

MR P C & MRS CM MASON
18 BURY DYKE
CRICK
NORTHAMPTON
NN6 7XA

Your accounts at a glance

► Your balances on 14 Oct 2022

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** £4,567.64
P Mason Esq & Mrs CM Mason
Sort code 20-73-48 • Account no 70626090

 **Barclays Bank Account** £1,973.41
Mrs Cathryn Mary H Mason & Mr Phillip Christopher Mason
Sort code 20-73-48 • Account no 20830461

Savings

 **Everyday Saver** £4.30
Essential Savin, Mrs Cathryn Mary H Mason
Sort code 20-73-48 • Account no 43311929

 **Everyday Saver** £2.44
Mason CM&PC No, Mrs Cathryn Mary H Mason & Mr Phillip Christopher Mason
Sort code 20-73-48 • Account no 00005746

This is the end of your account summary.

We're here

Call 03457 345 345* [Click](https://www.barclays.co.uk) 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.

15 Sep - 14 Oct 2022

P Mason Esq & Mrs CM Mason

- Sort Code 20-73-48
- Account no. 70626090
- SWIFTBIC BUKBGB22
- IBAN GB24 BUKB 2073 4870 6260 90

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At a glance

Start balance	£3,310.12
Money in	£11,337.27
Money out	£10,079.75
End balance	£4,567.64

Your arranged limits

Overdraft	£1,250
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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 Accounts

Your transactions

 Giro Bank Giro **DD** Direct Debit **£** Fee or Charge  Online  Other

Date	Description	Money out	Money in	Balance
15 Sep	Start balance			3,310.12
15 Sep	DD Direct Debit to E.On Next Ref: A-157188A9-001	272.58		
	DD Direct Debit to Tesco Mobile Ref: 330090125801A-0050	31.99		
	DD Direct Debit to Barclays UK Mtges Ref: 9230892994	1,151.55		1,854.00
16 Sep	DD Direct Debit to L&G Insurance MI Ref: 0202451027-220916	102.12		
	DD Direct Debit to L&G Insurance MI Ref: 0202451035-220916	48.62		
	DD Direct Debit to ID Mobile Limited Ref: 11125548/001	24.78		1,678.48
20 Sep	DD Direct Debit to Cvrplan 9120488861 Ref: Cvrplan 9120488861	3.50		
	DD Direct Debit to Daventry CT Ref: 900236230	299.00		
	Giro Received From People Express Tax Ref: C Mason Dividends		1,500.00	
	Giro Received From People Express Tax Ref: P Mason Dividends		1,500.00	
	 Bill Payment From Mason J Ref: Football		150.00	4,525.98
23 Sep	DD Direct Debit to Gocardless Ref: Crickathleti-A5372	150.00		4,375.98

Continued

Your transactions

Date	Description	Money out	Money in	Balance
26 Sep	 Direct Debit to Animal Friends Ins Ref: PD3553410	29.10		
	 Bill Payment to Holborn Assets Ltd Ref: Phillip Mason	5,500.00		
	 Transfer From Sort Code 20-73-48 Account 83936767		4,000.00	2,846.88
27 Sep	 Direct Debit to B/Card Plat VISA Ref: 4929150057709001	1,916.85		930.03
28 Sep	 Direct Debit to ID Mobile Limited Ref: 11640128/001	28.37		
	 Direct Debit to Close-Atlanta Ref: 80907731	38.76		
	 Dividend Received From Aviva PLC Ref: Avv/I0420956290		2.27	865.17
03 Oct	 Direct Debit to Premier Vet Allian Ref: Med00163896Tommy	24.00		
	 Direct Debit to Zurich Assurance Ref: 0101272Tadysmas	41.42		
	 Direct Debit to Zurich Assurance Ref: 0101282Tadysmas	73.90		
	 Direct Debit to L&G Insurance MI Ref: 0109159020-221003	17.53		
	 Direct Debit to L&G Insurance MI Ref: 0109159038-221003	13.42		
	 Direct Debit to Zurich Assurance Ref: 0167492Tadysmas	26.92		
	 Direct Debit to Zurich Assurance Ref: 0167502Tadysmas	42.83		
	 Direct Debit to Reassure Ltd Ref: 255135A	26.20		
	 Direct Debit to Anglian Water Ref: 57437459000002	29.00		
	 Travel Pack Fee Service Charge 1 Item(s) at £12.50	12.50		557.45
05 Oct	 Direct Debit to BT Group PLC Ref: CM58104414-000104	95.76		
	 Blue Rewards Fee	5.00		
	 Received From People Expres/Ufct		500.00	
	 Received From People Expres/Ufct		500.00	
	 Transfer From Sort Code 20-73-48 Account 20830461 Ref: Optional		3,000.00	4,456.69
10 Oct	 Direct Debit to Sky Digital Ref: 00630052274648	58.00		
	 Account Credit: Deposit at Barclays 86 Main Road Ref: 11.0210Octlcpob000		185.00	4,583.69

Continued

Your transactions

Date	Description	Money out	Money in	Balance
14 Oct	 Direct Debit to D&G Appliance Care Ref: Aeq60078583	16.05		4,567.64
14 Oct	End balance			4,567.64

▶ **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

RUGBY NORTH STREET

► 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