

15 Jan – 14 Feb 2014

01869 HUP2001A 8461 1486558011


MR M S LANE
26A WHILESTONE WAY
SWINDON
SN3 4HS


Mr Mark Simon Lane

- Sort Code 20-84-61
- Account no. 60360147
- SWIFTBIC BARCGB22
- IBAN GB53 BARC 2084 6160 3601 47

At a glance

Start balance	-£2,049.30
Money in	£1,992.50
Money out	£2,612.68
End balance	-£2,669.48

Your agreed limits

Overdraft limit	£5,000
Reserve	£150














Your Premier Life statement

Current account statement

Your transactions

ATM Cash Machine  Branch  Direct Debit  Debit Card  Fee

Giro Bank Giro  Interest

Date	Description	Money out	Money in	Balance
15 Jan	Start balance			-2,049.30
15 Jan	 Direct Debit to DGS/Rpp DD Ref: arhs0205881	10.39		
	 Direct Debit to DGS/Rpp DD Ref: arhs0205882	12.76		
	 Direct Debit to Ledleisure Ref: led1010434	33.00		
	 Direct Debit to Sky Digital Ref: 00630074212642	67.25		
	 Card Payment to Google *Googleplay	0.59		
	 Card Payment to Google *Googleplay	0.59		
	 Payment to Google *VISA USA USD 0.99 on 13 Jan at Visa Exchange Rate 1.634601. The final GBP amount includes a Non-Sterling Transaction Fee of £0.02	0.63		
	 Card Payment to Google *Midas	1.77		
	 Card Payment to Google *Googleplay	1.94		
	 Card Payment to Google *Googleplay	1.94		
	 Card Payment to Google *Googleplay	1.94		
	 Card Payment to Google *Googleplay	1.94		
	 Card Payment to Google *Googleplay	1.94		

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Your transactions

Date	Description	Money out	Money in	Balance
15 Jan	<input type="checkbox"/> Payment to Google *VISA USA USD 7.99 on 13 Jan at Visa Exchange Rate 1.634601. The final GBP amount includes a Non-Sterling Transaction Fee of £0.15	5.04		
	<input type="checkbox"/> Card Payment to Google *Midas	5.44		
	<input type="checkbox"/> Card Payment to Sainsbury's S/Mkt	16.58		
	<input type="checkbox"/> Card Payment to Google *Midas	17.84		
	<input type="checkbox"/> Card Payment to Sainsbury's S/Mkt	29.76		-2,258.70
16 Jan	<input checked="" type="radio"/> Direct Debit to Currys 5001746203 Ref: currys 5001746203	11.99		
	<input checked="" type="radio"/> Direct Debit to Currys 5001746204 Ref: currys 5001746204	1.99		
	<input type="checkbox"/> Payment to Google *VISA USA USD 0.99 on 13 Jan at Visa Exchange Rate 1.635499. The final GBP amount includes a Non-Sterling Transaction Fee of £0.02	0.63		
	<input type="checkbox"/> Payment to Google *VISA USA USD 2.49 on 13 Jan at Visa Exchange Rate 1.635499. The final GBP amount includes a Non-Sterling Transaction Fee of £0.05	1.57		
	<input type="checkbox"/> Card Payment to Google *Midas	1.77		
	<input type="checkbox"/> Card Payment to Google *Midas	8.91		
	<input type="checkbox"/> Card Payment to Google *Midas	17.84		
	<input type="checkbox"/> Card Payment to Google *Midas	17.84		
	<input type="checkbox"/> Card Payment to Google *Midas	17.84		-2,339.08
17 Jan	<input type="checkbox"/> Card Payment to Google *Midas	17.84		-2,356.92
20 Jan	<input type="checkbox"/> Payment to Google *VISA USA USD 0.99 on 15 Jan at Visa Exchange Rate 1.631601. The final GBP amount includes a Non-Sterling Transaction Fee of £0.02	0.63		
	<input type="checkbox"/> Payment to Google *VISA USA USD 0.99 on 15 Jan at Visa Exchange Rate 1.631601. The final GBP amount includes a Non-Sterling Transaction Fee of £0.02	0.63		
	<input type="checkbox"/> Payment to Google *VISA USA USD 0.99 on 15 Jan at Visa Exchange Rate 1.631601. The final GBP amount includes a Non-Sterling Transaction Fee of £0.02	0.63		
	<input type="checkbox"/> Payment to Google *VISA USA USD 0.99 on 15 Jan at Visa Exchange Rate 1.631601. The final GBP amount includes a Non-Sterling Transaction Fee of £0.02	0.63		
	<input type="checkbox"/> Payment to Netflix.Com Luxembourg on 18 Jan	5.99		
	<input type="checkbox"/> Card Payment to Google *Krasnov GA	11.63		
	<input type="checkbox"/> Card Payment to Google *Krasnov GA	29.07		

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









Your transactions

Date	Description	Money out	Money in	Balance
20 Jan	 Payment to MO/ to Costa Del S Peru USD 250.00 on 16 Jan at Visa Exchange Rate 1.631601. The final GBP amount includes a Non-Sterling Transaction Fee of £4.58	157.80		
	ATM Cash withdrawal at Disposicion de Efe Peru PEN 400.00 on 17 Jan at Visa Exchange Rate 4.582552. The final GBP amount includes a Non-Sterling Transaction Fee of £2.61 and a Non-Sterling Cash Fee of £1.50	91.40		-2,655.33
24 Jan	 Card Payment to Creditexpert.Co.UK	9.99		-2,665.32
27 Jan	 Card Payment to Google *Krasnov GA	0.64		
	 Card Payment to Google *Midas	5.44		
	 Card Payment to Google *Oceanred	7.51		
	 Card Payment to Google *Midas	8.91		
	 Card Payment to Google *Midas	8.91		
	 Card Payment to Google *Midas	8.91		
	 Card Payment to Google *Midas	17.84		-2,723.48
31 Jan	 Direct Debit to Utility Warehouse Ref: 7202281/7202281/95	26.13		
	 Card Payment to Google *Midas	17.84		
	 Card Payment to Google *Midas	44.61		-2,812.06
3 Feb	 Direct Debit to L&G I Ltd Dir-MI Ref: dunca7253276031934	22.01		
	 Direct Debit to Paymentsshield Ref: lhi30893461	37.55		
	 Direct Debit to British Red Cross Ref: red00529837	6.50		
	 Direct Debit to Zurich Assurance Ref: 0412013tadyflan	65.55		
	 Direct Debit to Halifax Ref: 1036127688030000	512.67		
	 Direct Debit to Tmw DDR Ref: 11484074/377985	341.00		
	 Direct Debit to TV Licence MBP Ref: 1595409699	12.12		
	 Card Payment to Google *Midas	89.24		
	ATM Cash withdrawal at Disposicion de Efe Peru PEN 400.00 on 29 Jan at Visa Exchange Rate 4.651725. The final GBP amount includes a Non-Sterling Transaction Fee of £2.57 and a Non-Sterling Cash Fee of £1.50	90.06		
	ATM Cash withdrawal at Disposicion de Efe Peru PEN 400.00 on 30 Jan at Visa Exchange Rate 4.640156. The final GBP amount includes a Non-Sterling Transaction Fee of £2.58 and a Non-Sterling Cash Fee of £1.50	90.28		
	 Account Fee 1 item(s) at £17.50	17.50		-4,096.54

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Your transactions

Date	Description	Money out	Money in	Balance
4 Feb	 Direct Debit to Shelter Ref: shd319911	5.00		-4,101.54
5 Feb	 Interest charged Overdraft Interest	13.95		-4,115.49
7 Feb	 Direct Debit to PC/Aquote Ins Ref: 04abgg9545/032/101	75.58		
	 Payment to Google *VISA USA USD 5.99 on 04 Feb at Visa Exchange Rate 1.624999. The final GBP amount includes a Non-Sterling Transaction Fee of £0.11	3.80		
	 Account Credit: Deposit at Barclays Swindon Old Town42		1,000.00	
	 Account Credit: Receipt for travel money paid in at Barclays Swindon Old Town42 Ref: 42Swindon Old Town		192.50	-3,002.37
10 Feb	 Payment to Msft *Xbox Live Luxembourg on 07 Feb	0.65		
	 Payment to Msft *Xbox Live Luxembourg on 08 Feb	0.65		
	 Payment to Msft *Xbox Live Luxembourg on 07 Feb	1.29		
	 Payment to Msft *Xbox Live Luxembourg on 08 Feb	1.29		
	 Card Payment to Google *Wizard Gam	2.88		
	 Card Payment to Google *Parktocube	5.76		
	 Card Payment to Creditexpert.Co.UK	9.99		
	 Card Payment to Co-Operative Food	57.42		
	 Card Payment to Maplin Swindon SN3	59.99		
	 Card Payment to Rossendales Ltd	80.80		
	 Received from Subcool LlmI Ref: Wages		400.00	
	 Account Credit: Deposit at Barclays Swindon Old Town44		400.00	-2,423.09
11 Feb	 Direct Debit to Currys 5003988648 Ref: currys 5003988648	3.49		
	 Direct Debit to NSPCC Ref: 2900795/01	7.50		-2,434.08
12 Feb	 Direct Debit to Sky Digital Ref: 00621065321617	66.25		
	 Card Payment to W M Morrison Store	14.08		

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Your transactions

Date	Description	Money out	Money in	Balance
12 Feb	<input type="checkbox"/> Card Payment to Carphone Warehouse	14.99		
	ATM Cash Machine Withdrawal at Bank Machine Martin McColls, 4 Tived at 16:51 on 12 Feb	40.00		-2,569.40
13 Feb	<input type="checkbox"/> Card Payment to Brueton Park Servi	50.03		-2,619.43
14 Feb	<input type="checkbox"/> Card Payment to Esso Chiseldon Cam	50.05		-2,669.48
14 Feb	End balance			-2,669.48

- **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 following interest charges are for the period 14 January 2014 to 13 February 2014 and will be debited to this account on 10 March 2014. These charges are summarised below to help you budget and will appear on your next statement.

Overdraft Interest	£21.49
Total Charges	£21.49

Here are the rates we used to calculate the overdraft interest:

From 13 Jan 2011 to 13 Feb 2014

	Rate
► Up to £999	0.000%
► £999 to £5,000	13.970%
► Over £5,000	0.000%

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 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).

Overdraft interest is calculated on the statement balance of your account at the close of business every day, and is charged to your account monthly.

Current interest rate(s) on arranged overdraft	Monthly rate
up to £999	Free
£999 to £5000	1.164%
over £5000	0.000%

All rate(s) shown here are current at the time of printing.

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'.

Continued on next page

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 Old Town 2

► 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.

How it works continued

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.



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For a Braille, large print or audio version of your statement call 0800 400 100 (via TextDirect if appropriate) or contact your branch