

**Your statement**Ms Fereshteh Hafizi  
04 Nov 2016MS FERESHTEH HAFIZI  
FLAT 1  
121 GLOUCESTER PLACE  
LONDON  
W1U 6JY

## Your accounts at a glance

### ► Your balances on 04 Nov 2016

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 0800 111 777\*, or come into a branch.

#### Everyday banking

 **Barclays Bank Account** £38,585.92Ms Fereshteh Hafizi  
Sort Code 20-71-74 • Account no 50832170 **Premier Bank Account** £11,280.39Ms Fereshteh Hafizi  
Sort Code 20-71-74 • Account no 00427667

#### Savings

 **Instant Cash ISA Issue 1** £619.58Ms Fereshteh Hafizi  
Sort Code 20-44-17 • Account no 93673650 **Instant Cash ISA Issue 1** £1,760.67Ms Fereshteh Hafizi  
Sort Code 20-45-47 • Account no 63141756

This is the end of your account summary.

#### We're here

Call 0800 111 777\* [Click](http://barclays.co.uk/premier) barclays.co.uk/premier [Come into](#) a branch

\* We may monitor or record calls for quality, security, and training.

06 Oct – 04 Nov 2016

 MS FERESHTEH HAFIZI  
 FLAT 1  
 121 GLOUCESTER PLACE  
 LONDON  
 W1U 6JY

Ms Fereshteh Hafizi

- Sort Code 20-71-74
- Account no. 50832170
- SWIFTBIC BARCGB22
- IBAN GB06 BARC 2071 7450 8321 70

**At a glance**

Start balance	£55,606.74
Money in	£0.00
Money out	£17,020.82
End balance	£38,585.92

**Your arranged limits**


Overdraft	£5,000
Emergency Borrowing	£1,000











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

## Your Barclays Bank Account statement

### Current account statement




**Your transactions**

 ATM Cash Machine  Direct Debit  Debit Card  Online

Date	Description	Money out	Money in	Balance
6 Oct	Start balance			55,606.74
13 Oct	 Card Payment to Senator Developmen on 12 Oct	36.99		55,569.75
14 Oct	 Bill payment to Acc Hbac Ltd Ref: 134 DORSET HOUSE	3,780.00		51,789.75
17 Oct	 Card Payment to British Gas Tradin on 14 Oct	25.43		
	 Card Payment to Jordan Andrews Ltd on 13 Oct	2,475.00		49,289.32
18 Oct	 Direct Debit to Bank of Ireland Ref: 8006982608/0430918	563.00		
	 ATM Cash Machine Withdrawal at Tesco Personal Finance Tesco Paddingt Exp Timed at 11.04 on 18 Oct	200.00		48,526.32
24 Oct	 Bill payment to M Parvardin Ref: RENTAL INCOME	1,000.00		47,526.32
27 Oct	 Bill payment to Empress Building Ref: ARCHETYPE	3,000.00		44,526.32
28 Oct	 Direct Debit to Bank of Ireland Ref: 8006405610/0423755	751.33		43,774.99
1 Nov	 Direct Debit to Tulip Mortgages Ref: 21717798	1,828.54		41,946.45

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
2 Nov	 Card Payment to WCC Council Tax on 31 Oct	563.76		
	 Bill payment to Art Decor Ref: DORSET HOUSE	2,078.00		39,304.69
3 Nov	 Direct Debit to Mortgage Express Ref: 0016916350021856	718.77		38,585.92
4 Nov	End balance			38,585.92

- ▶ **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.

In respect of deposits, an eligible depositor is entitled to claim up to £75,000. 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 £75,000 each (making a total of £150,000). The £75,000 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.

Barclays Bank PLC may also accept deposits under the following trading names: Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth and 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.

We periodically issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS.

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, 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 [Continued on next page](#)

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 [visaeurope.com](http://visaeurope.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 SWIFT BIC (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.

### 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 have 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 usage 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'.

[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

Hanover Square

### ► 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.

## 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](https://barclays.co.uk/premierbanking), or contact your Premier Banking Manager. And if you change your mind at any time, just get in touch.

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