

MR MARK PETER KAYE
10 January 2025

MR MARK PETER KAYE
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KNAPTON
NORTH WALSHAM
NR28 0TW

Your annual statement of fees

Noticeboard

We've enclosed your statement of fees, which tells you how much (if anything) you've paid for your banking over the past year. You'll see the exact period your statement covers on the front page. It's for information only: there's nothing to pay now.

All UK banks are now required to send customers a yearly statement of fees like this. The aim is to make the charges and fees you've paid accessible in one place and easy to understand, and to help you compare banking costs with other providers.

If you've changed account

If you've changed to a different Barclays current account or changed any packs during the last 12 months, we try to include information from both before and after the change to give you as full a picture as possible of your whole year's banking. Sometimes, we can only include information from the new account or pack(s).

Please make a few simple checks

If your mobile number or email address has changed, please let us know. You can update them in the Barclays app, online, by phone or at a branch.

If you haven't already and prefer to, you can update your preferences in Online Banking or the Barclays app to stop receiving regular statements on paper and just see them online instead.

You can find our charges at barclays.co.uk/rca

Please review the banking services you have with us periodically to make sure they provide what you need. Please contact us at any time if there is something you'd like to change.

Thank you for banking with us for another year.

Easier banking

You can manage your money wherever you are using our online and telephone banking services, which give you secure and confidential access to your account. And you can keep track of your money 24/7 using our online and telephone banking services, and our app.

Alerts

If we hold a valid mobile number for you, we'll automatically enrol you to receive relevant alerts regarding borrowing and refused payments, to help you avoid charges. You can also choose to receive additional alerts, including Low Balance and Large Credit or Debit. Tailor your alerts to your personal needs online, by phone or in branch. To find out more, visit barclays.co.uk/alerts

Would you recommend us?

As part of a regulatory requirement, an independent survey is conducted to ask customers if they would recommend their personal current account provider to friends and family. You can find the latest survey results in branch and on our website at:

[barclays.co.uk/current-accounts/
service-quality-metrics](https://barclays.co.uk/current-accounts/service-quality-metrics)

About our charges and more

Get in touch

Pack benefits

If you have a Pack, you can read the full benefits and terms at barclays.co.uk/welcomepacks

Your statement of fees will show the fees for Tech Packs you bought before 21 April 2021, and Travel Packs or Travel Plus Packs you bought before 19 January 2021.

If you bought any of these packs on or after these dates, or you have any other insurance or subscription packs, these won't be on your statement of fees.

- **Tech Pack** provides worldwide cover for up to 4 phones and unlimited gadgets with an individual value of £1,500 each. It covers loss, accidental damage and breakdown
- **Travel Pack** provides worldwide multi trip travel insurance up to age 80 and car breakdown cover within the UK and Europe
- **Travel Plus Pack** provides worldwide multi trip travel insurance up to age 80; car breakdown cover within the UK and Europe plus access to discounted airport parking and 6 free airport lounge visits per year
- **Home Pack** provides ability to register unlimited appliances for warranty cover, the convenience of the concierge service, technical support for PCs and a tax & legal advice helpline (no longer on sale)
- **Premier Tech Pack** provides worldwide cover for up to 4 phones plus gadgets with a combined value of £1,000. It covers loss (phones only), accidental damage and breakdown (no longer on sale)
- **Premier Travel Plus Pack** provides worldwide multi trip travel insurance up to age 70; car breakdown cover within the UK and Europe plus card secure and 6 free airport lounge visits per year (no longer on sale)
- **Duplicate Cover** – It's also a good idea to check if you're already getting benefits from other companies or policies, to make sure you aren't paying for similar or duplicate cover.

Although you currently pay a monthly fee for each Pack, your current account doesn't have a fee. Current accounts with no fee have always been an option and you can remove or change any packs at any time. Fee-paying accounts, including Packs, don't affect your credit score where any lending is subject to application, financial circumstances and borrowing history. Fee-paying accounts or Packs won't provide preferential lending rates other than any applicable interest or fee-free overdraft benefit, or improve your chances of being accepted for credit.

If you'd like to discuss your options, please call us on the number in the 'Get in touch' section of this letter.

Our fees if you exceed your limits

- If you try to make a payment from your current account that would cause you to exceed any arranged overdraft facility on your account then, unless it is a transaction which we must honour, it will be returned without being paid.
- If your account does go overdrawn and you don't have an arranged overdraft facility or if you exceed any overdraft limit you do have, no interest will be charged on that excess amount.
- We can vary our fees from time to time in line with our Retail Customer Agreement and your borrowing agreement. If we do this, we will write to let you know.
- For more about our fees, please read the 'tariff' leaflet which you can find at barclays.co.uk/rca or at any branch.

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.

If you would like to talk to us about your account or about any of the information here, please get in touch. We'll be happy to help.

Our Main Number

0345 7 345 345

[Talk to an adviser 24/7](#)

From abroad

+44 2476 842 100

[Open 24/7](#)

Write to us Barclays, Leicester, LE87 2BB

Call charges will apply (please check with your Service Provider). We may monitor or record calls for quality, security and training purposes.

Your data

You can choose to share your financial data with other registered companies (known as third-party providers or TPPs). It means you can see account information from your other banks all in one place, and make payments through other apps and websites.

And we've made it easy to see your current accounts from other banks and providers in our app safely and securely, giving you a clearer picture of your finances. You can download the app to take advantage of this feature.

Whatever you do – it's completely your choice, and your financial data still belongs to you.

You can find more information on our website at:

barclays.co.uk/ways-to-bank/open-banking/

Switching

Moving banks is easier than ever before – the Current Account Switch Service ensures your current account will switch on a date of your choice and your payments will be automatically transferred and redirected to your new account. You can find more information here:

currentaccountswitch.co.uk



You can request this in braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit barclays.co.uk/accessibility