

Miss Kim Daly

24 Jul 2023


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


## Your accounts at a glance

### ► Your balances on 24 Jul 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

	<b>Barclays Bank Account</b>	£2,987.51
Miss Kim Daly Sort code 20-05-57 • Account no 40018767		

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

#### Savings

	<b>Everyday Saver</b>	£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.

24 Jun - 24 Jul 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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**At a glance**

Start balance	£663.24
Money in	£9,415.22
Money out	£7,090.95
<b>End balance</b>	<b>£2,987.51</b>

**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 Barclays Bank Account statement

## Current account statement

























**Your transactions**

 Bank Giro 
  Contactless 
  Debit Card 
  Direct Debit 
  Online  
 Other 
  Standing Order

Date	Description	Money out	Money in	Balance
24 Jun	Start balance			663.24
26 Jun	 Direct Debit to Virgin Money Ref: 5276690051280422	101.99		
	 Card Payment to Odeon Cinemas On 24 Jun	2.16		
	 Card Payment to Ubr* Pending.Uber. On 25 Jun	8.91		
	 Card Payment to Uber UK Rides On 25 Jun	12.42		
	 Card Payment to American Express On 23 Jun	500.00		
	 Card Payment to Odeon Glasgow Quay On 23 Jun	2.40		
	 Card Payment to Odeon Glasgow Quay On 24 Jun	3.65		
	 Card Payment to Lidl GB Glasgow On 24 Jun	38.48		
	 Received From Franck Pauly Ref: Property June		1,000.00	
	 Received From Airbnb Payments UK Ref: M-2Ebhcaykkn6XZ		296.91	1,290.14
27 Jun	 Card Payment to Odeon Cinemas On 26 Jun	3.00		














*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
27 Jun	 Card Payment to 5PM.Co.UK On 26 Jun	10.00		1,277.14
28 Jun	 Direct Debit to American Express Ref: 3717-875343-71003	32.00		
	 Card Payment to First Glasgow On 27 Jun	2.85		
	 Received From Airbnb Payments UK Ref: M-H3Cktzaoqcivbn		208.22	1,450.51
29 Jun	 Direct Debit to MBNA Limited Ref: 4129832538654249	25.00		
	 Card Payment to 5PM.Co.UK On 28 Jun	12.00		
	 Card Payment to American Express On 28 Jun	1,055.91		
	 Received From Kim Daly Ref: Mortgage Salen		215.47	
	 Received From Fnk Properties Ltd Ref: Salary		758.00	1,331.07
30 Jun	 Received From Franck Pauly Ref: Property June		500.00	
	 Received From Kim Daly Ref: Salen St Expenses		900.00	2,731.07
03 Jul	 Direct Debit to Barclays Bank UK Ref: 0219B2704573903	255.66		
	 Direct Debit to TV Licence MBP Ref: 3646894306	13.25		
	 Direct Debit to Bham Midshires Ref: 6002140212010000	215.47		
	 Direct Debit to Glasgow-Ctax Ref: 823955401	316.00		
	 Direct Debit to NatWest Bank Ref: 83889906/2569791	1,596.33		
	 Direct Debit to H3G Ref: 971902713901300326	24.71		
	 Payment to Peter Cusack Prop Ref: 4/3 33 Dalintober	220.00		
	 Card Payment to Nakedwines.Com On 01 Jul	10.00		
	 Card Payment to Odeon Glasgow Quay On 02 Jul	3.65		76.00
04 Jul	 Barclays Avios Fee 16271	12.00		64.00
05 Jul	 Card Payment to Hot World Cuisine On 04 Jul	30.95		
	 Received From Kim Daly Ref: Pymt to K Daly		100.00	133.05
06 Jul	 Card Payment to Ubr* Pending.Uber. On 05 Jul	7.96		125.09

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
10 Jul	 Bill Payment to Ms Kim Daly Ref: Starling Acc	100.00		
	 Received From Ceroc Scotland Ref: Maryhill Supplies		115.00	140.09
13 Jul	 Card Payment to Amazon.Co.UK*1S0Y8 On 13 Jul	2.99		137.10
14 Jul	 Card Payment to Odeon Cinemas On 13 Jul	3.00		
	 Card Payment to Amazon.Co.UK*SV4N7 On 13 Jul	8.97		125.13
17 Jul	 Bill Payment to Fnk Properties Ltd Ref: Director Loan KD	1,500.00		
	 Received From HMRC PAYE Ref: Tny17336834173291		5,228.83	3,853.96
18 Jul	 Card Payment to American Express On 17 Jul	469.66		
	 Bill Payment to F Pauly Ref: Koh Chang Hotel	397.00		2,987.30
20 Jul	 Card Payment to Amazon.Co.UK*NB7WX On 19 Jul	1.00		2,986.30
21 Jul	 Card Payment to Tesco Stores Sacat On 20 Jul	2.80		
	 Card Payment to Bingbangbosh On 20 Jul	11.00		
	 Card Payment to New Look 1805 On 20 Jul	32.00		
	 Card Payment to Lidl GB Glasgow On 20 Jul	45.78		
	 Received From Kim Daly Ref: Mortgage Prw		92.79	2,987.51
24 Jul	End balance			2,987.51

► **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

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