

15 Jun - 15 Jul 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	£5,072.72
Money in	£2,922.00
Money out	£6,223.18
End balance	£1,771.54

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
15 Jun	Start balance			5,072.72
17 Jun	 Card Payment to Tesco Stores 3009 On 14 Jun	53.95		
	ATM Cash Machine Withdrawal at Tesco Personal Finance Tesco Peterbor Ext Timed at 09.48 On 15 Jun	30.00		
	ATM Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 14.10 On 15 Jun	40.00		
	 Card Payment to Post Office Counte On 16 Jun	0.70		
	 Card Payment to Poundland Ltd On 15 Jun	1.00		
	 Card Payment to Candy Truck Ltd On 14 Jun	1.95		
	 Card Payment to Boots Company PLC On 14 Jun	3.49		
	 Card Payment to One Stop 2738 On 16 Jun	4.50		
	 Card Payment to Poundland Ltd On 15 Jun	5.00		



















Continued

Your transactions

Date	Description	Money out	Money in	Balance
17 Jun	Card Payment to Tesco Stores 3009 On 15 Jun	6.49		
	Card Payment to Boots Company PLC On 14 Jun	14.63		
	Card Payment to Tesco Stores 3009 On 14 Jun	29.33		4,881.68
18 Jun	Card Payment to Ferns N Petals Pri India INR 1,149.00 On 17 Jun at VISA Exchange Rate 87.39 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.36	13.51		
	Card Payment to The Clarks Shop On 17 Jun	32.55		
	Card Payment to Tesco Stores 3009 On 17 Jun	1.50		
	Card Payment to Broadway Superstor On 15 Jun	4.96		
	Card Payment to IZ *Elior UK PLC On 17 Jun	5.35		
	Card Payment to Tesco Stores 3009 On 17 Jun	20.64		4,803.17
19 Jun	Card Payment to Premier On 18 Jun	2.98		
	Card Payment to Subway-Lexo Purple On 18 Jun	9.96		4,790.23
20 Jun	Card Payment to IZ *Elior UK PLC On 19 Jun	5.50		4,784.73
21 Jun	Card Payment to Tesco Stores 3009 On 20 Jun	1.15		
	Card Payment to Poundland Ltd On 20 Jun	7.00		
	Card Payment to Tesco Stores 3009 On 20 Jun	22.18		4,754.40
24 Jun	Card Payment to Holland and Barret On 22 Jun	10.48		
	Card Payment to Tesco Stores 3009 On 22 Jun	50.73		
	Card Payment to Poundland Ltd On 22 Jun	1.00		
	Card Payment to Burger King On 22 Jun	1.79		
	Card Payment to Boots Company PLC On 22 Jun	1.99		
	Card Payment to Poundland Ltd On 22 Jun	3.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
24 Jun	 Card Payment to Boots Company PLC On 22 Jun	3.48		
	 Card Payment to Primark 666 On 20 Jun	28.20		
	 Bill Payment to Sumanth Ref: Badminton	22.48		4,631.25
25 Jun	 Received From Business Mgt Softw Ref: 0803 0800316000		2,098.42	6,729.67
27 Jun	 Card Payment to A2B Euro Cars Ltd On 26 Jun	11.00		
	 Card Payment to A2B Euro Cars Ltd On 26 Jun	13.00		
	 Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 14.42 On 27 Jun	40.00		6,665.67
28 Jun	 Card Payment to Aldi 79 776 On 27 Jun	11.14		6,654.53
01 Jul	 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		
	 Card Payment to McDonalds On 30 Jun	7.78		
	 Card Payment to One Stop 2738 On 29 Jun	12.29		
	 Card Payment to H & M On 30 Jun	16.03		
	 Bill Payment to Venkata Turaga Ref: Rutland Ticket	20.00		
	 Bill Payment to Jonathan Ref: 56 Farrow Avenue	44.00		
	 Bill Payment From Regmi D Ref: No 3		750.00	6,237.04
02 Jul	 Direct Debit to B/Card Forward Ref: 4929457489009003	238.54		
	 Card Payment to IZ *Elior UK PLC On 01 Jul	1.85		
	 Card Payment to Post Office Essent On 01 Jul	6.99		
	 Transfer to Sort Code 20-67-40 Account 83010627 Ref: Rent	750.00		
	 Bill Payment to Venkata Turaga Ref: Tishara Child Care	5.00		5,234.66


Continued

Your transactions

Date	Description	Money out	Money in	Balance
03 Jul	Card Payment to Boots Company PLC On 02 Jul	2.65		
	Card Payment to Tesco Stores 3009 On 02 Jul	5.79		
	Card Payment to IZ *Elmor UK PLC On 02 Jul	6.05		
	Card Payment to H & M On 02 Jul	24.05		5,196.12
04 Jul	Card Payment to Asia TV Limited On 02 Jul	4.99		
	Card Payment to One Stop 2738 On 03 Jul	5.10		
	ATM Cash Machine Withdrawal at Tesco Personal Finance One Stop Ham St AV Timed at 17.53 On 04 Jul	40.00		
	Card Payment to One Stop 2738 On 03 Jul	2.50		
	Blue Rewards Fee	3.00		5,140.53
05 Jul	Direct Debit to Ovo Energy Ref: 1205003-76338321	146.00		
	Card Payment to One Stop 2738 On 04 Jul	3.19		4,991.34
08 Jul	Direct Debit to Peterboroughcc Ref: 0000503626085	203.00		
	Card Payment to Ixl Learning, Inc. USA On 05 Jul	12.99		
	Card Payment to Tesco Stores 3009 On 05 Jul	80.05		
	Card Payment to Tesco Stores 3009 On 05 Jul	0.15		
	Card Payment to Candy Truck Ltd On 07 Jul	2.10		
	Card Payment to One Stop 2738 On 05 Jul	2.60		
	Card Payment to Poundland Ltd On 05 Jul	3.00		
	Card Payment to One Stop 2738 On 05 Jul	3.05		
	Card Payment to B&M Retail On 06 Jul	19.65		
	Card Payment to Tesco Stores 3009 On 07 Jul	22.89		
	Card Purchase Broadway Superstor On 04 Jul	20.06		4,621.80

Continued

Your transactions

Date	Description	Money out	Money in	Balance
11 Jul	 Direct Debit to Parentpay Ref: Parentpayabaaspc5 This Is A New Direct Debit Payment	800.00		3,821.80
15 Jul	 Card Payment to ASDA Superstore 49 On 13 Jul	41.10		
	 Card Payment to Islamic Internatio On 14 Jul	43.66		
	 Card Payment to Boots Company PLC On 13 Jul	57.70		
	 Card Payment to Primark 666 On 13 Jul	88.50		
	 Card Payment to Tesco Stores 3009 On 13 Jul	93.91		
	 Card Payment to HMRC Gov.UK SA On 13 Jul	821.29		
	 Card Payment to HMRC Gov.UK SA On 13 Jul	880.24		
	 Cash Machine Withdrawal at Cardtronics UK Ltd Central England Co Timed at 14.06 On 14 Jul	30.00		
	 Card Payment to One Stop 2738 On 14 Jul	2.00		
	 Card Payment to Auntie Annes Peter On 13 Jul	3.90		
	 Card Payment to Boots Company PLC On 13 Jul	4.00		
	 Card Payment to Poundstretcher 285 On 14 Jul	7.61		
	 Card Payment to Wilko Retail Limit On 13 Jul	13.75		
	 Card Payment to ASDA Superstore 49 On 14 Jul	15.25		
	 Card Payment to Broadway Superstor On 11 Jul	20.93		
	 Refund From H & M On 14 Jul		12.00	
	 Refund From ASDA Superstore 49 On 14 Jul		19.00	
	 Refund From Tesco Stores 3009 On 14 Jul		42.58	1,771.54
15 Jul	End balance			1,771.54

► **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