

02 Sep - 01 Oct 2020

Miss Magdalena Swieton

- Sort Code 20-96-55
- Account no. 23641058
- SWIFTBIC BUKGB22
- IBAN GB58 BUKB 2096 5523 6410 58

MISS MAGDALENA SWIETON
57 GRANGE ROAD
ROMFORD
RM3 7EA

At a glance

Start balance	£587.15
Money in	£609.87
Money out	£780.38
End balance	£416.64

NOTICEBOARD












Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Your Barclays Bank Account statement

Current account statement























Your transactions

Giro Bank Giro  Contactless  Debit Card  Online

Date	Description	Money out	Money in	Balance
02 Sep	Start balance			587.15
03 Sep	 Card Payment to Paypal *Trademarke On 01 Sep	9.95		
	 Card Payment to T K Maxx On 02 Sep	21.98		
	 Card Payment to Kfc On 02 Sep	5.09		550.13
04 Sep	 Card Payment to The Perfume Shop On 03 Sep	53.10		
	 Card Payment to Godfreys of Hornch On 03 Sep	2.00		
	 Card Payment to H & M On 03 Sep	4.05		
	Giro Received From SR864585B Dwp MA Ref: 000100282900255688		302.40	793.38
07 Sep	 Card Payment to Paypal *Zbargainst On 06 Sep	2.99		
	 Card Payment to Paypal *Agnieszkab On 06 Sep	3.99		
	 Card Payment to Netflix.Com Netherlands On 05 Sep	11.99		
	 Card Payment to T K Maxx On 03 Sep	33.98		
	 Card Payment to Amazon.Co.UK*4979J Luxembourg On 06 Sep	52.43		












Continued

Your transactions

Date	Description	Money out	Money in	Balance
07 Sep	 Card Payment to Tesco Store 3120 On 06 Sep	8.00		
	 Card Payment to Holland & Barrett On 05 Sep	14.93		
	 Card Payment to H & M On 05 Sep	19.98		645.09
08 Sep	 Card Payment to Paypal *Mastertrad On 06 Sep	5.68		
	 Card Payment to H & M On 07 Sep	15.99		
	 Card Payment to ASDA Stores Ltd 57 On 07 Sep	19.17		604.25
09 Sep	 Card Payment to Paypal *Thmove Ltd On 08 Sep	19.49		
	 Card Payment to Lidl GB London On 08 Sep	45.26		539.50
11 Sep	 Card Payment to HM.Com On 07 Sep	10.98		
	 Card Payment to Tesco Store 3120 On 10 Sep	22.49		506.03
14 Sep	 Card Payment to One Money Mail On 11 Sep	31.74		474.29
15 Sep	 Card Payment to Tesco Store 3120 On 14 Sep	15.55		458.74
17 Sep	 Card Payment to Ebay O*10-05741-66 Luxembourg On 16 Sep	5.95		
	 Bill Payment to Jaroslaw Andrakowi Ref: Wplata	40.00		412.79
18 Sep	 Received From SR864585B Dwp MA Ref: 000000000014451288		302.40	715.19
21 Sep	 Card Payment to Paypal *Dabrowskik On 18 Sep	5.99		
	 Card Payment to Paypal *Souvreuklt On 20 Sep	45.80		
	 Card Payment to Boots,0926 On 20 Sep	16.50		
	 Card Payment to H & M On 20 Sep	26.02		620.88
23 Sep	 Card Payment to Moremins On 22 Sep	3.99		
	 Card Payment to Paypal *Ggangbailu On 22 Sep	7.96		
	 Card Payment to Ebay O*23-05770-23 Luxembourg On 22 Sep	8.99		
	 Card Payment to HM.Com On 21 Sep	9.99		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
23 Sep	 Card Payment to Wly*Completesave.C Switzerland On 22 Sep	15.00		
	 Card Payment to Paypal *Yaforever2 Hong Kong On 22 Sep	15.89		559.06
24 Sep	 Card Payment to Lidl GB London On 23 Sep	13.78		545.28
25 Sep	 Card Payment to Paypal *Souvreuklt On 24 Sep	19.60		525.68
28 Sep	 Card Payment to Londek On 26 Sep	29.02		496.66
29 Sep	 Card Payment to Giffgaff On 28 Sep	10.00		
	 Card Payment to Paypal *Rahmencent On 27 Sep	38.98		
	 Card Payment to Tesco Store 3120 On 28 Sep	3.00		
	 Card Payment to Tesco Store 3120 On 28 Sep	30.26		
	 VISA Direct Payment From Vivaro Malta On 29 Sep		5.07	419.49
01 Oct	 Card Payment to Sainsbury's S/Mkts On 30 Sep	2.85		416.64
1 Oct	End balance			416.64

► **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) we'll charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction – as this may be a day or two later, our rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

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 Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit Barclays.co.uk/youroverdraft or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, 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 0345 7 345 345, go to barclays.co.uk, or come into a branch. And if you change your mind at any time, just get in touch.

Get in touch

► Our main number

0345 7 345 345
Open 24/7 including holidays

► From abroad

+44 2476 842 100
Open 24/7 including holidays

► Write to us

Barclays, Leicester LE87 2BB

► Find a branch

barclays.co.uk/branch-finder/
0800 400 100
Open 24/7 including holidays

► Your home branch

CRICKLEWOOD

► Online banking help

0345 600 2323
Open 24/7 including holidays

► Lost and stolen cards

0800 400 100 (or +44 2476 842 099 from abroad)
Open 24/7 including holidays

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