

Miss Kim Daly

23 Jun 2023


MISS K DALY
4/3
33 DALINTOBER STREET
GLASGOW
G5 8JZ


Your accounts at a glance

► Your balances on 23 Jun 2023


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 03457 345 345*, or come into a branch.

Everyday banking

	Barclays Bank Account	£663.24
Miss Kim Daly Sort code 20-05-57 • Account no 40018767		

	Barclays Bank Account	£0.00
Miss Kim Daly Sort code 20-05-57 • Account no 40018783		

Savings

	Everyday Saver	£6.04
K Daly Pot 1, Miss Kim Daly Sort code 20-05-57 • Account no 00861677		

This is the end of your account summary.

We're here

Call 03457 345 345* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

*Call charges apply. Please check with your service provider.
We may monitor or record calls for quality, security, and training.

25 May - 23 Jun 2023

Miss Kim Daly

- Sort Code 20-05-57
- Account no. 40018767
- SWIFTBIC BUKGB22
- IBAN GB90 BUKB 2005 5740 0187 67

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Your Barclays Bank Account statement

Current account statement

Your transactions

Giro Bank Giro **ATM** Cash machine  Contactless  Debit Card **DD** Direct Debit

 Online  Other **STO** Standing Order  Travel Wallet

Date	Description	Money out	Money in	Balance
25 May	Start balance			1,072.38
25 May	Giro Received From Kim Daly Ref: Salen St Expenses		890.00	1,962.38
26 May	 Card Purchase WH Smith Glasgow A On 25 May	9.98		
	Giro Received From Franck Pauly Ref: Property Income		500.00	2,452.40
30 May	DD Direct Debit to MBNA Limited Ref: 4129832538654249	25.00		
	DD Direct Debit to Virgin Money Ref: 5276690051280422	103.02		
	 Card Payment to Skiddle*Jameswalsh On 26 May	45.00		
	STO Received From Fnk Properties Ltd Ref: Salary		758.00	
	Giro Received From Kim Daly Ref: Mortgage Salen		215.47	3,252.85
31 May	 Card Payment to The Royal Yacht HO On 30 May	31.50		3,221.35
01 Jun	DD Direct Debit to TV Licence MBP Ref: 3646894306	13.25		
	DD Direct Debit to Bham Midshires Ref: 6002140212010000	215.47		

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At a glance

Start balance	£1,072.38
Money in	£3,569.70
Money out	£3,978.84
End balance	£663.24

Your arranged limits
























Overdraft	£6,000
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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
01 Jun	 Direct Debit to Glasgow-Ctax Ref: 823955401	316.00		
	 Direct Debit to NatWest Bank Ref: 83889906/2569791	1,596.33		
	 Card Payment to L'Horizon Hotel F On 30 May	56.00		
	 Card Payment to LA Mare Estate Cat On 31 May	90.90		
	 Card Payment to Poj Airport On 30 May	3.60		
	 Received From Airbnb Payments UK Ref: M-Xkh2Pwetdelua6		292.09	1,221.89
02 Jun	 Barclays Avios Fee 16271	12.00		
	 Direct Debit to Barclays Bank UK Ref: 0219B2704573903	255.66		
	 Direct Debit to H3G Ref: 971902713901300325	18.55		
	 Card Payment to Nakedwines.Com On 01 Jun	10.00		
	 Card Payment to Stasher.Com On 01 Jun	13.70		
	 Card Payment to Maison de Jersey On 01 Jun	31.55		
	 Card Payment to The Royal Yacht HO On 01 Jun	32.00		848.43
05 Jun	 Payment to Peter Cusack Prop Ref: 4/3 33 Dalintober	220.00		
	 Card Payment to Nakedwines.Com On 02 Jun	5.00		
	 Card Payment to American Express On 02 Jun	300.00		323.43
07 Jun	 Received From Airbnb Payments UK Ref: M-Futv2Fio22Spnk		226.54	549.97
09 Jun	 Card Payment to Tesco Stores 6171 On 08 Jun	14.60		535.37
12 Jun	 Card Payment to Clintons 4261 On 11 Jun	2.50		
	 Card Payment to Tesco Stores 6164 On 11 Jun	6.90		
	 Card Payment to Boots 0602 On 11 Jun	25.98		499.99
13 Jun	 Card Payment to Itison.Com On 12 Jun	18.00		481.99
14 Jun	 Received From Airbnb Payments UK Ref: M-Ots3P7Yhf56V3C		350.89	832.88




Continued

Your transactions

Date	Description	Money out	Money in	Balance
15 Jun	 Card Payment to Uber * Eats Pendin On 13 Jun	26.13		
	 Card Payment to Maki & Ramen On 14 Jun	16.94		
	 Transfer From Sort Code 20-45-64 Account 03646920 Ref: Tfr to Close		0.81	790.62
16 Jun	 Card Payment to BB-Scottish Cityli On 15 Jun	14.80		
	 Card Payment to Foodasia Supermark On 15 Jun	4.81		
	 Card Purchase Omio *Omio Germany On 15 Jun	96.70		674.31
19 Jun	 Card Payment to Uber* Trip On 16 Jun	2.00		
	 Card Payment to Ubr* Pending.Uber. On 16 Jun	13.92		
	 Card Payment to Ubr* Pending.Uber. On 16 Jun	13.94		
	 Card Payment to Uber* Trip On 17 Jun	23.94		
	 Card Payment to WH Smith Glasgow A On 17 Jun	12.76		
	 Buy Btw230617110019168 Amount in EUR 45.57 On 17 Jun Reference Exchange Rate 1.17 Final GBP Amount Includes Margin £ 1.10	40.00		
	 Sell Btw230619720409716 Amount in EUR 22.82 On 19 Jun Reference Exchange Rate 0.85 Final GBP Amount Includes Margin £ 0.00		19.46	587.21
20 Jun	 Card Payment to Uber *Trip On 19 Jun	2.00		
	 Card Payment to Ubr* Pending.Uber. On 19 Jun	9.90		
	 Card Payment to Uber UK On 19 Jun	13.25		562.06
21 Jun	 Card Payment to Tesco Stores 6171 On 20 Jun	24.33		
	 Received From Kim Daly Ref: Mortgage Prw		92.79	
	 Received From Airbnb Payments UK Ref: M-Gcnz5Edsxn4Mgb		223.65	854.17
22 Jun	 Cash Machine Withdrawal at Barclays 3 Glasgow Argyl Timed at 11.34 On 22 Jun	30.00		
	 Card Payment to Wwww.Meatjointglasg On 21 Jun	30.00		794.17

Continued

Your transactions

Date	Description	Money out	Money in	Balance
23 Jun	 Direct Debit to Tmw DDR Ref: 19185042/2006594	92.79		
	 Card Payment to Tesco Stores 6164 On 22 Jun	2.00		
	 Card Payment to Barca Tapas Limite On 22 Jun	36.14		663.24
23 Jun	End balance			663.24

► **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.

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

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.

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, 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/

0800 400 100

Open 24/7 including holidays

► Your home branch

WEST WICKHAM

► 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