co.uk/youroverdraft or ask for a copy of 'Our Bank charges explained' in branch. You can also sign up for Barclays Text Alerts, which can help you stay in control and on top of your finances.

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.

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.

For a Braille, large print or audio version of your statement call
0800 400 100 (via TextDirect if appropriate) or contact your branch

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS")
Limit of protection:	£85,000 per depositor per bank The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Pingit
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of bank's failure:	20 working days.
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names.

Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Pingit. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016

until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution

- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund (unless they are deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium, sized enterprises)
- public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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