

08984 HUM4016A B00415 39700 0506 1481950011



MISS SALLY MORTON
16 THE FIRS
BATH
BA2 5ED



01 – 31 Jan 2014

Miss Sally Morton

- Sort Code 20-05-06
- Account no. 73936481
- SWIFTBIC BARCGB22
- IBAN GB51 BARC 2005 0673 9364 81

At a glance

| | |
|---------------|------------|
| Start balance | £14,907.98 |
| Money in | £6,712.50 |
| Money out | £520.37 |
| End balance | £21,100.11 |

Your Barclays Bank Account statement

Mortgage Current Account Statement

Your transactions

DD Direct Debit **Giro** Bank Giro **—** Other

| Date | Description | Money out | Money in | Balance |
|--------|--|-----------|----------|-----------|
| 1 Jan | Start balance | | | 14,907.98 |
| 16 Jan | DD Direct Debit to MIs P02 Woolwich Ref: 9710760893 | 520.37 | | 14,387.61 |
| 29 Jan | Giro Received from CI Client AC Ref: From Rycal Investm | | 1,212.50 | |
| | — Received from Glenmuir Interna 624662 semi annua Transfer | | 5,500.00 | 21,100.11 |
| 31 Jan | End balance | | | 21,100.11 |

► **Openplan** This account forms part of your Openplan arrangement in accordance with your requirements. As your balance is being offset to reduce the interest payable on your mortgage, it will not earn credit interest. Therefore, the interest shown on this statement will not apply.

► **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

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 visaurope.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 Reserve

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 Personal Reserve (if you've used it) and finally towards repayment of your overdraft (including interest).

To help avoid going overdrawn or into Personal Reserve, and to understand payment cut-off times, go to barclays.co.uk/bankingcharges. For more information about Personal Reserve usage and fees, go to barclays.co.uk/personalreserve 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 0845 7 555 555, 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

0845 7 555 555

Talk to an advisor 7am - 11pm or use our 24-hour automated service

From abroad

+44 2476 842 100
7am - 11pm

Write to us

Barclays, Leicester
LE87 2BB

Find a branch

0800 400 100
7am - 11pm

Your home branch

City of Bath

Online banking help

0845 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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