BARCLAYS

Statement date 18 Dec 2020

BARCLAYS BASIC CURRENT ACCOUNT

19 Nov - 18 Dec 2020

Miss Zainab Qayyum

- Sort Code 20-19-96
- Account no. 73186504
- SWIFTBIC BUKBGB22
- IBAN GB95 BUKB 2019 9673 1865 04

MISS ZAINAB
QAYYUM 55 ORTON
ROAD LEICESTER
LE4 2AT

At a glance

Start balance	£0.78
Money in	£2,362.67
Money out	£2,351.33
End balance	**£12.12**

NOTICEBOARD

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

Your BARCLAYS BASIC CURRENT ACCOUNT statement

Current account statement

Your transactions

Giro Bank Giro Contactless Debit Card Fee or Charge Online

Date	Description	Money out	Money in	Balance
19 Nov	**Start balance**			**0.78**
20 Nov	Giro Received From 100D39816 Dwp UC Ref: 000000000128810645		1,598.07	1,598.85
23 Nov	Card Payment to Arriva Midlands Ll On 21 Nov	1.20		
	Card Payment to Centrebus On 21 Nov	1.30		1,596.35
24 Nov	Card Payment to Apple.Com/UK On 23 Nov	19.00		
	Bill Payment to Miss Z Qayyum Ref: Zainab	140.00		
	Bill Payment to Miss Z Qayyum Ref: Zainab	260.00		
	Bill Payment to Miss Z Qayyum Ref: Zainab	650.00		527.35
25 Nov	Card Payment to Apple.Com/UK On 24 Nov	19.00		
	Card Payment to Www.Creationcf.Com On 24 Nov	500.25		
	Refund From Apple.Com/UK On 24 Nov		19.00	27.10

Continued

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Your transactions

Date	Description	Money out	Money in	Balance
27 Nov	Card Payment to ASDA Stores 4798 On 26 Nov	25.67		1.43
01 Dec	Tech Pack Fee Service Charge 1 Item(s) at £14.50	14.50		-13.07
02 Dec	Bill Payment to Miss Z Qayyum Ref: Zainab	200.00		
	Giro Received From SS673490C Dwp Pip Ref: 000000000153763438		605.60	392.53
07 Dec	Card Payment to Deliveroo.Co.UK On 05 Dec	18.92		
	Giro Received From Z Qayyum Ref: Return Borrow		70.00	443.61
08 Dec	Card Payment to ASDA Stores 4798 On 07 Dec	58.82		
	Card Payment to Max ASDA 2581 On 07 Dec	0.49		384.30
11 Dec	Bill Payment to Miss Z Qayyum Ref: Zainab	300.00		84.30
14 Dec	Card Payment to Yours Supermarket On 12 Dec	55.88		
	Card Payment to Centrebus On 12 Dec	1.30		
	Card Payment to Yours Supermarket On 12 Dec	7.02		
	Card Payment to Kings Barber On 12 Dec	10.00		
	Giro Received From Z Qayyum Ref: Return Borrow		20.00	
	Giro Received From Z Qayyum Ref: Shoping		50.00	80.10
15 Dec	Card Payment to T K Maxx On 14 Dec	57.91		
	Card Payment to German Doner Kebab On 14 Dec	2.98		19.21
16 Dec	Card Payment to Rakuten.TV Spain On 13 Dec	5.99		13.22
18 Dec	Card Payment to Matalan Leicester On 17 Dec	1.10		12.12
18 Dec	**End balance**			**12.12**

▶ **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

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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
UNIVERSAL BANK 4

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

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