

17 Oct - 15 Nov 2024

Mrs Zahida Jabeen

- Sort Code 20-06-72
- Account no. 80724084
- SWIFTBIC BUKGB22
- IBAN GB12 BUKB 2006 7280 7240 84





MRS Z JABEEN  
117 SHIRLEY AVENUE  
CROYDON  
CR0 8SQ

## Your Barclays Bank Account statement

### Current Accounts

#### Your transactions

 Contactless 
  Debit Card 
  Direct Debit 
  Fee or Charge 
  Online 
  Standing Order

Date	Description	Money out	Money in	Balance
17 Oct	Start balance			3,033.24
17 Oct	 Card Payment to IL Forno Fresca Re U.A.Emirates AED 178.50 On 16 Oct at VISA Exchange Rate 4.79 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.12	38.42		2,994.82
18 Oct	 Card Payment to Adnoc Aldhafra Nor U.A.Emirates AED 43.50 On 17 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.27	9.40		
	 Card Payment to Royal Gym - Ladies U.A.Emirates AED 45.00 On 17 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.28	9.73		
	 Card Payment to Sun & Sand Sports U.A.Emirates AED 99.00 On 17 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.62	21.40		

*Continued*

#### At a glance

Start balance	£3,033.24
Money in	£2,691.66
Money out	£3,103.56
End balance	£2,621.34

#### Your arranged limits
















Overdraft	£1,000
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#### NOTICEBOARD

Your deposit is eligible for protection by the Financial Services Compensation Scheme.













Where interest has been debited to your account during the period covered by this statement, this has been calculated at 29.930% per annum

## Your transactions

Date	Description	Money out	Money in	Balance
18 Oct	 Card Payment to The Body Shop U.A.Emirates AED 705.00 On 17 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 4.42	152.41		
	 Bill Payment to Meherunisa Butt Ref: Charity T	50.00		
	 Received From Fractal Syst Ltd F Ref: Dividend		1,650.00	4,401.88
21 Oct	 Card Payment to Mytennight* Myfrid On 18 Oct	11.75		
	 Card Payment to Save MY Exams USD 72.00 On 20 Oct at VISA Exchange Rate 1.30 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.66	57.04		
	 Card Payment to Gucci U.A.Emirates AED 1,950.00 On 18 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 12.25	421.95		
	 Card Payment to Shake Shack Alshay U.A.Emirates AED 174.00 On 17 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.09	37.62		
	 Card Payment to Sephora Emirates L U.A.Emirates AED 385.00 On 18 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 2.42	83.31		3,790.21
22 Oct	 Bill Payment to Maire Ryan Ref: Ruengtut	20.00		
	 Bill Payment to Rumaysa Rahman Ref: Mum	30.00		3,740.21
24 Oct	 Card Payment to Peets Coffee Mbz M U.A.Emirates AED 75.00 On 23 Oct at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.47	16.25		3,723.96
25 Oct	 Card Payment to SP Uklash On 24 Oct	86.64		
	 Bill Payment to Rumaysa Rahman Ref: Mum	30.00		
	 Bill Payment to Meherunisa Butt Ref: Water	50.00		3,557.32
28 Oct	 Card Payment to Mytennight* Myfrid On 25 Oct	11.75		

















Continued

## Your transactions

Date	Description	Money out	Money in	Balance
28 Oct	 Card Payment to Tabby 800 82229 U.A.Emirates AED 55.00 On 26 Oct at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.35	11.92		
	 Card Payment to Tutorful* L-5Qmdeq On 27 Oct	20.00		
	 Card Payment to Paypal *2Checkoutc USA On 26 Oct	44.26		
	 Card Payment to The Body Shop U.A.Emirates AED 406.00 On 25 Oct at VISA Exchange Rate 4.74 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 2.56	88.29		
	 Card Payment to Royal Gym - Ladies U.A.Emirates AED 1,050.00 On 26 Oct at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 6.61	227.52		
	 Bill Payment to Catherine Tadena Ref: Rumaysa	30.00		3,123.58
29 Oct	 Card Payment to Khaadi.Com U.A.Emirates AED 880.00 On 28 Oct at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 5.54	190.68		2,932.90
30 Oct	 Direct Debit to Almustafawelfaretr Ref: Dzp8G88	15.00		
	 Bill Payment to Maire Ryan Ref: Ruengtut	20.00		2,897.90
31 Oct	 Card Payment to Qlu*Paulyasmall U.A.Emirates AED 149.21 On 30 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.94	32.31		
	 Card Payment to Yalla Food and Dri U.A.Emirates AED 6.00 On 31 Oct at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.04	1.30		
	 Card Payment to Yalla Food and Dri U.A.Emirates AED 15.00 On 31 Oct at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.09	3.25		















Continued

## Your transactions

Date	Description	Money out	Money in	Balance
31 Oct	 Card Payment to Arabia Taxi U.A.Emirates AED 71.50 On 30 Oct at VISA Exchange Rate 4.76 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.45	15.48		2,845.56
01 Nov	 Direct Debit to Vision Cls Ref: 067193315	40.00		
	 Direct Debit to Vision Cls Ref: 67199254	41.00		
	 Payment to Hafsa Quraishi Ref: Nmc	100.00		
	 Card Payment to Klarna*Uklash On 31 Oct	27.53		
	 Card Payment to National Taxi U.A.Emirates AED 24.25 On 31 Oct at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.15	5.26		
	 Card Payment to Paul U.A.Emirates AED 96.00 On 31 Oct at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.60	20.81		
	 Tech Pack Fee Service Charge 1 Item(s) at £14.50	14.50		2,596.46
04 Nov	 Card Payment to Apple.Com/Bill Ireland On 02 Nov	9.99		
	 Card Payment to Mytennight* Myfrid On 01 Nov	11.75		
	 Card Payment to Talabat U.A.Emirates AED 135.80 On 01 Nov at VISA Exchange Rate 4.72 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.86	29.66		
	 Bill Payment to Rumaysa Rahman Ref: Mum	100.00		2,445.06
05 Nov	 Card Payment to Apple.Com/Bill Ireland On 04 Nov	2.99		
	 Card Payment to The Grooming Co NB U.A.Emirates AED 282.00 On 04 Nov at VISA Exchange Rate 4.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.78	61.40		
	 Received From Fractal Syst Ltd F Ref: Salary		1,041.66	3,422.33
06 Nov	 Direct Debit to Muslim Hands Ref: 188818-22-12990809	20.00		




Continued

## Your transactions

Date	Description	Money out	Money in	Balance
06 Nov	 Card Payment to Tawasul Transport U.A.Emirates AED 27.25 On 05 Nov at VISA Exchange Rate 4.75 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.17	5.91		
	 Bill Payment to Maire Ryan Ref: Ruengtut	20.00		
	 Bill Payment to Meherunisa Butt Ref: November	50.00		3,326.42
07 Nov	 Card Payment to App.Tutorbird.Com On 06 Nov	40.00		
	 Bill Payment to Rumaysa Rahman Ref: Mum	50.00		3,236.42
08 Nov	 Direct Debit to Islamic Help Ref: Mjmpc5	60.00		
	 Card Payment to Myperfectcv.Co.UK Luxembourg On 07 Nov	16.95		3,159.47
11 Nov	 Card Payment to Mytennight* Myfrid On 08 Nov	11.75		
	 Card Payment to AL Qana Cinema LLC U.A.Emirates AED 55.00 On 09 Nov at VISA Exchange Rate 4.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.35	11.98		
	 Card Payment to AL Qana Cinema LLC U.A.Emirates AED 91.00 On 09 Nov at VISA Exchange Rate 4.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.58	19.82		
	 Card Payment to Yalla Food and Dri U.A.Emirates AED 6.00 On 08 Nov at VISA Exchange Rate 4.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.04	1.31		
	 Card Payment to Yalla Food and Dri U.A.Emirates AED 6.00 On 08 Nov at VISA Exchange Rate 4.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.04	1.31		
	 Bill Payment to Catherine Tadena Ref: Rumaysa	30.00		
	 Bill Payment to Rumaysa Rahman Ref: Mum	50.00		3,033.30

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
15 Nov	 Card Payment to IL Forno Fresca Re U.A.Emirates AED 166.95 On 14 Nov at VISA Exchange Rate 4.66 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.07	36.91		
	 Card Payment to Royal Gym - Ladies U.A.Emirates AED 1,470.00 On 14 Nov at VISA Exchange Rate 4.66 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 9.44	325.05		
	 Bill Payment to Meherunisa Butt Ref: Charity	50.00		2,621.34
15 Nov	End balance			2,621.34

- **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 compensation arrangements

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 businesses – are covered by the scheme. We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

### 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, making a cash withdrawal, 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 make a debit card payment in a foreign currency (either abroad or in the UK)** we'll charge you a 2.99% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website. This rate does not apply to Travel Wallet transactions. As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day.

You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the

conversion rate offered by the retailer or ATM provider or accept our rate.

### 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 are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance (with the exception of interest earned on ISAs, which continue to be free from UK tax for eligible customers). For information and guidance please refer to HMRC's website

[www.gov.uk/hmrc/savingsallowance](http://www.gov.uk/hmrc/savingsallowance).

The management of your tax affairs is your responsibility, including making any required declarations to HMRC.

### 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 0345 7 345 345, go to [barclays.co.uk](http://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

0345 7 345 345

**Open 24/7 including holidays**

### ► From abroad

+44 2476 842 100

Open 24/7 including holidays

### ► Write to us

Barclays, Leicester LE87 2BB

### ► Find a branch

[barclays.co.uk/branch-finder/](http://barclays.co.uk/branch-finder/)

0800 400 100

Open 24/7 including holidays

### ► Your home branch

BEXLEYHEATH  
BUSINESS CENTRE

### ► Online banking help

0345 600 2323

Open 24/7 including holidays

### ► Lost and stolen cards

0800 400 100 (or +44 2476 842 099 from abroad)

Open 24/7 including holidays

### **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

# Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank <sup>2</sup>  The following trading names are part of Barclays:  Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Wealth Management and Tesco Bank
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank's failure:	7 working days. <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU  Tel: 0800 678 1100 or 020 7741 4100  email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

## Additional information

### <sup>1</sup>Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup>General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Wealth Management and Tesco Bank.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### <sup>3</sup>Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.



#### <sup>4</sup>Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

#### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund<sup>1</sup>
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company<sup>5</sup> refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3

You can get this in Braille, large print or audio by calling 0800 400 100\* (via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](http://barclays.co.uk/accessibleservices)

#### Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

\*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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