BARCLAYS

Statement date 16 Dec 2022
Last statement 16 Nov 2022

# Higher Education Account

17 Nov - 16 Dec 2022

Mr Mohammed Numaan Ahmed

- Sort Code 20-97-58
- Account no. 83527417
- SWIFTBIC BUKBGB22
- IBAN GB41 BUKB 2097 5883 5274 17

MR M N AHMED
32 BENTHAM AVENUE
WOKING
SURREY
GU21 5LF

## At a glance

| | |
|---|---|
| Start balance | -£489.56 |
| Money in | £978.71 |
| Money out | £967.56 |
| **End balance** | **-£478.41** |

## Your arranged limits

| | |
|---|---|
| Overdraft | £500 |

## 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 Higher Education Account statement

## Current account statement

## Your transactions

Giro Bank Giro ATM Cash machine Contactless Debit Card DD Direct Debit Online Other

| Date | Description | Money out | Money in | Balance |
|---|---|---|---|---|
| **17 Nov** | **Start balance** | | | **-489.56** |
| 18 Nov | DD Direct Debit to Future Finance Loa Ref: 29C3780D3A8F | 48.71 | | |
| | Card Payment to Ikizler Market Turkey TRY 18.00 On 16 Nov at VISA Exchange Rate 21.69 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.85 | | |
| | Card Payment to Kamali Market Turkey TRY 10.00 On 17 Nov at VISA Exchange Rate 21.74 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.01 | 0.47 | | |
| | Card Payment to Faysal Obuz Turkey TRY 15.00 On 17 Nov at VISA Exchange Rate 22.06 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.70 | | |
| | Card Payment to Senel Tum Turkey TRY 15.00 On 17 Nov at VISA Exchange Rate 22.06 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.70 | | |

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## Your transactions

| Date | Description | Money out | Money in | Balance |
|---|---|---|---|---|
| 18 Nov | Card Payment to Off Licence Turkey TRY 160.00 On 16 Nov at VISA Exchange Rate 21.77 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.21 | 7.56 | | |
| | Future Finance Loa<br>Ref: 29C3780D3A8F<br>Unpaid Direct Debit | | 48.71 | -499.84 |
| 21 Nov | Card Payment to Spotify UK On 19 Nov | 9.99 | | |
| | ATM Cash Withdrawal at Turkishbank Lefke Turkey TRY 20.00 On 20 Nov at VISA Exchange Rate 21.74 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.94 | | |
| | Card Payment to Kamali Market Turkey TRY 4.25 On 20 Nov at VISA Exchange Rate 21.25 | 0.20 | | |
| | Card Payment to Off Licence Turkey TRY 176.00 On 19 Nov at VISA Exchange Rate 21.95 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.23 | 8.25 | | |
| | Bill Payment to Asset Link Capital<br>Ref: 2904252 | 47.42 | | |
| | Giro Received From H Ahmed<br>Ref: Numaan Overdraft | | 10.00 | |
| | Giro Received From H Ahmed<br>Ref: Numaan Overdraft | | 60.00 | -496.64 |
| 22 Nov | Card Payment to Faysal Obuz Turkey On 21 Nov | 1.53 | | |
| | Card Payment to Kamali Market Turkey TRY 15.00 On 21 Nov at VISA Exchange Rate 22.06 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.70 | | -498.87 |
| 23 Nov | Bill Payment to Jack Wye<br>Ref: Numaan | 40.00 | | |
| | Bill Payment to Mohammed Tufail<br>Ref: Numaan | 50.00 | | |
| | Bill Payment to Muhammad Waqas<br>Ref: Numaan | 60.00 | | |
| | Bill Payment to H Ali<br>Ref: Numaan | 60.00 | | |
| | Bill Payment to M F Azam<br>Ref: Numaan | 100.00 | | |
| | Bill Payment to Mohammed Khan<br>Ref: Numaan | 120.00 | | |
| | Bill Payment to Adam Holloway<br>Ref: Numaan | 150.00 | | |

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## Your transactions

| Date | Description | Money out | Money in | Balance |
|---|---|---|---|---|
| 23 Nov | Giro Received From H Ahmed<br>Ref: Numaan Overdraft | | 50.00 | |
| | Giro Received From H Ahmed<br>Ref: Numaan Overdraft | | 530.00 | -498.87 |
| 24 Nov | Bill Payment From Ahmed S<br>Ref: Money Transfer | | 10.00 | -488.87 |
| 28 Nov | Card Payment to Sufilive Trading Turkey TRY 40.00 On 27 Nov at VISA Exchange Rate 22.35 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.05 | 1.84 | | |
| | Card Payment to Kamali Market Turkey TRY 48.50 On 26 Nov at VISA Exchange Rate 22.35 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.06 | 2.23 | | |
| | ATM Cash Withdrawal at Turkishbank Lefke Turkey TRY 150.00 On 26 Nov at VISA Exchange Rate 22.39 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.20 | 6.90 | | |
| | Card Payment to Senel Tum Turkey TRY 30.00 On 25 Nov at VISA Exchange Rate 22.39 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.04 | 1.38 | | |
| | Card Payment to Kamali Market Turkey TRY 38.50 On 25 Nov at VISA Exchange Rate 22.38 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.05 | 1.77 | | |
| | Card Payment to Silverside Investm Turkey TRY 67.50 On 26 Nov at VISA Exchange Rate 22.35 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.09 | 3.11 | | |
| | Card Payment to Off Licence Turkey TRY 130.00 On 25 Nov at VISA Exchange Rate 22.03 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.17 | 6.07 | | |
| | Giro Received From Mohammed Khan<br>Ref: Abubakar | | 20.00 | -492.17 |
| 29 Nov | Card Payment to Kamali Market Turkey TRY 18.00 On 28 Nov at VISA Exchange Rate 22.50 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.82 | | |

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## Your transactions

| Date | Description | Money out | Money in | Balance |
|---|---|---|---|---|
| 29 Nov | Card Payment to Sufilive Trading L Turkey TRY 26.00 On 28 Nov at VISA Exchange Rate 22.41 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.03 | 1.19 | | -494.18 |
| 01 Dec | Card Payment to Kamali Market Turkey TRY 18.00 On 30 Nov at VISA Exchange Rate 22.22 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.83 | | -495.01 |
| 05 Dec | Card Payment to Apple.Com/Bill Ireland On 04 Dec | 0.79 | | |
| | Card Payment to Kamali Market Turkey TRY 18.00 On 03 Dec at VISA Exchange Rate 22.50 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.82 | | |
| | Card Payment to Kamali Market Turkey TRY 18.00 On 04 Dec at VISA Exchange Rate 22.50 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.82 | | |
| | Card Payment to Kamali Market Turkey TRY 50.00 On 02 Dec at VISA Exchange Rate 22.32 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.06 | 2.30 | | |
| | Giro Received From H Ahmed Ref: Numaan Overdraft | | 60.00 | -439.74 |
| 06 Dec | DD Direct Debit to Assetlinkcapital9 Ref: 01Ass2904252 | 49.70 | | |
| | Card Payment to Kamali Market Turkey TRY 46.50 On 05 Dec at VISA Exchange Rate 22.57 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.06 | 2.12 | | |
| | Card Payment to Sufilive Trading L Turkey TRY 65.00 On 05 Dec at VISA Exchange Rate 22.57 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.08 | 2.96 | | |
| | Giro Received From H Ahmed Ref: Numaan Overdraft | | 10.00 | -484.52 |

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## Your transactions

| Date | Description | Money out | Money in | Balance |
|---|---|---|---|---|
| 07 Dec | Card Payment to Kamali Market Turkey TRY 23.90 On 06 Dec at VISA Exchange Rate 22.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.03 | 1.08 | | |
| | Card Payment to Osman Adil Petrol Turkey TRY 165.00 On 05 Dec at VISA Exchange Rate 22.60 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.21 | 7.51 | | |
| | Giro Received From H Ahmed Ref: Numaan Overdraft | | 10.00 | -483.11 |
| 08 Dec | ATM Cash Withdrawal at Turkishbank Lefke Turkey TRY 150.00 On 07 Dec at VISA Exchange Rate 22.56 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.19 | 6.84 | | -489.95 |
| 09 Dec | Card Payment to Sufilive Trading L Turkey TRY 3.50 On 08 Dec at VISA Exchange Rate 21.87 | 0.16 | | |
| | Card Payment to Kamali Market Turkey TRY 12.00 On 08 Dec at VISA Exchange Rate 22.22 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.01 | 0.55 | | |
| | Card Payment to Off Licence Turkey TRY 75.00 On 07 Dec at VISA Exchange Rate 22.52 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.09 | 3.42 | | |
| | Giro Received From H Ahmed Ref: Numaan Overdraft | | 100.00 | -394.08 |
| 12 Dec | Card Payment to Sufilive Trading Turkey TRY 55.00 On 09 Dec at VISA Exchange Rate 22.63 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.07 | 2.50 | | |
| | Card Payment to Baskent Pansiyon Turkey EUR 17.01 On 10 Dec at VISA Exchange Rate 1.16 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.43 | 15.14 | | |
| | ATM Cash Withdrawal at Ledras 110 Cyprus On 09 Dec | 23.54 | | |
| | ATM Cash Withdrawal at Ledras Street Cyprus On 10 Dec | 23.54 | | |

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## Your transactions

| Date | Description | Money out | Money in | Balance |
|---|---|---|---|---|
| 12 Dec | ATM Cash Withdrawal at Ledras 110 Cyprus On 09 Dec | 62.87 | | |
| | Card Payment to Kamali Market Turkey TRY 3.00 On 10 Dec at VISA Exchange Rate 23.08 | 0.13 | | |
| | Card Payment to Askar Ates Turkey TRY 5.00 On 10 Dec at VISA Exchange Rate 21.74 | 0.23 | | |
| | Card Payment to Molto Market-Saray Turkey TRY 8.99 On 10 Dec at VISA Exchange Rate 23.05 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.01 | 0.40 | | |
| | Card Payment to Faysal Obuz 2 Turkey TRY 10.00 On 09 Dec at VISA Exchange Rate 22.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.01 | 0.45 | | |
| | Card Payment to Lefke Market Turkey TRY 18.00 On 08 Dec at VISA Exchange Rate 22.50 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.82 | | |
| | Card Payment to Kamali Market Turkey TRY 23.00 On 09 Dec at VISA Exchange Rate 22.77 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.03 | 1.04 | | |
| | Card Payment to C.G. Bakalicom Ltd Cyprus EUR 2.50 On 10 Dec at VISA Exchange Rate 1.16 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.06 | 2.22 | | |
| | Card Payment to Hoi Polloi Turkey TRY 70.00 On 09 Dec at VISA Exchange Rate 22.65 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.09 | 3.18 | | |
| | Card Payment to C.G. Bakalicom Ltd Cyprus EUR 8.00 On 10 Dec at VISA Exchange Rate 1.16 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.20 | 7.12 | | |
| | Card Payment to Mike's Square Cafe Cyprus EUR 10.90 On 09 Dec at VISA Exchange Rate 1.16 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.28 | 9.71 | | |

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## Your transactions

| Date | Description | Money out | Money in | Balance |
|---|---|---|---|---|
| 12 Dec | Giro Received From H Ahmed<br>Ref: Numaan Overdraft | | 50.00 | -496.97 |
| 13 Dec | Card Payment to Kamali Market Turkey TRY 16.00 On 12 Dec at VISA Exchange Rate 22.86 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.72 | | -497.69 |
| 14 Dec | Card Payment to Kamali Market Turkey TRY 16.00 On 13 Dec at VISA Exchange Rate 22.86 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.02 | 0.72 | | -498.41 |
| 15 Dec | Giro Received From H Ahmed<br>Ref: Numaan Overdraft | | 20.00 | -478.41 |
| **16 Dec** | **End balance** | | | **-478.41** |

▶ **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 2.99% 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. This rate does not apply to Travel Wallet transactions.
As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange 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
WOKING

### 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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