BARCLAYS

Statement date 21 Nov 2022
Last statement 21 Oct 2022

Barclays Bank Account

22 Oct - 21 Nov 2022

Mr Vitor Gomes Bingham

- Sort Code 20-26-86
- Account no. 03013375
- SWIFTBIC BUKBGB22
- IBAN GB58 BUKB 2026 8603 0133 75

MR VITOR GOMES BINGHAM
120 ELMCROFT AVENUE
LONDON
UNITED KINGDOM
E11 2DB

At a glance

Start balance	£0.38
Money in	£580.20
Money out	£578.64
End balance	**£1.94**

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 DD Direct Debit Online Other

Date	Description	Money out	Money in	Balance
22 Oct	**Start balance**			**0.38**
28 Oct	DD Direct Debit to American Express Ref: 3746-801941-21007 This Is A New Direct Debit Payment	100.00		
	American Express Ref: 3746-801941-21007 Unpaid Direct Debit		100.00	0.38
03 Nov	Giro Received From Vitor Hugo Gomes C Ref: Gomes Carvalho Bin		99.80	100.18
04 Nov	DD Direct Debit to American Express Ref: 3746-801941-21007	100.00		
	Card Payment to Kfc-Loughton On 03 Nov	8.49		
	Card Payment to Mfg Chingford On 03 Nov	10.07		
	Giro Received From Vitor Hugo Gomes C Ref: Gomes Carvalho Bin		20.00	1.62
10 Nov	DD Direct Debit to Metlife Insurance Ref: Mmp044472	10.00		
	Giro Received From Vitor Hugo Gomes C Ref: Gomes Carvalho Bin		10.00	1.62
14 Nov	Bill Payment to Mayara Fernandes Ref: Cons	156.00		
	Giro Received From Vitor Hugo Gomes C Ref: Gomes Carvalho Bin		155.65	

Continued

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Your transactions

Date	Description	Money out	Money in	Balance
14 Nov	Bill Payment From Alvin R Ref: Diff Contas		5.67	6.94
15 Nov	DD Direct Debit to Creation.Co.UK Ref: Z5185679/R304344	139.08		
	Creation.Co.UK Ref: Z5185679/R304344 Unpaid Direct Debit		139.08	6.94
21 Nov	Bill Payment to Vitor Hugo Gomes C Ref: DB	55.00		
	Giro Received From Paypal Ref: Ppwdl5F9J22252W736		50.00	1.94
21 Nov	**End balance**			**1.94**

▶ **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.

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
DIRECT BANKING 11

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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