

Your statement

Mr Simon Calton
15 Aug 2014

MR S CALTON
67 BRITTEN ROAD
SWINDON
SN25 2HQ

I certify this is a
true copy.

Simon Calton

Higher Rural ECCA
(1433309 - Cert no)

7 October 2014

Your accounts at a glance

► Your balances on 15 Aug 2014

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 0800 111 777*, or come into a branch.

Everyday banking

**Premier Life****£4,826.88**

Mr Simon Calton
Sort Code 20-84-61 • Account no 70427829

**Barclays Bank Account****£22.33**

Mr Simon Christopher Caltonmiss Jane Louise Spencer
Sort Code 20-84-61 • Account no 33853004

This is the end of your account summary.

We're here

Call 0800 111 777* Clickbarclays.co.uk/premier Come into a branch

* We may monitor or record calls for quality, security, and training.

17 Jul – 15 Aug 2014

MR S CALTON
67 BRITTEN ROAD
SWINDON
SN25 2HQ

Mr Simon Calton

- Sort Code 20-84-61
- Account no. 70427829
- SWIFTBIC BARCGB22
- IBAN GB07 BARC 2084 6170 4278 29

At a glance

Start balance	-£4,071.82
Money in	£3,713.30
Money out	£4,468.36
End balance	-£4,826.88

Your Premier Life statement

Current account statement

Your transactions

ATM Cash Machine  Contactless  Direct Debit  Debit Card
 Fee  Giro Bank Giro  Online  Other
























Date	Description	Money out	Money in	Balance
17 Jul	Start balance			-4,071.82
17 Jul	 Card Payment to Creditexpert.Co.UK on 17 Jul	9.99		
	 Card Payment to McDonalds on 16 Jul	9.46		-4,091.27
18 Jul	 Card Payment to Sony Ent Network on 17 Jul	9.99		
	 Card Payment to Toys R Us on 13 Jul	419.93		-4,521.19
21 Jul	 Card Payment to Freeprintsapp.Com on 20 Jul	2.40		
	 Card Payment to Tesco Stores 5583 on 18 Jul	9.12		
	 Card Payment to Tesco Store 3230 on 19 Jul	38.37		
	ATM Cash Machine Withdrawal at Yourcash Esso Calcutt Timed at 09:01 on 19 Jul	150.00		
	 Card Payment to Heston S/ W WH Smit on 18 Jul	7.08		
	 Card Payment to McDonalds on 18 Jul	8.07		
	 Refund from Tesco Store 3230 on 20 Jul		4.00	-4,732.23
22 Jul	 Direct Debit to TV Licence MBP Ref: 3648633819	24.25		-4,756.48

Continued

Your arranged limits




Overdraft	£5,000
Emergency Borrowing	£0

Your transactions

Date	Description	Money out	Money in	Balance
23 Jul	 Direct Debit to Hastings Insurance Ref: n1272603 001 00	70.85		-4,827.33
25 Jul	 Card Payment to Coca Cola Enterpri on 24 Jul	1.70		-4,829.03
30 Jul	 Bill payment to Barclaycard VISA 1 Ref: 4929425126552008	500.00		
	 Received from Carlton James Priv Ref: Income		500.00	
	 Received from Carlton James Priv Ref: Income		500.00	-4,329.03
31 Jul	 Bill payment to Jane Spener Ref: CREDIT CARD PAYMEN	2,000.00		
	 Received from Carlton James Priv Ref: Income		1,750.00	-4,579.03
1 Aug	 Direct Debit to Specsavers Finance Ref: specs 006330002603	15.00		
	 Direct Debit to David Lloyd Leisur Ref: 071007293661.11222	79.25		
	 Account Fee 1 item(s) at £17.50	17.50		-4,690.78
4 Aug	 Card Payment to Tesco Store 3230 on 02 Aug	42.04		-4,732.82
7 Aug	 Fees OD Fees On Balances Up to £2000 5 at £1.50 £7.50 OD Fees On Balances Over £2000 25 at £3.00 £75.00 For the period 16 Jun to 15 Jul	82.50		-4,815.32
8 Aug	 Bill payment to Jane Spener Ref: MAINTENANCE	400.00		
	 Received from Carlton James Priv Ref: Income		600.00	-4,615.32
11 Aug	 Card Payment to Harford House Stor on 08 Aug	1.29		
	 Card Payment to Tesco Stores 5583 on 10 Aug	3.18		
	 Card Payment to Tesco Stores 5583 on 10 Aug	4.04		
	 Card Payment to Tesco Store 3230 on 09 Aug	32.32		
	 Card Payment to McDonalds on 08 Aug	3.47		-4,659.62
12 Aug	 Direct Debit to RSPCA Ref: as8332465	10.00		
	 Transfer to Sort Code 20-84-61 Account 33853004 Ref: MOBILE-CHANNEL	140.00		-4,809.62
13 Aug	 Card Payment to Shell Mead Way on 12 Aug	2.99		-4,812.61
14 Aug	 Card Payment to Bar Zero on 13 Aug	5.30		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
14 Aug	 Card Payment to McDonalds on 13 Aug	8.97		-4,826.88
15 Aug	 Direct Debit to MBFIN SOWU57Rxp01 Ref: s0wu57rxp017889353	359.30		
	 MBFIN SOWU57Rxp01 Ref: s0wu57rxp017889353 Unpaid direct debit		359.30	-4,826.88
15 Aug	End balance			-4,826.88

- **Anything wrong?** If you've spotted any incorrect or unusual transactions, see the next page for how to get in touch with us.

Charges coming up

The charges are for the period 16 July 2014 to 14 August 2014 and will be debited to this account on 8 September 2014. These charges will appear on your next statement.

30 Personal OD Daily Fee @ £3.00 Each	£90.00
Total Charges	£90.00

Credit interest rates**Interest rates**

► Credit interest rate	0.00%
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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 the Financial Services Compensation Scheme

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 small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.fscs.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Barclays Bank PLC may also accept deposits under the following trading names; Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Direct, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth, Woolwich Mortgages. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

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, withdrawing cash, 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 pay in a currency other than sterling (either abroad or in the UK): Barclays will charge you a 2.99% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example

when you shop online at a non-UK website. On top of this, if you're getting cash over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM or an ATM at a Global Alliance member bank, you'll also be charged a £1.50 Non-Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries go to barclays.co.uk/globalalliance. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on visaeurope.com. For more info please go to barclays.co.uk/debitcardsabroad

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're a UK taxpayer, your interest is subject to income tax. Your statement will show how much tax we've deducted at the basic rate. If you declare you're not liable for UK income tax (call us to find out how), we can pay your interest without these deductions.

If you go into overdraft or Emergency Borrowing

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account go first to pay off any fees. Once these are paid, your payments go towards repayment of your Emergency Borrowing (if you've used it) and finally towards repayment of your overdraft.

To help avoid going overdrawn or into your Emergency Borrowing and to understand payment cut-off times, go to barclays.co.uk/bankingcharges. For more information about overdrafts, Emergency Borrowing and daily fees, go to barclays.co.uk/overdraft or ask in branch for a copy of 'Our Bank Charges Explained'.

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 0800 111 777, go to barclays.co.uk/premierbanking, or contact your Premier Banking Manager. And if you change your mind at any time, just get in touch.

Get in touch

Our main number

0800 111 777
24 hours

From abroad

+44 161 869 8012
7am - 11pm

Write to us

Barclays, Leicester
LE87 2BB

Find a branch

0800 111 777
24 hours

Your home branch

Swindon Regent Street
2

Online banking help

0345 600 2323
7am - 11pm

Lost and stolen cards

01604 230 230
24 hours

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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