

16 May - 14 Jun 2019

Mrs S Ravindra &amp; 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	£172.59
Money in	£32,891.07
Money out	£27,990.94
<b>End balance</b>	<b>£5,072.72</b>

**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**
















 Bank Giro
 Cash machine
 Contactless
 Debit Card
 Direct Debit

 Online
 Other

Date	Description	Money out	Money in	Balance
16 May	Start balance			172.59
16 May	 Card Payment to Tesco Stores 3009 On 15 May	70.38		102.21
20 May	 Card Payment to Boots Company PLC On 19 May	14.48		
	 Card Payment to Tesco Stores 3009 On 19 May	76.91		
	 Card Payment to One Stop 2738 On 19 May	3.39		
	 Card Payment to Dominos Pizza On 17 May	14.99		
	 Card Payment to Tesco Stores 3009 On 18 May	24.77		
	 Transfer to Sort Code 20-67-40 Account 83010627 Ref: Salary	25,000.00		
	 Transfer From Sort Code 20-63-28 Account 13394158 Ref: Dividends		30,000.00	4,967.67
23 May	 Card Payment to Tesco Stores 6794 On 22 May	12.54		
	 Card Purchase IZ *Elior UK PLC On 22 May	6.05		4,949.08
























Continued

## Your transactions

Date	Description	Money out	Money in	Balance
24 May	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 14.22 On 24 May	40.00		
	 Card Payment to Aldi 79 776 On 23 May	6.07		
	 Received From Business Mgt Softw Ref: 0803 0800316000		2,098.42	7,001.43
28 May	 Card Payment to H & M On 24 May	60.97		
	 Card Payment to Tesco Stores 3009 On 24 May	98.38		
	 Cash Machine Withdrawal at Notemachine Breydon Water Park Timed at 15.50 On 26 May This Transaction Includes A Fee Charged By Notemachine of £1.85	21.85		
	 Cash Machine Withdrawal at DC Payments UK Ltd Dcatm Pleasure Bea Timed at 13.09 On 27 May This Transaction Includes A Fee Charged By DC Payments UK Ltd of £1.65	41.65		
	 Card Payment to Starbucks Acle On 27 May	5.30		
	 Card Payment to Sumup *Leo's Ice C On 27 May	7.30		
	 Card Payment to Tesco Stores 3009 On 25 May	10.40		
	 Card Payment to Boots Company PLC On 24 May	12.24		
	 Card Payment to Tesco-Stores 2502 On 26 May	16.25		
	 Card Payment to McDonalds On 25 May	19.53		6,707.56
29 May	 Card Payment to IZ *Elior UK PLC On 28 May	2.15		
	 Card Payment to Waitrose 531 On 28 May	4.19		
	 Bill Payment to Mrs Jeevitha Sampa Ref: Gripe Water	12.73		6,688.49
30 May	 Card Payment to Scottish Power On 28 May	14.83		
	 Bill Payment to Indu Ref: Food Order Swetha	28.00		6,645.66
31 May	 Card Payment to One Stop 2738 On 30 May	2.05		
	 Bill Payment From Regmi D Ref: No 3		750.00	7,393.61




Continued

## Your transactions

Date	Description	Money out	Money in	Balance
03 Jun	 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		
	 Direct Debit to B/Card Forward Ref: 4929457489009003	370.78		
	 Card Payment to Matalan On 02 Jun	33.00		
	 Card Payment to Mothercare UK Ltd On 01 Jun	42.00		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 16.50 On 01 Jun	40.00		
	 Card Payment to Tesco Stores 3009 On 01 Jun	2.00		
	 Card Payment to Poundland Ltd On 01 Jun	5.00		
	 Card Payment to Vivacity Culture On 02 Jun	9.00		
	 Card Payment to Aldi 79 776 On 01 Jun	10.68		
	 Card Payment to Tesco Stores 3009 On 01 Jun	25.75		5,788.01
04 Jun	 Blue Rewards Fee	3.00		5,785.01
05 Jun	 Direct Debit to Ovo Energy Ref: 1205003-75116186	146.00		
	 Card Payment to Dominos Pizza UK & On 04 Jun	22.19		
	 Bill Payment to H J Gori Ref: Herbalife Products	118.62		5,498.20
06 Jun	 Card Payment to Poundland Ltd On 05 Jun	4.00		
	 Card Payment to Co-Op Group Food On 05 Jun	5.50		
	 Card Payment to Tesco Stores 3009 On 05 Jun	26.50		5,462.20
07 Jun	 Card Payment to Tesco Pay at Pump On 06 Jun	20.28		
	 Card Payment to Poundland Ltd On 06 Jun	6.00		
	 Card Payment to Boots Company PLC On 06 Jun	6.99		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
07 Jun	 Refund From Tesco Stores 3009 On 06 Jun		42.65	5,471.58
10 Jun	 Direct Debit to Peterboroughcc Ref: 0000503626085	203.00		
	 Card Payment to Skechers USA Ltd On 09 Jun	37.99		
	 Card Payment to Transferwise On 09 Jun	50.00		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Central Co-Op Mayo Timed at 15.09 On 08 Jun	30.00		
	 Card Payment to Marks&Spencer PLC On 09 Jun	3.00		
	 Card Payment to Sweet Emporium On 09 Jun	4.93		
	 Bill Payment to Mrs Jeevitha Sampa Ref: Dress Order FB	15.00		
	 Bill Payment to Rama R Chittoory Ref: Mangalsutra	16.00		5,111.66
11 Jun	 Card Payment to Burger King On 10 Jun	2.49		
	 Card Payment to Tesco Stores 3009 On 10 Jun	26.35		5,082.82
12 Jun	 Card Payment to IZ *Elior UK PLC On 11 Jun	2.80		5,080.02
14 Jun	 Card Payment to IZ *Elior UK PLC On 13 Jun	2.15		
	 Card Payment to IZ *Elior UK PLC On 13 Jun	5.15		5,072.72
14 Jun	End balance			5,072.72

► **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](http://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](http://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](http://visaaustralia.com). For more info please go to [barclays.co.uk/debitcardsabroad](http://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](http://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](http://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](http://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](http://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