

Mrs Marz Aretha Sholanke 05 May 2023

MRS MARZ ARETHA SHOLANKE 39 LISKEARD WAY FRESHBROOK SWINDON SN5 8NL

# Your accounts at a glance

# <sup>u</sup> Your balances on 05 May 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.





This is the end of your account summary.

#### We're here

Call 03457 345 345\* Click barclays.co.uk Come in to a branch



Barclays Bank Account

07 Apr - 05 May 2023

Mrs Marz Aretha Sholanke

- Sort Code 20-84-61
- Account no. 13895009
- SWIFTBIC BUKBGB22
- IBAN GB73 BUKB 2084 6113 8950 09

At a glance	
Start balance	£820.34
Money in	£3,053.90
Money out	£2,983.41
End balance	£890.83

# Your arranged limits

Overdraft £510

## **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

MRS MARZ ARETHA SHOLANKE 39 LISKEARD WAY FRESHBROOK SWINDON SN5 8NL

# Your Barclays Bank Account statement

# **Current Accounts**

Your	tra	nsactions				
	Giro Bank Giro (1)) Contactless Debit Card (1) Direct Debit (2) Fee or Charge  Online Other STO Standing Order					
Date	De	scription	Money out	Money in	Balance	
07 Apr	Sta	rt balance			820.34	
11 Apr	Card Payment to Marks&Spencer PLC On 07 Apr		25.00			
		Card Payment to Paypal *Cineworldc On 07 Apr	38.70			
	-	Card Payment to Hair and Beauty On 06 Apr	48.92			
		Card Payment to Worldremit Ltd On 07 Apr	81.00			
	1)))	Card Payment to McDonalds 1591 On 08 Apr	7.77			
	1)))	Card Payment to ASDA Superstore On 08 Apr	12.32			
	1)))	Card Payment to McDonalds 1591 On 08 Apr	30.53			
	1)))	Card Payment to Nandos Swindon On 10 Apr	47.20			
	•	Card Purchase Paypal *Betterme Cyprus On 10 Apr	3.04			
		Card Purchase Lucidchart.Com/Cha USA On 10 Apr	10.80			
	K	Bill Payment to Overcomers House Ref: 006	5.00			

1041		insactions				
Date	De	scription		Money out	Money in	Balance
11 Apr	×	Bill Payment to Rccg Chipp Ref: Projector/Screen	enham	150.00		360.06
12 Apr	<b>DD</b>	Direct Debit to Moneybox Ref: Wtbyxp3		10.00		
		Direct Debit to British Gas Ref: 851017757087		478.28		
	-	Card Payment to Amazon Music*U02WJ On 11 Apr		8.99		
	×	Transfer From Sort Code 2 Account 63825302 Ref: Optional	0-84-61		200.00	62.79
14 Apr	STO	Payment to Idowu Sholank Ref: Deposit	e	25.00		
	1)))	Card Payment to Boots 026 Apr	4 On 13	7.24		
	1)))	Card Payment to Poundland 13 Apr	d Ltd On	13.00		17.55
17 Apr		Direct Debit to Moneybox Ref: Wtbyxp3		10.00		
	STO	Payment to Marz Solanke Ref: Savings		50.00		
		Card Payment to Paypal *N 16 Apr	etflix On	6.99		
	1)))	Card Payment to ASDA Sup On 15 Apr	erstore	16.50		
	1)))	Card Payment to ASDA Sup On 15 Apr	erstore	49.28		
	K	Bill Payment to Overcomer Ref: 006	s House	5.00		
	×	Bill Payment to Marz Solan Ref: Savings	ke	30.00		
	×	Transfer From Sort Code 2 Account 63825302 Ref: Optional	0-84-61		200.00	49.78
20 Apr		Card Payment to Parentpay R On 19 Apr	y E-Com	4.40		45.38
21 Apr	DD	Direct Debit to GII Better Ref: Ffa26D3Cadae9D56FE		36.00		
		Direct Debit to B/Card Plat Ref: 4929453467617008	VISA	119.11		
	-	Card Payment to Revolut** On 20 Apr	7887*	50.00		
	×	Transfer From Sort Code 2 Account 63825302 Ref: Mobile-Channel	0-84-61		150.00	-9.73
24 Apr	DD	Direct Debit to Moneybox Ref: Wtbyxp3		10.00		
		Payment to Rccg Chippenh Ref: Building Funds	am	5.00		

Your	tra	insactions				
Date	De	scription		Money out	Money in	Balance
24 Apr	STO	Payment to Itunuoluwa S Ref: Olori	Sholank	30.00		
		Payment to Marz Sholank Ref: Okiki Sholanke	ке	30.00		
	-	Card Payment to Paypal on 23 Apr	*Microsoft	1.99		
	K	Bill Payment to Overcom Ref: 006	ers House	5.00		
	K	Transfer From Sort Code Account 63825302 Ref: Mobile-Channel	20-84-61		90.00	-1.72
25 Apr		Card Payment to Amazon.Co.UK*5T7IU Or	n 24 Apr	19.98		
	-	Card Payment to Parentp R On 24 Apr	ay E-Com	24.40		-46.10
27 Apr		Card Payment to Paypal * Pra On 26 Apr	*Google	1.69		
	-	Card Payment to Parentp R On 26 Apr	ay E-Com	9.70		
	K	Funds Transfer		10.00		-67.49
28 Apr	DD	Direct Debit to Gll Better Ref: A4E557084D539F7B61		34.00		
	K	Bill Payment to Marz Sho Ref: Monzo-Vwkgr	lanke	50.00		
	K	Transfer to Sort Code 20 Account 03179729 Ref: Mobile-Channel	-84-61	100.00		
	K	Bill Payment to Marz Sho Ref: MY Nationwide	olanke	100.00		
	K	Bill Payment to Marz Sola Ref: Savings	anke	100.00		
		Received From Homeoffic Ref: 379674-1	ce/Payroll		2,413.90	1,962.41
02 May	OD.	Direct Debit to Pcs Direct Ref: DD10056555	Debit A	20.36		
		Direct Debit to Moneybox Ref: Wtbyxp3	(	110.00		
	DD	Direct Debit to Dvla-Re04 Ref: 000000000057225928	1Sho	45.50		
		Direct Debit to Vitality Life Ref: 0194515141/59	ė	51.02		
	OD	Direct Debit to Bisl BOS In Ref: 135397612354607393	nsurance	32.82		
		Direct Debit to Family Equ Ref: 3223683	uity Plan	30.00		
	OD.	Direct Debit to Vodafone Ref: 7042098326-1001	Ltd	110.23		

roui	ti a	iisactions				
Date	Des	scription		Money out	Money in	Balance
02 May		Card Payment to Paypal *Apple.Com/ On 27 Apr		0.99		
	-	Card Payment to Parentp R On 01 May	ay E-Com	13.20		
		Card Payment to Paypal * On 28 Apr	Nextltd	20.00		
	•	Card Payment to Worldre 28 Apr	emit Ltd On	20.00		
		Card Payment to Gsuite_Safehandsor Irela May	nd On 01	27.60		
	-	Card Payment to Worldre 28 Apr	emit Ltd On	40.00		
		Card Payment to Aliexpre 28 Apr	ess.Com On	54.21		
	•	Card Payment to Revolut On 28 Apr	**7887*	100.00		
		Card Payment to Shein.Co	o.UK On 28	119.25		
	K	Bill Payment to Overcom Ref: 006	ers House	5.00		
	×	Bill Payment to Marz Solo Ref: Savings	anke	50.00		
	£	Tech Pack Fee Service Charge 1 Item(s) at £14.50		14.50		1,097.73
03 May		Direct Debit to Thames V Ref: 4833592004	Vater	77.00		
	•	Card Payment to Nimbl.C May	Com On 02	50.00		
		Blue Rewards Fee		5.00		965.73
04 May	00	Direct Debit to GII Better Ref: 2241D4C8839FB15B8C		34.00		
		Card Purchase Paypal *Z USA On 02 May	oomvideoc	15.59		916.14
05 May		Card Payment to Shein.C May	om On 04	25.31		890.83
5 May	Enc	l balance				890.83

u 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

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

## <sup>u</sup>Our main number

0345 7 345 345 Open 24/7 including holidays

#### <sup>u</sup>From abroad

+44 2476 842 100 Open 24/7 including holidays

#### uWrite to us

Barclays, Leicester LE87 2BB

### u Find a branch

barclays.co.uk/branch-fi nder/ 0800 400 100 Open 24/7 including holidays

## u Your home branch CHIPPENHAM 2

### u Online banking help 0345 600 2323 Open 24/7 including holidays

## <sup>u</sup>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.



Mrs Marz Aretha Sholanke 07 Jul 2023

MRS MARZ ARETHA SHOLANKE 39 LISKEARD WAY FRESHBROOK SWINDON SN5 8NL

# Your accounts at a glance

# u Your balances on 07 Jul 2023

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This is the end of your account summary.

#### We're here

Call 03457 345 345\* Click barclays.co.uk Come in to a branch



Barclays Bank Account

09 Jun - 07 Jul 2023

Mrs Marz Aretha Sholanke

- Sort Code 20-84-61
- Account no. 13895009
- SWIFTBIC BUKBGB22
- · IBAN GB73 BUKB 2084 6113 8950 09

At a glance	
Start balance	£576.89
Money in	£5,572.90
Money out	£5,567.18
End balance	£582.61

# Your arranged limits

Overdraft £510

## **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

MRS MARZ ARETHA SHOLANKE 39 LISKEARD WAY FRESHBROOK SWINDON SN5 8NL

# Your Barclays Bank Account statement

# **Current Accounts**

Your	tra	nsactions			
_		Contactless Debit Card Do		Fee or Charge	e
Date	De	scription	Money out	Money in	Balance
09 Jun	Sta	rt balance			576.89
09 Jun	-	Card Payment to Temu.Com On 09 Jun	0.89		
		Card Payment to Temu.Com On 09 Jun	52.54		
	K	Bill Payment to Marz Solanke Ref: Savings	100.00		423.46
12 Jun		Direct Debit to Moneybox Ref: Wtbyxp3	10.00		
	DD	Direct Debit to British Gas Ref: 851017757087	478.28		
		Card Payment to Amazon Music*HQ9WJ On 11 Jun	8.99		
	-	Card Payment to Paypal *Dropboxint On 08 Jun	95.88		
	1)))	Card Payment to Tfl Travel CH On 10 Jun	2.80		
	1)))	Card Payment to SQ *Master Bao On 10 Jun	19.60		
	1)))	Card Payment to Kfc Swindon Delta On 10 Jun	35.42		
	-	Card Purchase Lucidchart.Com/Cha USA On 10 Jun	10.80		

Tour	LI O	insactions				
Date	De	scription		Money out	Money in	Balance
12 Jun	×	Bill Payment to Overcom Ref: 006	ers House	5.00		
	K	Transfer From Sort Code Account 63825302 Ref: Mobile-Channel	20-84-61		400.00	156.69
14 Jun		Payment to Idowu Sholar Ref: Deposit	nke	25.00		131.69
15 Jun	STO	Payment to Marz Solanke Ref: Savings	e	50.00		81.69
16 Jun		Card Payment to Parentp R On 15 Jun	ay E-Com	25.00		56.69
19 Jun	OD.	Direct Debit to Moneybox Ref: Wtbyxp3	(	10.00		
		Card Payment to Paypal * On 15 Jun	*Ebayuk	2.99		
	-	Card Payment to Paypal 3 16 Jun	*Netflix On	6.99		
		Card Payment to Amznm 19 Jun	ktplace On	25.98		
	-	Card Payment to T K Max Jun	x On 17	118.17		
	×	Bill Payment to Overcom Ref: 006	ers House	5.00		
	*	Transfer From Sort Code Account 63825302 Ref: Mobile-Channel	20-84-61		200.00	87.56
20 Jun		Card Payment to Amznm 19 Jun	ktplace On	7.80		79.76
21 Jun	OD.	Direct Debit to Gll Better Ref: Ffa26D3Cadae9D56FE		36.00		
		Card Payment to Parentp R On 20 Jun	ay E-Com	4.40		
	×	Bill Payment to Fullwood Ref: 30451 Uog/00446/22	Park Ltd	360.00		
		Received From Marz Sho Ref: Sent From Revolut	lanke		100.00	
	Giro	Received From Sholanke Ref: Mee	MA		100.00	
	×	Transfer From Sort Code Account 03179729 Ref: Mobile-Channel	20-84-61		200.00	79.36
22 Jun	STO	Payment to Itunuoluwa S Ref: Olori	Sholank	30.00		
		Payment to Marz Sholanl Ref: Okiki Sholanke	ke	30.00		
	•	Card Payment to Revolut On 21 Jun	**7887*	50.00		-30.64
23 Jun		Card Payment to Amazor 22 Jun	n.Co.UK On	3.99		-34.63

		nsactions				
Date	Des	cription		Money out	Money in	Balance
26 Jun		Direct Debit to Moneybox Ref: Wtbyxp3	(	10.00		
		Direct Debit to B/Card Pla Ref: 4929453467617008	at VISA	20.00		
		Payment to Rccg Chipper Ref: Building Funds	nham	5.00	-	
		Card Payment to Paypal <sup>3</sup> On 23 Jun	*Microsoft	1.99		
		Card Payment to Amazon.Co.UK*U87So O	n 23 Jun	11.20		
		Card Payment to Amznm 25 Jun	ktplace On	15.98		
	-	Card Payment to Paypal *Apple.Com/ On 23 Jun		39.99		
		Bill Payment to Overcom Ref: 006	ers House	20.00		
		Transfer From Sort Code Account 63825302 Ref: Mobile-Channel	20-84-61		200.00	41.21
27 Jun		Card Payment to Paypal * Pra On 26 Jun	Google	1.69		
		Card Payment to Parentp R On 26 Jun	ay E-Com	10.00		
		Account Credit: Deposit a Swindon Centre 21	t Barclays		60.00	89.52
28 Jun		Direct Debit to GII Better Ref: A4E557084D539F7B61		34.00		
		Card Payment to Taste of 27 Jun	Africa On	30.72		
		Transfer to Sort Code 20- Account 03179729 Ref: Mobile-Channel	-84-61	150.00		
		Received From Gbs Re Ho Ref: 1000603504	ome Office		360.00	234.80
29 Jun	00	Direct Debit to Vodafone Ref: 7042098326-1001	Ltd	131.73		
	K	Bill Payment to Publicisej Ref: Rccg Ovhchippenham	esus Lim	75.00		28.07
30 Jun		Transfer to Sort Code 20- Account 03179729 Ref: Mobile-Channel	-84-61	200.00		
		Transfer to Sort Code 20- Account 63825302 Ref: Mobile-Channel	-84-61	500.00		
	K	Bill Payment to Marz Sho Ref: MY Nationwide	lanke	100.00		
		Bill Payment to Overcom Ref: 006	ers House	100.00		

Your	ua	insactions				
Date	Des	scription		Money out	Money in	Balance
30 Jun	K	Bill Payment to Marz Sola Ref: Savings	nke	100.00		
	K	Bill Payment to Marz Shol Ref: MY Monzo	anke	100.00		
	K	Bill Payment to Aura Signs Ref: Rccg Ovhchippenham	s and Des	564.00		
		Received From Homeoffice Ref: 379674-1	e/Payroll		2,413.90	
	Ē	Account Credit: Deposit at Publicise Jesus Ref: Cheque Via Bmb	Barclays		75.00	
	Ē	Account Credit: Deposit at Aura Ref: Cheque Via Bmb	Barclays		564.00	1,416.97
03 Jul	OD .	Direct Debit to Pcs Direct Ref: DD10056555	Debit A	20.36		
		Direct Debit to Moneybox Ref: Wtbyxp3		110.00		
	00	Direct Debit to Dvla-Re04: Ref: 000000000057225928	Sho	45.50		
		Direct Debit to Vitality Life Ref: 0194515141/61		58.31		
	OD	Direct Debit to Bisl BOS In Ref: 135397612358326797	surance	32.82		
		Direct Debit to Family Equ Ref: 3223683	ity Plan	30.00		
	<b>D</b>	Direct Debit to Thames W Ref: 4833592004	ater	81.00		
		Card Payment to Gsuite_Skanetransi Ireland Jul	d On 01	8.67		
	-	Card Payment to Worldren 30 Jun	mit Ltd On	10.00		
		Card Payment to Worldren 30 Jun	mit Ltd On	40.00		
	-	Card Payment to Worldren 30 Jun	mit Ltd On	40.00		
		Card Payment to Gsuite_Safehandsor Irelar Jul	nd On 01	41.40		
	-	Card Payment to Temu.Co	om On 30	54.07		
		Card Payment to Revolut* On 30 Jun	*7887*	100.00		
	-	Card Payment to Wagama Swindon On 02 Jul	ama	128.00		
	K	Bill Payment to Overcome Ref: 006	ers House	10.00		

Tour	transactions			
Date	Description	Money out	Money in	Balance
03 Jul	Tech Pack Fee Service Charge 1 Item(s) at £14.50	14.50		
	Received From Noble D Limited Ref: Is01062022		500.00	1,092.34
04 Jul	Direct Debit to Gll Better Ref: 2241D4C8839FB15B8C	34.00		
	Card Payment to Paypal *Zoomvideoc USA On 02 Jul	15.59		
	Card Payment to Parentpay E-Con R On 03 Jul	n 18.80		
	Card Payment to Fordeal-Saramart-A On 03 Jul	166.92		
	Bill Payment to Marz Sholanke Ref: Metro Account	500.00		357.03
05 Jul	Card Payment to Paypal *Apple.Com/ On 04 Jul	0.79		
	Card Payment to Baraka On 04 Jul	122.31		
	Card Payment to Aldi Stores On 04 Jul	21.47		
	Blue Rewards Fee	5.00		207.46
07 Jul	Card Payment to Parentpay E-Con R On 06 Jul	n 2.20		
	Card Payment to Amznmktplace C 06 Jul	n 22.65		
	Transfer From Sort Code 20-84-6 Account 63825302 Ref: Mobile-Channel	1	400.00	582.61
7 Jul	End balance			582.61

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# How it works

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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

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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

## <sup>u</sup>Our main number

0345 7 345 345 Open 24/7 including holidays

#### <sup>u</sup>From abroad

+44 2476 842 100 Open 24/7 including holidays

#### uWrite to us

Barclays, Leicester LE87 2BB

### <sup>u</sup> Find a branch

barclays.co.uk/branch-fi nder/ 0800 400 100 Open 24/7 including holidays

### uYour home branch SWINDON REGENT STREET 2

## u Online banking help 0345 600 2323 Open 24/7 including holidays

# <sup>u</sup>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.



Mrs Marz Aretha Sholanke 08 Jun 2023

MRS MARZ ARETHA SHOLANKE 39 LISKEARD WAY FRESHBROOK SWINDON SN5 8NL

# Your accounts at a glance

# u Your balances on 08 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.





This is the end of your account summary.

#### We're here

Call 03457 345 345\* Click barclays.co.uk Come in to a branch



Barclays Bank Account

06 May - 08 Jun 2023

Mrs Marz Aretha Sholanke

- Sort Code 20-84-61
- Account no. 13895009
- SWIFTBIC BUKBGB22
- · IBAN GB73 BUKB 2084 6113 8950 09

At a glance	
Start balance	£890.83
Money in	£4,950.46
Money out	£5,264.40
End halance	f 5 7 6 8 9

# Your arranged limits

Overdraft £510

## **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

MRS MARZ ARETHA SHOLANKE 39 LISKEARD WAY FRESHBROOK SWINDON SN5 8NL

# Your Barclays Bank Account statement

# **Current Accounts**

Your t	ransactions			
	Giro ATM Cash machine 베 Contactless 📴 r Charge 🔻 Online 💳 Other 🛚 stro Standi		Direct Debit	
Date I	Description	Money out	Money in	Balance
06 May 5	Start balance			890.83
09 May	Direct Debit to Moneybox Ref: Wtbyxp3	10.00		
	Card Payment to Paypal *Apple.Com/ On 04 May	0.79		
[	Card Payment to Trainline On 06 May	8.50		
	Card Payment to Trainline.Com On 06 May	23.24		
[	Card Payment to Trainline On 06 May	23.24		
	Card Payment to Parentpay E-Com R On 05 May	31.00		
0	Card Payment to Paypal *Temu On 04 May	47.73		
3)	Card Payment to Rowden Arms On 07 May	2.70		
1)	Card Payment to Rowden Arms On 07 May	15.27		
)	Card Payment to Rowden Arms On 07 May	40.46		
	Bill Payment to Overcomers House Ref: 006	20.00		

		nsactions				
Date	Des	scription		Money out	Money in	Balance
09 May	K	Bill Payment to Marz Sola Ref: Savings	anke	100.00		
	Giro	Received From Sholanke	IO		250.00	817.90
11 May		Card Purchase Lucidchar USA On 10 May	t.Com/Cha	10.80		807.10
12 May	<b>D</b>	Direct Debit to British Gas Ref: 851017757087	S	478.28		
		Card Payment to Amazor Music*1D8RR On 11 May		8.99		319.83
15 May	00	Direct Debit to Moneybox Ref: Wtbyxp3	(	10.00		
		Payment to Idowu Sholar Ref: Deposit	nke	25.00		
	STO	Payment to Marz Solanke Ref: Savings	2	50.00		
		Card Payment to Parentp R On 14 May	ay E-Com	10.00		
	•	Card Payment to Parentp R On 14 May	ay E-Com	15.00		
		Card Payment to Baraka	On 13 May	33.77		
	1)))	Card Payment to Lidl GB S On 13 May	Swindon	2.97		
	1)))	Card Payment to Aldi Stor May	res On 13	33.63		
	K	Bill Payment to Overcom Ref: 006	ers House	10.00		
		Received From Marz Sho Ref: Sent From Revolut	lanke		80.00	209.46
16 May	1)))	Card Payment to Baraka	On 15 May	48.27		
	×	Bill Payment to Marz Sola Ref: Savings	anke	75.00		86.19
17 May	-	Card Payment to Paypal * 16 May	*Netflix On	6.99		79.20
18 May		Card Payment to Office-F Ireland On 17 May	Pdf.Com	0.50		78.70
19 May	Giro	Received From Noble D L Ref: Is01062022	imited		500.00	578.70
22 May		Direct Debit to Gll Better Ref: Ffa26D3Cadae9D56FE		36.00		
	00	Direct Debit to Moneybox Ref: Wtbyxp3	(	10.00		
		Payment to Itunuoluwa S Ref: Olori	Sholank	30.00		
	STO	Payment to Marz Sholani Ref: Okiki Sholanke	ke	30.00		

roui	u a	insactions				
Date	Des	scription		Money out	Money in	Balance
22 May	K	Bill Payment to Marz Shol Ref: Monzo-Bzprg	anke	90.00		
	K	Bill Payment to Marz Shol Ref: Metro Account	anke	500.00		
	K	Transfer From Sort Code Account 63825302 Ref: Mobile-Channel	20-84-61		150.00	32.70
23 May	OD .	Direct Debit to B/Card Pla Ref: 4929453467617008	t VISA	128.80		
		Card Payment to Parentpa R On 22 May	ay E-Com	7.20		
	-	Card Payment to Gsuite_Skanetransi Ireland May	d On 22	10.00		-113.30
24 May		Payment to Rccg Chippen Ref: Building Funds	ham	5.00		
	-	Card Payment to Paypal * On 23 May	Microsoft	1.99		
	K	Bill Payment to Marz Sola Ref: Savings	nke	100.00		
	Gird	Received From Sholanke I	0		100.00	-120.29
25 May		Received From Sholanke I	0		350.00	229.71
26 May	-	Card Payment to Shein Dis On 26 May	stribution	28.99		
		Card Payment to Temu.Co	om On 26	77.98		
	Giro	Received From Marz Areth Ref: Barclays	na Sholan		200.00	322.74
30 May		Direct Debit to GII Better Ref: A4E557084D539F7B61		34.00		
	OD.	Direct Debit to Moneybox Ref: Wtbyxp3		110.00		
		Cash Machine Withdrawal Barclays Swindon Centre Timed at 13.48 On 30 May		40.00		
	-	Card Payment to Paypal *0 Pra On 26 May	Google	1.69		
		Card Payment to Temu.Co	om On 26	37.91		
	1)))	Card Payment to ASDA Su On 28 May	perstore	22.49		
	K	Bill Payment to Overcome Ref: 006	ers House	5.00		
	K	Bill Payment to Overcome Ref: 006	ers House	20.00		
	K	Bill Payment to Marz Sola Ref: Savings	nke	50.00		
						Continued

Dato	Dog	crintian		Monovout	Monovin	Palanco
Date 20 May	No.	Scription Transfer From Sect Code 20	04.61	Money out	Money in	Balance
30 May		Transfer From Sort Code 20- Account 63825302 Ref: Mobile-Channel	-84-61		100.00	101.65
31 May		Card Payment to Next Directors 30 May	ory On	20.00		
	1)))	Card Payment to Car Parking May	On 30	2.60		
	1)))	Card Payment to ASDA Super On 30 May	store	4.45		
	1)))	Card Payment to Sumup *Ho On 30 May	t Box	14.99	_	
		Received From Homeoffice/P Ref: 379674-1	ayroll		2,413.70	2,473.31
01 Jun	<b>D</b>	Direct Debit to Pcs Direct Del Ref: DD10056555	bit A	20.36		
		Direct Debit to Dvla-Re04Shc Ref: 000000000057225928	)	45.50		
	OD .	Direct Debit to Vitality Life Ref: 0194515141/60		51.02		
		Direct Debit to Bisl BOS Insur Ref: 135397612356412638	ance	32.82		
	OD .	Direct Debit to Vodafone Ltd Ref: 7042098326-1001		110.33		
		Card Payment to Worldremit 31 May	Ltd On	30.00		
	-	Card Payment to Worldremit 31 May	Ltd On	50.00		
		Tech Pack Fee Service Charge 1 Item(s) at £14.50		14.50		2,118.78
02 Jun	OD .	Direct Debit to Family Equity Ref: 3223683	Plan	30.00		
		Card Payment to Gsuite_Safehandsor Ireland C Jun	On 01	32.04		
	K	Transfer to Sort Code 20-84- Account 03179729 Ref: Mobile-Channel	61	100.00		
	×	Transfer to Sort Code 20-84- Account 63825302 Ref: Mobile-Channel	61	600.00		
	K	Bill Payment to Marz Sholank Ref: MY Nationwide	ке	100.00		
	×	Bill Payment to Marz Sholank Ref: MY Monzo	ке	100.00		
	K	Bill Payment to Marz Solanke Ref: Savings	9	100.00		
	K	Bill Payment to Marz Solanke Ref: Savings	2	200.00		

. 0 0		insactions			
Date	De	scription	Money out	Money in	Balance
02 Jun	_	Blue Rewards Fee	5.00		
		Received From Moneybox Ref: Moneybox-EC077C791		200.00	
	Gird	Received From Noble D Limited Ref: Is01062022		500.00	1,551.74
05 Jun		Direct Debit to Moneybox Ref: Wtbyxp3	10.00		
	OD.	Direct Debit to GII Better Ref: 2241D4C8839FB15B8C	34.00		
		Direct Debit to Thames Water Ref: 4833592004	81.00		
	-	Card Payment to Paypal *Apple.Com/ On 04 Jun	0.79		
		Card Payment to Paypal *Zoomvideoc USA On 02 Jun	15.59		
	-	Card Payment to Revolut**7887* On 02 Jun	100.00		
		Card Payment to T K Maxx On 03 Jun	109.69		
	1)))	Card Payment to Cafe Maxx On 03 Jun	8.20		
	×	Bill Payment to Overcomers House Ref: 006	20.00		
	×	Bill Payment to Oluwatosin Fateru Ref: Family Funday Pay	30.00		
	×	Bill Payment to Marz Sholanke Ref: Metro Account	250.00		892.47
06 Jun	-	Card Payment to Freddies Flowers On 05 Jun	29.00		
		Card Payment to Fiverreu Cyprus USD 76.35 On 05 Jun at VISA Exchange Rate 1.24 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.83	63.20		
	×	Bill Payment to Marz Solanke Ref: Savings	40.00		760.27
07 Jun		Card Payment to Parentpay E-Com R On 06 Jun	18.20		
	Giro	Received From Ovo Energy Ltd Pay Ref: Expb-P000000113229		106.76	848.83
08 Jun		Card Payment to Www.Picniq.Co.UK On 07 Jun	117.00		
	×	Bill Payment to Mrs Marz Sholanke Ref: 4929453467617008	154.94		576.89
8 Jun	Enc	d balance			576.89

u 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

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

## <sup>u</sup>Our main number

0345 7 345 345 Open 24/7 including holidays

#### <sup>u</sup>From abroad

+44 2476 842 100 Open 24/7 including holidays

#### uWrite to us

Barclays, Leicester LE87 2BB

### <sup>u</sup> Find a branch

barclays.co.uk/branch-fi nder/ 0800 400 100 Open 24/7 including holidays

# <sup>u</sup>Your home branch CHIPPENHAM 2

### u Online banking help 0345 600 2323 Open 24/7 including holidays

## uLost 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.