

**Your statement**

Mr Jahanzeb Abdur Rahman  
10 Jan 2025

MR J A RAHMAN  
12 ATHELSTAN CLOSE  
WORTH  
CRAWLEY  
UNITED KINGDOM  
RH10 7RB

## Your accounts at a glance

### ► Your balances on 10 Jan 2025

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 9 247 365\*, or come into a branch.

#### Everyday banking


 **Premier Bank Account** £1,978.91

Mr Jahanzeb Abdur Rahman & Mr Shah Rukh Rahman  
Sort code 20-96-89 • Account no 73452646

 **Premier Bank Account** £1,905.93

Mr Jahanzeb Abdur Rahman  
Sort code 20-96-89 • Account no 90735825

#### Savings

 **Everyday Saver** £269.45

Maychu N Musa, J A Rahman  
Sort code 20-96-89 • Account no 33118592

This is the end of your account summary.

#### We're here

Call 0800 9 247 365\* [Click](https://www.barclays.co.uk/premier) [barclays.co.uk/premier](https://www.barclays.co.uk/premier) [Come in](#) to a branch

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

12 Dec 2024 - 10 Jan 2025

Mr Jahanzeb Abdur Rahman

- Sort Code 20-96-89
- Account no. 90735825
- SWIFTBIC BUKGB22
- IBAN GB04 BUKB 2096 8990 7358 25

MR J A RAHMAN  
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**At a glance**

Start balance	£14,883.39
Money in	£4,712.98
Money out	£17,690.44
<b>End balance</b>	<b>£1,905.93</b>

**Your arranged limits**

Overdraft	£12,000
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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 Premier Bank Account statement

## Current Account Statement





















**Your transactions**

Giro Bank Giro   Debit Card   DD Direct Debit   Online   STO Standing Order

Date	Description	Money out	Money in	Balance
12 Dec	<b>Start balance</b>			<b>14,883.39</b>
12 Dec	DD Direct Debit to Paypal Payment Ref: 4BG22225Symjs	7.81		
	Refund From SP Water2.Com On 10 Dec		36.00	
	Refund From SP Water2.Com On 11 Dec		89.00	15,000.58
16 Dec	DD Direct Debit to D&G AO Care Plan Ref: Dap90185482	5.49		
	DD Direct Debit to Lbc Council Tax Ref: 21706329	285.00		
	DD Direct Debit to Thames Water Ref: 3871972121	92.00		
	DD Direct Debit to BG Services Ref: 911001596963	53.32		
	STO Payment to Maryam Rahman Ref: From Papa	50.00		
	Card Payment to Google Play Apps On 14 Dec	5.95		
	Giro Received From E.On Next Ltd Ref: A-F8D21044-002		2,296.32	16,805.14
17 Dec	Card Payment to Google Youtubeprem On 17 Dec	12.99		




*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
17 Dec	 Received From Esa Rahman Ref: Sent From Revolut		1,250.00	18,042.15
20 Dec	 Direct Debit to V12 Retail Finance Ref: 016678271	144.67		
	 Bill Payment to Aqualeo Property S Ref: Gas Cert 117	130.00		17,767.48
27 Dec	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	12.99		
	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	14.99		
	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	23.89		
	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	32.70		
	 Card Payment to P.Skool.Com/Nnnjg USA USD 31.00 On 25 Dec at VISA Exchange Rate 1.25 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.74	25.52		17,657.39
30 Dec	 Direct Debit to B/Card Cashback Ref: 4929142733970008	15,000.00		
	 Direct Debit to Clydesdalebankhome Ref: 8269161046057516	1,516.36		1,141.03
31 Dec	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	1.14		
	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	30.84		
	 Card Payment to Talabat Pro U.A.Emirates AED 29.00 On 29 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.19	6.51		
	 Received From Fractal Syst Ltd F Ref: 209689 90735825		1,041.66	2,144.20
02 Jan	 Direct Debit to Dvla-WV05Lrf Ref: 000000000022446046	36.31		
	 Direct Debit to Bisl Budget Ins Ref: 137103379387661197	34.49		
	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	24.77		
	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	25.42		
	 Card Payment to Sta International On 01 Jan	50.00		1,973.21
07 Jan	 Card Payment to Netflix.Com On 07 Jan	17.99		1,955.22

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
09 Jan	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	13.72		
	 Card Payment to EE Limited On 08 Jan	21.92		1,919.58
10 Jan	 Direct Debit to Paypal Payment Ref: 4BG22225Symjs	13.65		1,905.93
10 Jan	End balance			1,905.93

► **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 0800 9 247 365, go to [barclays.co.uk/premierbanking](http://barclays.co.uk/premierbanking), or contact your Premier Banking Manager. And if you change your mind at any time, just get in touch.

## Get in touch

### ► Our main number

0800 9 247 365  
Open 24/7 including holidays

### ► From abroad

+44 161 869 8012  
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 9 247 365  
Open 24/7 including holidays

### ► Your home branch

WIMBLEDON BUSINESS CENTRE

### ► 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