

02526 HUP2656A J00097 39800 8458 1464509011


MR G W GORDON  
HAREPATH FARM  
BURBAGE  
MARLBOROUGH  
SN8 3BT


30 Aug – 30 Sep 2014

Mr George William Gordon &  
Mrs Julie Clare Gordon

- Sort Code 20-84-58
- Account no. 00144010
- SWIFTBIC BARCGB22
- IBAN GB93 BARC 2084 5800 1440 10

### At a glance

Start balance	£1,986.06
Money in	£3,185.49
Money out	£4,722.24
End balance	£449.31

### Your arranged limits

Overdraft	£1,500
Emergency Borrowing	£0

## Your Premier Bank Account statement

### Current Account Statement

#### Your transactions

STO Standing Order   ATM Cash Machine    Cheque    Direct Debit











 Debit Card    Giro Bank Giro    Other

Date	Description	Money out	Money in	Balance
30 Aug	Start balance			1,986.06
1 Sep	 Direct Debit to SWALEC Ref: 358758731	110.34		
	 Direct Debit to CC Swansea C.Tax Ref: 3904650032	156.00		
	 Direct Debit to Paypal Payment Ref: 43j22238e99n	19.98		
	 Direct Debit to Paypal Payment Ref: 43j22238e99n	25.49		
	 Card Payment to Waitrose 164 on 31 Aug	179.36		1,494.89
2 Sep	 Payment by cheque 100949	175.00		
	 Card Payment to Eastsands Stores on 01 Sep	65.90		
	 Refund from Waitrose 164 on 01 Sep		2.39	1,256.38
3 Sep	 Card Payment to WH Smith on 02 Sep	15.66		
	 Card Payment to Marr Green Farm SH on 02 Sep	23.75		
	 Card Payment to Ducklings Toy Shop on 02 Sep	23.97		
	 Card Payment to Merchant's House T on 02 Sep	45.90		1,147.10
4 Sep	 Payment by cheque 100950	30.00		
	 Direct Debit to Paypal Payment Ref: 43j22238e99n	2.79		

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## Your transactions

Date	Description	Money out	Money in	Balance
4 Sep	 Card Payment to Tesco Stores 6331 on 03 Sep	53.87		1,060.44
5 Sep	 Direct Debit to BT Group PLC Ref: gb12836713-000010	42.07		
	 Direct Debit to Paypal Payment Ref: 43j222238e99n	5.99		
	 Card Payment to Equilibrium on 04 Sep	43.50		
	 Card Payment to Woodborough on 04 Sep	90.86		878.02
8 Sep	 Direct Debit to Paypal Payment Ref: 43j222238e99n	12.95		
	 Card Payment to IZ *The Marlboroug on 05 Sep	14.20		
	 Card Payment to WH Smith on 05 Sep	23.85		
	 Card Payment to Susie Watson Desig on 05 Sep	47.00		
	 Card Payment to Boots 0452 on 05 Sep	62.11		
	 Card Payment to Faux Arts on 06 Sep	66.50		
	 Card Payment to Tesco Store 3406 on 07 Sep	80.83		
	 Card Payment to Mint Velvet-Marl on 05 Sep	98.00		
	 Card Payment to www.Routeone.Co.UK on 05 Sep	292.90		
	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Winchester Timed at 15:51 on 07 Sep	50.00		129.68
9 Sep	 Payment by cheque 100952	36.00		93.68
10 Sep	 Payment by cheque 100951	120.00		-26.32
11 Sep	 Cash Machine Withdrawal at Post Office 157 High Street Timed at 09:35 on 11 Sep	82.60		-108.92
12 Sep	 Card Payment to Itunes.Com/Bill Luxembourg on 10 Sep	9.98		
	 Card Payment to Waitrose 164 on 11 Sep	137.94		
	 Received from Harepath Farm Ptnr		3,000.00	2,743.16
15 Sep	 Payment by cheque 100930	80.00		
	 Cash Withdrawal at Cap France EUR 70.00 on 13 Sep at Visa Exchange Rate 1.25 The final GBP amount includes a Non-Sterling Transaction Fee of 1.67 and a Non-Sterling Cash Fee of 1.50	59.04		

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## Your transactions

Date	Description	Money out	Money in	Balance
15 Sep	 Received from 621315211201-CHB		82.00	
	 Account Credit: Deposit at Barclays 44Salisbury		100.00	2,786.12
16 Sep	 Payment by cheque 100954	192.00		
	 Card Payment to Autoroute DU Sud France EUR 4.40 on 14 Sep at Visa Exchange Rate 1.25 The final GBP amount includes a Non-Sterling Transaction Fee of 0.1	3.61		
	 Card Payment to Marseille Aerop. France EUR 10.75 on 14 Sep at Visa Exchange Rate 1.25 The final GBP amount includes a Non-Sterling Transaction Fee of 0.26	8.84		
	 Card Payment to Starbucks on 15 Sep	9.93		
	 Card Payment to DU Comptoir de France EUR 14.50 on 14 Sep at Visa Exchange Rate 1.25 The final GBP amount includes a Non-Sterling Transaction Fee of 0.35	11.92		
	 Card Payment to Ameffa on 15 Sep	16.94		
	 Card Payment to Le 17 France EUR 22.00 on 14 Sep at Visa Exchange Rate 1.25 The final GBP amount includes a Non-Sterling Transaction Fee of 0.53	18.09		
	 Card Payment to Musto Swindon on 15 Sep	20.00		
	 Card Payment to Levi Strauss (UK) on 15 Sep	20.00		
	 Card Payment to Levi Strauss (UK) on 15 Sep	24.50		
	 Card Payment to Levi Strauss (UK) on 15 Sep	97.00		
	 Card Payment to Charles Tyrwhitt on 15 Sep	282.90		
	 Cash Machine Withdrawal at Post Office 157 High Street Timed at 11:26 on 16 Sep	100.00		1,980.39
17 Sep	 Card Payment to J P Boden on 16 Sep	56.00		1,924.39
18 Sep	 Payment by cheque 100934	16.00		
	 Direct Debit to Paypal Payment Ref: 43j22238e99n	10.49		
	 Card Payment to Boots 0452 on 17 Sep	18.48		
	 Card Payment to WH Smith on 17 Sep	27.94		

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## Your transactions

Date	Description	Money out	Money in	Balance
18 Sep	Card Payment to Majestic Wine on 17 Sep	107.68		
	Card Payment to Tesco Stores 6331 on 17 Sep	117.48		1,626.32
19 Sep	Direct Debit to Paypal Payment Ref: 43j222238e99n	10.95		
	Direct Debit to Paypal Payment Ref: 43j222238e99n	17.74		
	Card Payment to Ducklings Toy Shop on 18 Sep	8.97		
	Card Payment to IZ *The Marlboroug on 17 Sep	11.40		
	Card Payment to Tesco Stores 6331 on 18 Sep	20.00		
	Card Payment to Waitrose 164 on 18 Sep	96.02		1,461.24
22 Sep	Card Payment to Completesave.Co.UK Switzerland on 19 Sep	10.00		
	Card Payment to Marr Green Farm SH on 20 Sep	27.09		
	ATM Cash Machine Withdrawal at Post Office 157 High Street Timed at 12:07 on 22 Sep	102.30		1,321.85
23 Sep	Card Payment to Post Office Counte on 22 Sep	25.45		1,296.40
24 Sep	Card Payment to Pewsey Dental Prac on 23 Sep	45.00		1,251.40
25 Sep	Payment by cheque 100953	240.00		1,011.40
26 Sep	Payment by cheque 100947	40.00		
	Direct Debit to Ind News and Media Ref: 08258170	25.00		
	Card Payment to Waitrose 164 on 25 Sep	160.76		785.64
29 Sep	Direct Debit to Wiltshire Council Ref: 212754320009	248.00		
	Card Payment to Itunes.Com/Bill Luxembourg on 25 Sep	5.99		
	Card Payment to Prospect Foundatio on 27 Sep	14.99		
	Card Payment to Mayther on 27 Sep	68.45		
	Refund from Waitrose 164 on 26 Sep		1.10	449.31
30 Sep	End balance			449.31

► **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 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](http://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](http://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 [visaurope.com](http://visaurope.com). For more info please go to [barclays.co.uk/debitcardsabroad](http://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](http://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](http://barclays.co.uk/bankingcharges). For more information about overdrafts, Emergency Borrowing and daily fees, go to [barclays.co.uk/overdraft](http://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](http://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

### 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