

Mrs L T Kaye  
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North Walsham  
NR28 9YA

### At a glance

|                   |                  |
|-------------------|------------------|
| Your new balance: | £852.18          |
| Minimum payment:  | £8.52            |
| Please pay by:    | 30 December 2024 |

[see Ways to pay](#)

### Your activity

|                                   |                  |
|-----------------------------------|------------------|
| Your previous balance:            | £1,224.76        |
| Payments towards your account:    | £1,224.76        |
| Your new activity:                | £852.18          |
| Interest charged:                 | £0.00            |
| Other charges:                    | £0.00            |
| Your new balance:                 | £852.18          |
| Available to spend:               | £1,227.17        |
| <b>Your current credit limit:</b> | <b>£2,100.00</b> |

[see Your transactions](#)

### Your current interest rates

|                                |                                    |
|--------------------------------|------------------------------------|
| Simple standard rate p.a:      | 31.00% (35.8% compound equivalent) |
| Simple cash rate p.a:          | 31.00% (35.8% compound equivalent) |
| Estimated interest next month: | £30.76                             |

[see Understanding your interest](#)

## 03 December 2024

 We'll collect your Direct Debit payment on 30 Dec 24 or immediately after.

#### Minimum Payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

### This month's updates

#### Changes to the Bank of England Base Rate

The Bank of England Base Rate has decreased from 5.00% to 4.75%. As your simple standard and cash interest rates move in line with the Base Rate, they've also been decreased. This means your simple standard rate p.a. has decreased from 31.00% to 30.75% (Compound equivalent 35.8% to 35.5%) and your simple cash rate p.a. has decreased from 31.00% to 30.75% (Compound equivalent 35.8% to 35.5%).

These rates take effect immediately and will show on your next monthly statement, but rest assured they won't apply to any promotional or Instalment Plan rates you may have. Remember - for every £1000 you borrow, you'll now save £0.21 per month in interest.

#### Your minimum payment has changed

Please check your payment amount. Paying more than the minimum will help you clear your balance sooner and save on interest charges. Try our repayment calculator [barclaycard.co.uk/personal/customer/repayment-calculator](http://barclaycard.co.uk/personal/customer/repayment-calculator). If you've got any questions, we're here to help.

#### Beware of online scams

During the festive season, scammers are even more determined to trick people. Take care with links in emails, texts and social media - they could direct you to fake websites designed to steal your money and personal details. If you're unsure, type the website address into your browser manually.

## Your transactions

**Your previous balance** **£1,224.76**

**Payments towards your account** **£1,224.76**

29 Nov Payment By Direct Debit £1,224.76

**Transactions, interest and charges** **£852.18**

**How you've used your card** **£852.18**

|        |  |        |
|--------|--|--------|
| 04 Nov | Sainsburys S/Mkts, North Walsham         | £48.80 |
| 05 Nov | Sainsburys Petrol, North Walsham         | £57.92 |
| 07 Nov | Priscilla Bacon Retail LI, North Walsham | £13.00 |
| 07 Nov | Sue Ryder 5101, North Walsham            | £1.00  |
| 08 Nov | Sainsburys S/Mkts, North Walsham         | £31.40 |
| 08 Nov | Klarna*Shein, London                     | £6.88  |
| 11 Nov | Sainsburys S/Mkts, North Walsham         | £35.75 |
| 12 Nov | Shein.com, Berkshire                     | £19.46 |
| 13 Nov | Sainsburys S/Mkts, North Walsham         | £6.48  |
| 13 Nov | Lloydsdirect, Coventry                   | £9.90  |
| 14 Nov | East Anglia Childrens Hos, North Walsham | £20.50 |
| 14 Nov | Break, North Walsham                     | £5.00  |
| 14 Nov | TU Clothing, Milton Keynes               | £10.90 |
| 18 Nov | Sainsburys S/Mkts, North Walsham         | £53.00 |
| 19 Nov | Roys North Walsham, Norwich              | £6.43  |
| 19 Nov | Shein.com, Berkshire                     | £20.83 |
| 21 Nov | Priscilla Bacon Retail LI, North Walsham | £3.50  |
| 21 Nov | Priscilla Bacon Retail LI, North Walsham | £6.00  |
| 21 Nov | East Anglia Childrens Hos, North Walsham | £12.50 |
| 21 Nov | QD-North Walsham, North Walsham          | £11.97 |
| 22 Nov | Sainsburys S/Mkts, North Walsham         | £45.05 |
| 22 Nov | Sainsburys Petrol, North Walsham         | £74.82 |

|        |  |         |
|--------|--|---------|
| 25 Nov | Lidl GB North Walsham, North Walsham     | £28.96  |
| 26 Nov | Lidl GB North Walsham, North Walsham     | £14.36  |
| 27 Nov | www.Amazon.* L94EL91X5, London           | £82.97  |
| 28 Nov | Priscilla Bacon Retail LI, North Walsham | £1.00   |
| 28 Nov | Priscilla Bacon Retail LI, North Walsham | £2.00   |
| 28 Nov | East Anglia Childrens Hos, North Walsham | £5.50   |
| 28 Nov | Sumup *James Cards, Norwich              | £8.00   |
| 29 Nov | Sainsburys S/Mkts, North Walsham         | £24.40  |
| 01 Dec | Next, www2.Next.Co.                      | £163.90 |
| 01 Dec | Shein.com, Berkshire                     | £20.00  |

**Promotional transactions** **£0.00**  
You had no promotional transactions

**Interest and charges** **£0.00**  
You had no charges or interest transactions

**Your new balance** **£852.18**

- If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out in the 'Summary box' section. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

**Minimum payment** **£8.52**

**Using your card**

- Your credit limit is **£2,100.00** - includes your cash withdrawal limit of **£550.00**
- You have **£1,227.17** available to spend or **£550.00** to withdraw as cash. Recent transactions may affect the amount available
- Your daily cash machine limit is **£500.00**
- The limit each time you use Contactless is **£100.00**

## Ways to pay

### Direct Debit

For the minimum payment, the full balance, or any other monthly amount:

- Visit [barclaycard.co.uk/login](http://barclaycard.co.uk/login) or call us.

### Bank transfer

Please pay before 23:45 on 30 December. Most banks use the Faster Payment Service. This means your payment will usually arrive within 2 hours - but could take up to 3 working days from a non-Barclays account:

- Sort code 20-04-15
- Account number 38290008
- Your card number is your payment reference.

### QR code – via Pingit or at an ATM

To pay any amount using the QR code on the Bank Giro Credit slip, you'll need the Pingit app or a Barclays reader-enabled ATM:

- Via Pingit – select 'Pay' and then 'QR code payment'
- At selected Barclays ATMs – select 'Pay Bill' from the menu, then scan the QR code under the ATM's reader.

### Debit card

Please pay before 23:45 on 30 December using the Barclaycard app, logging in to online servicing or calling us.

We'd like to remind you...

- Please pay in Sterling only
- Your payment must clear before the credit is available to you.

## Understanding your interest

- **Your interest rates:** your simple standard and cash interest rates will move up and down in line with changes to the Bank of England Base Rate. Base Rate changes will not apply to your promotional and Instalment Plan interest rates
- **Simple interest:** we work out how much interest we charge each month using a simple interest rate
- **Compound interest:** we also show you the compound equivalent as it takes account of interest you will pay on interest if you do not repay your total outstanding balance in full each month. This rate may be the most comparable to rates you see offered by other credit cards.
- **Estimated interest:** this is an estimate of next month's interest based on your minimum payment reaching us on the payment due date. The actual amount of interest you pay may be less or more depending on when your payment reaches us, the amount you repay and whether you use your card.
- **For more information, interest calculator and more,** go to [barclaycard.co.uk/understanding-interest](http://barclaycard.co.uk/understanding-interest) or see the **How it works** section on this statement.

Your current balance is made up of:

- Your standard balance: £852.18
- Your cash balance: £0.00

This excludes any promotional or Instalment Plan balances



### This month's updates

#### Avoid paying additional charges

Make sure your monthly payments get to us on time and aren't returned. Otherwise you may incur a fee. Barclaycard online services can help you stay in control. Registering is quick, easy and free. Grab your card, find your credit limit (it's on your statement) and visit [barclaycard.co.uk/register](http://barclaycard.co.uk/register). Please note paper statements will be switched off when you first register.

## Summary box

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

|                               |   |
|-------------------------------|---|
| Interest Free Period          | <ul style="list-style-type: none"> <li>Maximum 56 days from date of <b>new transaction</b> - (including new purchases and cash withdrawals) if you pay your main balance (excluding any promotional balance with a 0% interest rate) and any monthly instalment plan payments (if you've taken out any instalment plans) in full and on time each month. Note - Your main balance is your current statement balance less any instalment plan balance.</li> <li>Any instalment plan you take out is interest free until the end of the plan.</li> </ul>  |
| Interest Charging Information | If interest is payable it will be charged over the following period:<br><b>New transactions</b> , from the date the transaction is added to your account until the date of your last statement before the transaction is paid in full.<br>If your main balance and any instalment plan payments due for that month are not paid in full, interest will be charged on all items in your main balance. Interest is charged on a daily basis. By repaying more of your balance, or by making your repayments earlier, you will pay less interest.  |
| Allocation of Payments        | Your payments will be applied in the following order:<br><ul style="list-style-type: none"> <li>To make any instalment plan payments due for that month.</li> <li>To reduce your main balance (your statement balance less any instalment plan balance). We'll start with the balances charged at the highest interest rate first and then reduce the lower rate balances, and then</li> <li>If you've taken out any instalment plans, to reduce any remaining instalment plan balance.</li> </ul> Please see your Barclaycard Conditions for further details.                                  |
| Minimum Repayment             | The highest of: <ul style="list-style-type: none"> <li>£5.00 (or the full outstanding balance if it's less than £5.00);</li> <li>1.00% of your main balance plus any instalment plan payments due for that month; or</li> <li>An amount equal to any interest, default fees or account maintenance fees that have been added to your account since your last statement, plus 1.00% of the rest of your main balance, plus any instalment plan payments due for that month. Default fees and account maintenance fees will only be included if the % referred to above is 1% or more.</li> </ul> |
| Fees                          | There is no maintenance fee for this account.   |
| Charges                       | <ul style="list-style-type: none"> <li>Cash fee: 2.99% (min £2.99 except for gaming transactions).</li> <li>Balance transfers, money transfers and creating an instalment plan: depends on the offer.</li> </ul>  |
| Foreign Usage                 | Payment scheme exchange rate. The rate can be found at <a href="http://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a> <a href="http://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html">www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html</a><br>One or more of the following may apply:<br><ul style="list-style-type: none"> <li>Non-sterling purchase fee: 2.99%</li> <li>Cash fee: 2.99%</li> </ul>                              |
| Default Fees                  | To avoid default fees, make sure we get your payments on time. We'll charge you a late payment fee of £12 no more than four times in a year.<br><ul style="list-style-type: none"> <li>Late payment: £12</li> </ul>   |

**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.

**Problems paying?** Call us on 0800 151 0900 or 0333 200 9090. For other sources of help, visit [moneyhelper.org.uk](http://moneyhelper.org.uk), call the StepChange Debt Charity on 0800 138 1111 or National Debtline on 0808 808 4000, or visit your local Citizens Advice Bureau.

## Get in touch

 Click: [barclaycard.co.uk/login](http://barclaycard.co.uk/login)

 Phone: 0800 151 0900

 From a mobile: 0333 200 9090  
From abroad: +44 1604230230 (open 24/7)

 Lost and stolen cards: 01604 230 230  
From abroad: +44 1604230230 (open 24/7)

 Write to: Barclays Bank UK PLC, PO Box 9131, 51 Saffron Road, Leicester LE18 9DE

 Next Generation text: 18001 0800 161 5276

 Connect to Sign Video:  
<https://www.barclaycard.co.uk/personal/sign-video>

## Need this in large print, Braille or audio? Please call 0800 161 5326.

All Barclaycard customer service lines are non-premium rate numbers. Calls to 0800 and 0808 numbers are free from UK landlines. Mobile charges may vary. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

If you no longer want to receive personalised marketing communications, please call us to let us know.

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