

Summary of account

on 9th Jul 2010

Previous balance	£39.97
Payments received	£39.97
New transactions	£21.50
Your new balance	£21.50

Your payment

Minimum payment	£5.00
Payment Due date	3 August
<i>Your Direct Debit will be collected on 3 August or immediately after.</i>	
Purchase Annual Rate	17.9%
Cash Annual Rate	26.8%
Next Month's Estimated Interest	£1.00
<i>See reverse for details.</i>	

Credit limit

The information below may be affected by recent transactions

Your current limit	£6,750.00
Your available credit	£6,728.50
Your cash limit*	£3,350.00

Your cash limit is part of your credit limit

** We reserve the right to withdraw this facility at any time*

Your available cash credit	£3,350.00
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Your reward scheme

Points total	4174
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For current reward points total and any reward scheme questions, please ring 0844 811 9111 or visit www.barclaycard.co.uk

Barclaycard Goldfish July 2010 statement

Miss S J Nicholson

Minimum Payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Have you written your account number and post code on the reverse of your cheque?

bank giro credit  **ABC**

21.50

5.00

5301270216912000

Cashier's stamp and initials

3 August 2010
13C46570000050

Barclays Bank PLC
Automated Bulk Credit Clearing
Barclaycard
04.01

MISS S J NICHOLSON
LOS ATALYONES
BLOQUE 2,2A
MOJACAR PLAYA
ALMERIA 04368
SPAIN

Total Cash *

Total Chqs +

25-03-98

£

▼ Please do not write or mark below this line, or fold this voucher ▼

<5301270216912000< 250398+< 73 X

Have you changed your personal contact details?

If you have changed your personal contact details please complete below in BLOCK CAPITALS and return to us in the envelope provided. Alternatively, you can post it to Barclaycard Customer Services, PO BOX 9131, 51 Saffron Road, Leicester, LE18 9DE. We may ask you to supply documentation to support a change of address.

Barclaycard Visa Card number																
Barclaycard MasterCard number																
Name																
New address																
County																
Postcode					Work telephone no.											
Home telephone no.									Mobile telephone no.							
E-mail address																
Signature of main account holder																

Summary Box

It's good to know the plain facts about this Barclaycard. This summary box gives you clear information about the key features of the card and does not replace any terms and conditions.

Interest rates	If you're charged interest, your monthly standard, cash and promotional rates are displayed after any transactions in the 'Detailed Information' section on the front of your statement.		
Interest free period	<ul style="list-style-type: none"> Up to 56 days interest free from date of transaction on new purchases if you pay your statement balance in full and on time each month. No interest free period on balance transfers, cash withdrawals or Barclaycard cheques (subject to any interest free promotional offer). 		
Interest charging information	<p>If interest is payable, it will be charged from the date the transaction is debited to your account until it is paid in full. No interest on Default Charges for 28 days starting from the date that you are given notice of the Default Charge. Even if you pay the balance in full, the interest charge for the period from the previous statement to the date of full repayment will be debited the following month. Interest will be charged on a daily basis and interest payments therefore will increase the longer payment is delayed (even before the monthly payment date).</p>		
Allocation of payments	<p>Payments you make will reduce your balance in the following order:</p> <ol style="list-style-type: none"> 1. Default Charges 2. Promotional balance transfers 3. Promotional purchases 4. Purchases, balance transfers and other charges 5. Cash withdrawal <p>Please see the Barclaycard Conditions for further details.</p>		
Minimum repayment	<p>Unless stated otherwise on your statement your minimum payment will have been calculated as: 2% to 2.25% or £5 Barclaycard Goldfish, Barclaycard Platinum (MasterCard) and Barclaycard Cashback, whichever is greater. If you only make the minimum payment each month it will take you longer and cost you more to clear your balance.</p>		
Fees	<p>Barclaycard Cashback - £20 annual fee where charged. Barclaycard Goldfish - £2 monthly fee where you have opted for the supercharged rewards scheme.</p>		
Charges	<p>Cash Balance transfers and cheques Overseas transactions: Copies of statements: Copies of transactions:</p>	<p>2.5% (min. £2.50) 3% (min. £3.00) unless we tell you otherwise for Barclaycard Goldfish, Barclaycard Platinum (MasterCard) and Barclaycard Cashback 2.75% £3.00 £5.00</p>	
Default charges	<p>Late payment: £12 Over credit limit: £12 Returned payment: £12 You can avoid additional charges. Please stay within your credit limit and ensure that your payments are received on time.</p>		
Amount of credit	Minimum credit limit £250, maximum subject to status.		
Estimated interest	This is an estimate of next month's interest, based on the minimum payment reaching us on the payment due date. It is for guidance only. The actual amount of interest you pay may differ, depending on when your payment reaches us, the amount that you repay, whether you use your card before your next statement date and other reasons.		
Call charges	<p>For BT residential customers, calls to 0845 and 0844 811 numbers will cost no more than 5p per minute, plus 9.3p call set-up fee (current at February 2010). The price on non-BT phone lines may be different. Calls to 0500 and 0800 numbers are free if made from a UK landline. Calls may be monitored or recorded in order to maintain high levels of security and quality of service. Should you wish to register a complaint, contact us via post, email or telephone. Details of our complaints handling procedure are available on request. For all queries, please call 0844 811 9111 or visit www.barclaycard.co.uk</p>		
Regulatory information	<p>Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC is authorised and regulated by the Financial Services Authority, Registered in England, No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP. If you no longer wish to receive personalised marketing communications, for example by letter, please contact Customer Services.</p>		

Keeping up to date

With payments

Our Customer Advisors are here to discuss your account at all times. If you find that you can't afford your monthly payments, please contact Customer Services on 0844 811 9111 as soon as possible. For alternative sources of help, please consider the following organisations:

Citizens Advice Bureau
www.adviceguide.org.uk

Consumer Credit Counselling Service
www.cccs.co.uk
 0800 138 1111

PayPlan
www.payplan.com
 0800 917 7823

With paperwork

Please keep all your Barclaycard receipts in a safe place for at least 6 months after they were issued. It's also a good idea to keep a note of any time you use your Barclaycard over the phone, internet or by post. Keeping track of your transactions in this way will help you with any queries you may have in the future.

If you have authorised any companies to take regular payments from your account please be aware that the payment can only be cancelled by you writing to the company. We recommend retaining proof of cancellation.



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.

Your payment

Only making the minimum payment will significantly increase the time taken to clear your balance and cost you more. If you wish to discuss your payments our advisors are here to help, please call Customer Services.

Avoid paying additional charges

To avoid paying additional charges, please ensure you remain within your credit limit and your monthly payments are received on time and not returned. Otherwise you will incur a charge.

Would you like an easy way to manage your account?

Try our online service - it's quick and easy to check your balance, track recent transactions, view statements and even pay your bill. Register today by visiting us at www.barclaycard.co.uk

Detailed Information

Miss S J Nicholson

Date	Description	£
	Previous balance from last statement	39.97
5 Jul	Payment By Direct Debit	39.97CR
5 Jul	Sky Subscription, 08702 404040	21.50
9 Jul	New balance	£21.50

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in specific order, which is set out in the 'Summary Box' section on the reverse of your statement. The way in which payments are allocated can make a significant difference to the amount of interest you pay until the balance is completely cleared.

How you can contact us

Please have your Barclaycard to hand when you call and include the card number in any postal correspondence.

For customer service advice or queries

24 hours a day, 7 days a week
Call: 0844 811 9111 (in the UK)
Call: +44 1604 230 230 (when abroad)
Or via our website: www.barclaycard.co.uk

By post

Barclaycard Customer Services, PO BOX 9131, 51 Saffron Road, Leicester, LE18 9DE.

By Typetalk (helpline for the deaf)

For sending messages via Typetalk
please call: 18001 0844 811 9191.

To report a card lost or stolen

24 hours a day, 7 days a week
Call: 01604 230 230 (in the UK)
Call: +44 1604 230 230 (when abroad)

If you would like a large print, Braille or audio format statement, please call us on 0844 811 9119.

More from Barclaycard

Terms and conditions apply to all Barclaycard benefits.

Internet facilities

Visit mybarclaycard at www.barclaycard.co.uk

- View your spend with our interactive charts
- Set up a direct debit
- View statements and transactions
- Request a change to your credit limit
- Request a PIN reminder
- Transfer a balance (subject to status)

Fraud protection

- When travelling abroad, please call 0844 811 9091 to let us know. That way we can be sure it's you using your card, not a thief or fraudster. Otherwise you may have your card declined when you try to use it outside the UK.
- Tear up or shred your statements, card receipts and other documents containing personal information before disposing of them.

Additional cards

To include a family member or friend on your Barclaycard account please call Customer Services.

Complimentary card benefits

Your Barclaycard gives you access to a range of complimentary benefits including:

- To find out more about Barclaycard Freedom and whether your product benefits go to www.barclaycardfreedom.co.uk
- **Fraud Protection** – including chip and PIN and watching for unusual spending on your account.
- **Identity Protection Service** – advice about protecting yourself from identity theft.
- **Purchase Delivery Protection** – protects your online, phone or mail orders from UK suppliers against loss or damage, from despatch to door (excludes second hand goods and services).
- **Worldwide Assistance** – legal and medical advice, help with getting home fast and interpretation services are only a phone call away when you're abroad.
- **Emergency Card Replacement and Emergency Cash Advance**
- **Barclaycard Alerts** – a free opt-in service which sends you a text reminder to help prevent you missing a payment.

For further information call 0844 811 9141 or visit www.barclaycard.co.uk/benefits

Ways you can pay

Please remember, however you pay, the amount of credit will not be available to you until your payment has cleared. All payments must be made in sterling.

By Direct Debit

- Call Customer Services to set-up a Direct Debit to pay your minimum, full-payment or any £ amount you choose, this will be collected automatically every month.

At your bank

Complete the bank giro credit and cheque with exact amounts including the decimal point. Make your cheque payable to Barclaycard (include your name and account number), for example: Barclaycard (A Smith - 4929 XXXX XXXX 0508).

Also write your postcode on the reverse of your cheque. If you are not a Barclays customer:

• 3 working days before your payment due date in cash only, or by 4 working days before your payment due date by cheque or a mix of cash and cheques, at any UK Barclays branch.

• 3 working days before your payment due date in cash only, or by 4 working days before your payment due date by cheque or a mix of cash and cheques, at any UK Barclays branch - you may have to pay a fee.

If you are a Barclays customer:

• 3 working days before your payment due date in cash only, or by 4 working days before your payment due date by cheque or a mix of cash and cheques, at any UK Barclays branch.

On the internet

- If you're not a Barclays customer, register at www.barclaycard.co.uk and pay 2 working days before your payment due date.
- If you're a Barclays customer and registered at www.barclays.com for online banking - pay before 6pm on your payment due date.

Using your own bank's internet service

- 3 working days before your payment due date
- Tell your bank our sort code 200415, our account number 38290008 and your Barclaycard number (ensuring there are no spaces or punctuation between the 16 digits).

Faster payments

Faster Payments is a new electronic payment scheme for the UK. It reduces payment processing times for low value electronic payments between member banks made via Telephone or Internet banking (N.B. debit card payments are excluded). To ensure a payment to your Barclaycard account reaches us on the same day, please submit your payment by 6.00pm if paying from a Barclays bank account, or 4.00pm if paying from an account held with another Faster Payments scheme member bank. Further information can be found on our website www.barclaycard.co.uk

By post

- 4 working days before your payment due date (allow longer if posting from abroad)
- Complete the bank giro credit and cheque with exact amounts including the decimal point. Make your cheque payable to Barclaycard (include your name and account number), for example: Barclaycard (A Smith - 4929 XXXX XXXX 0508)
- Also write your postcode on the reverse of your cheque and send with your completed bank giro credit to Barclaycard, Dept PP, Bolton, BL11 1XX
- Please don't send cash, post-dated cheques or include any general correspondence or complaints in the envelope provided.

By telephone

- If you're a Barclays customer
- If you're registered for Barclays Telephone Banking, pay before 6.00 pm on your payment due date (call 0845 7555 555).
- If you're not registered for Barclays Telephone Banking, please call at least 5 working days before your payment due date to register.
- Please have your Barclays Debit Card or membership number and passcode ready when you call.

Using your own bank's telephone banking service

- 3 working days before your payment due date
- Tell your bank our sort code 20-04-15, our account number 38290008 and your Barclaycard number (ensuring there are no spaces or punctuation between the 16 digits).

Refunds

Please note that if you have a refund pending this month it will not change the amount you need to pay us this month. Your refund will count against your next statement.