

16 Apr - 15 May 2019

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	£1,056.33
Money in	£4,401.71
Money out	£5,285.45
End balance	£172.59

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** **DD** Direct Debit

Online **Other**

Date	Description	Money out	Money in	Balance
16 Apr	Start balance			1,056.33
16 Apr	Card Payment to Alpha Kindergarten On 15 Apr	82.00		974.33
17 Apr	Card Payment to Wish.Com Netherlands On 16 Apr	5.00		
	Card Payment to Tesco Stores 3009 On 16 Apr	60.07		
	Card Payment to Islamic Internatio On 14 Apr	6.75		
	Card Payment to Islamic Internatio On 14 Apr	29.63		872.88
18 Apr	Direct Debit to Accord Mortgages Ref: 0000001001436226 This Is A New Direct Debit Payment	158.21		
	Card Payment to IZ *Elior UK PLC On 17 Apr	1.90		
	Card Payment to Big Sky On 17 Apr	2.10		
	Card Payment to Candy Truck Ltd On 17 Apr	2.90		
	Card Payment to Tesco Stores 3009 On 17 Apr	15.29		692.48

Continued

Your transactions

Date	Description	Money out	Money in	Balance
23 Apr	 Card Payment to Wish.Com Netherlands On 22 Apr	12.00		
	 Card Payment to Tesco Stores 3009 On 22 Apr	55.37		
	 Card Payment to Post Office Counte On 22 Apr	3.55		
	 Card Payment to One Stop 2738 On 21 Apr	3.75		
	 Card Payment to Alton Towers On 19 Apr	5.00		
	 Card Payment to Poundland Ltd On 22 Apr	5.00		
	 Card Payment to Holland and Barret On 18 Apr	10.48		
	 Card Payment to Boots Company PLC On 18 Apr	12.49		
	 Card Payment to Alton Towers On 19 Apr	15.00		
	 Card Payment to Atp-Burger Mbay On 20 Apr	22.75		
	 Card Payment to Atp-Towers Trading On 20 Apr	26.50		
	 Card Payment to Tesco Stores 3009 On 18 Apr	26.85		493.74
24 Apr	 Card Payment to Islamic Internatio On 21 Apr	35.45		458.29
25 Apr	 Card Payment to Wish.Com Netherlands On 24 Apr	20.00		
	 Received From Business Mgt Softw Ref: 0803 0800316000		2,098.62	2,536.91
26 Apr	 Card Payment to Wish.Com Netherlands On 25 Apr	26.00		
	 Card Payment to Broadway Superstor On 23 Apr	8.42		2,502.49
29 Apr	 Card Payment to B & Q 1061 On 26 Apr	2.03		
	 Card Payment to Tesco Stores 3009 On 26 Apr	69.45		
	 Card Payment to Boots Company PLC On 26 Apr	7.59		
	 Card Payment to Boots Company PLC On 26 Apr	8.36		
	 Card Payment to B & M Retail On 28 Apr	11.97		























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Your transactions

Date	Description	Money out	Money in	Balance
29 Apr	Card Payment to QD Stores On 27 Apr	24.40		
	Card Payment to Broadway Superstor On 25 Apr	25.98		
	Card Payment to Wickes Peterboroug On 27 Apr	30.00		
	Transfer From Sort Code 20-63-28 Account 13394158 Ref: A001 Apr2019 SAL		813.00	
	Transfer From Sort Code 20-63-28 Account 13394158 Ref: A003 Apr2019 SAL		700.00	3,835.71
30 Apr	Direct Debit to B/Card Forward Ref: 4929457489009003	297.81		
	Card Payment to Subway-Lexo Purple On 29 Apr	6.70		3,531.20
01 May	Direct Debit to Dvla-VO17Vrf Ref: 000000000024808834	10.50		
	Direct Debit to Accord Mortgages Ref: 0000001001436226	178.23		
	Direct Debit to Halifax Ref: 1052107104030000	804.66		
	Direct Debit to Anglian Water Ref: 150065712	74.00		
	Bill Payment to Mr Murali Besta Ref: 4929151777250003	81.15		
	Transfer From Sort Code 20-63-28 Account 13394158 Ref: Argos PC Keyboard		40.09	2,422.75
02 May	Blue Rewards Fee	3.00		2,419.75
07 May	Direct Debit to Ovo Energy Ref: 1205003-73904291	146.00		
	Card Payment to Tesco Pay at Pump On 04 May	20.05		
	Card Payment to Tesco Stores 3009 On 04 May	36.15		
	Card Payment to National Space Cen On 05 May	44.48		
	Card Payment to National Space Cen On 06 May	3.00		
	Card Payment to National Space Cen On 05 May	3.95		
	Card Payment to National Space Cen On 05 May	9.65		
	Card Payment to Boots 6524 On 06 May	10.37		
	Card Payment to Sharmilee Sweet CA On 05 May	10.45		


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Your transactions

Date	Description	Money out	Money in	Balance
07 May	 Card Payment to TK Maxx On 06 May	16.98		
	 Card Payment to ASDA Stores 4811 On 06 May	22.50		
	 Card Payment to Shiva Shakti Foods On 05 May	23.89		
	 Card Payment to Broadway Superstor On 02 May	26.41		
	 Card Payment to Tesco Stores 3009 On 03 May	26.49		
	 Card Payment to Sainsburys S/Mkts On 06 May	29.15		1,990.23
08 May	 Direct Debit to Peterboroughcc Ref: 0000503626085	203.00		
	 Card Payment to Privilege Insuranc On 07 May	19.04		
	 Card Payment to Privilege Insuranc On 07 May	100.80		1,667.39
09 May	 Card Payment to Next Retail Ltd On 08 May	28.05		
	 Card Payment to Tesco Stores 3009 On 08 May	3.53		
	 Card Payment to Claire's Accessori On 08 May	16.00		
	 Received From Openrent Ltd SW Ref: Openrent P530822		750.00	2,369.81
10 May	 Transfer to Sort Code 20-67-40 Account 83010627 Ref: MY Salary	2,000.00		369.81
13 May	 Card Payment to Tesco Stores 3009 On 11 May	69.21		
	 Card Payment to Candy Truck Ltd On 11 May	2.70		
	 Card Payment to Lidl GB Peterborou On 11 May	2.98		
	 Card Payment to One Stop 2738 On 11 May	3.05		
	 Card Payment to Aldi 79 776 On 12 May	13.12		
	 Card Payment to Holland and Barret On 11 May	19.12		
	 Card Payment to Islamic Internatio On 11 May	25.00		
	 Bill Payment to P Chandramohan Ref: Swetha Hampton	24.00		210.63

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Your transactions

Date	Description	Money out	Money in	Balance
14 May	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 19.08 On 13 May	30.00		
	 Card Payment to Tesco Stores 6794 On 13 May	4.04		176.59
15 May	 Bill Payment to Venkata Turaga Ref: Tishara Child Care	4.00		172.59
15 May	End balance			172.59

► **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