

26 Aug - 22 Sep 2020

Mr Andrew Aluge

- Sort Code 20-80-57
- Account no. 93933423
- SWIFTBIC BUKGB22
- IBAN GB68 BUKB 2080 5793 9334 23

MR ANDREW ALUGE
38 PORTHCAWE ROAD
LONDON
SE26 5TA











Your Higher Education Account statement

Current account statement

Your transactions

 Bank Giro
 Cash machine
 Contactless
 Debit Card
 Direct Debit

 Online

Date	Description	Money out	Money in	Balance
26 Aug	Start balance			1,137.75
26 Aug	 Cash Machine Withdrawal at Sainsburys Bank Sainsburys Bank Timed at 15.06 On 26 Aug	200.00		937.75
27 Aug	 Card Payment to Idt Retail Europe On 26 Aug	5.00		932.75
28 Aug	 Direct Debit to Currys 3329034967 Ref: Currys 3329034967	2.99		
	 Card Payment to Tesco Store 2143 On 27 Aug	71.20		
	 Bill Payment From Ogun J Ref: Jojo		20.00	878.56
01 Sep	 Direct Debit to Rcn Ref: M2165922-0050920	16.40		
	 Direct Debit to Rcn Ref: M2165922-0060920	4.50		
	 Card Payment to Netflix.Com Netherlands On 28 Aug	5.99		
	 Card Payment to Www.Energ.Co.UK On 31 Aug	20.00		
	 Card Payment to Paypal *Jingzhongc Hong Kong On 30 Aug	47.27		

Continued

At a glance

Start balance	£1,137.75
Money in	£1,741.11
Money out	£3,035.18
End balance	-£156.32

Your arranged limits
























Overdraft	£200
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NOTICEBOARD

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

















Where interest has been debited to your account during the period covered by this statement, this has been calculated at 0.000% per annum

Your transactions

Date	Description	Money out	Money in	Balance
01 Sep	 Card Payment to Travel Centre UK On 31 Aug	350.00		
	 Bill Payment to Blessing Aluge Ref: Blessing Aluge	150.00		
	 Received From J Tetteh Ref: Borrowed		500.00	784.40
02 Sep	 Card Payment to Idt Retail Europe On 01 Sep	5.00		779.40
04 Sep	 Card Payment to Tesco PFS 2161 On 02 Sep	21.03		
	 Bill Payment to Blessing Aluge Ref: Andrew Aluge	175.00		
	 Bill Payment to O. Oladotun Ref: Andrew Aluge	210.00		
	 Bill Payment From Aluge E Ref: Elliot Aluge		210.00	583.37
07 Sep	 Direct Debit to Apf/Granitefinance Ref: Xgranitef000245424	90.52		
	 Card Payment to Travel Centre UK On 05 Sep	535.00		
	 Cash Machine Withdrawal at Sainsburys Bank Sainsburys Bank Timed at 17.02 On 06 Sep	40.00		
	 Received From O Ademuyiwa		250.00	167.85
08 Sep	 Received From Enahoro PA Ref: Itamas Phone		20.00	187.85
09 Sep	 Direct Debit to Parentpay Ref: Parentpayabaaswtu This Is A New Direct Debit Payment	30.00		
	 Card Payment to HP Inc UK Limited On 08 Sep	7.99		
	 Card Payment to ASDA Superstore On 08 Sep	50.00		99.86
10 Sep	 Card Payment to Www.Energ.Co.UK On 09 Sep	20.00		
	 Card Payment to Tesco Store 2143 On 09 Sep	20.30		
	 Card Payment to TK Maxx On 09 Sep	29.99		
	 Received From Tetteh J & P Ref: Friend		150.00	179.57
11 Sep	 Direct Debit to Parentpay Ref: Parentpayabaaswtu	30.00		
	 Received From Tetteh J & P Ref: Friend		140.00	289.57
14 Sep	 Card Payment to Idt Retail Europe On 11 Sep	5.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
14 Sep	 Card Payment to Paypal *Zoomvideoc USA On 10 Sep	14.39		
	 Card Payment to Paypal *Mandmdirec On 12 Sep	21.98		
	 Card Payment to Lhr T2A Wdf Main On 13 Sep	48.00		
	 Card Payment to Paypal *Tommy On 12 Sep	69.00		
	 Card Payment to Paypal *Shahidali7 On 11 Sep	278.00		
	 Card Payment to Heathrow T2 On 13 Sep	4.99		
	 Card Payment to Argos On 13 Sep	29.99		
	 Received From Tetteh J & P Ref: Friend		21.11	
	 Received From Tetteh J & P Ref: Friend		70.00	-90.67
16 Sep	 Direct Debit to Aviva Life Ref: Bpl03G8ZZ-02P9XX This Is A New Direct Debit Payment	18.65		-109.32
21 Sep	 Bill Payment to O. Oladotun Ref: Andrew Aluge	182.00		
	 Received From A Aluge Ref: Andrew Aluge		200.00	-91.32
22 Sep	 Bill Payment to O. Oladotun Ref: Andrew Aluge	65.00		
	 Bill Payment to O. Oladotun Ref: Andrew Aluge	160.00		
	 Received From A Aluge Ref: A Aluge		60.00	
	 Received From A Aluge Ref: Andrew Aluge		100.00	-156.32
22 Sep	End balance			-156.32

► **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.

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

KENNINGTON

► 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