

16 Nov - 16 Dec 2024

Mrs Zahida Jabeen

- Sort Code 20-06-72
- Account no. 80724084
- SWIFTBIC BUKGB22
- IBAN GB12 BUKB 2006 7280 7240 84

MRS Z JABEEN
12 ATHELSTAN CLOSE
WORTH
CRAWLEY
UNITED KINGDOM
RH10 7RB

At a glance

| | |
|--------------------|------------------|
| Start balance | £2,621.34 |
| Money in | £1,041.66 |
| Money out | £2,392.16 |
| End balance | £1,270.84 |

Your arranged limits

| | |
|-----------|--------|
| Overdraft | £1,000 |
|-----------|--------|

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

 Contactless
  Debit Card
  Direct Debit
  Fee or Charge
  Online
  Standing Order

| Date | Description | Money out | Money in | Balance |
|--------|---|-----------|----------|----------|
| 16 Nov | Start balance | | | 2,621.34 |
| 18 Nov |  Direct Debit to Vodafone Ltd Ref: 7064147786-1003 | 20.50 | | |
| |  Card Payment to Mytennight* Myfrid On 15 Nov | 11.75 | | |
| |  Card Payment to Apple.Com/Bill Ireland On 16 Nov | 25.49 | | |
| |  Card Payment to Examqa On 17 Nov | 60.00 | | |
| |  Card Payment to App.Tutorbird.Com On 17 Nov | 120.00 | | |
| |  Card Payment to Madarek LLC U.A.Emirates AED 7.00 On 16 Nov at VISA Exchange Rate 4.62 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.05 | 1.56 | | |
| |  Card Payment to The Loft Fifth Ave U.A.Emirates AED 589.05 On 17 Nov at VISA Exchange Rate 4.62 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.82 | 131.18 | | 2,250.86 |
| 20 Nov |  Bill Payment to Rumaysa Rahman Ref: Mum | 30.00 | | |


















Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|--|-----------|----------|----------|
| 20 Nov |  Bill Payment to Maire Ryan Ref: Ruengtut | 40.00 | | 2,180.86 |
| 21 Nov |  Bill Payment to Catherine Tadena Ref: Rumaysa | 30.00 | | 2,150.86 |
| 25 Nov |  Card Payment to Vox Cinemas U.A.Emirates AED 225.00 On 23 Nov at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.47 | 50.55 | | |
| |  Card Purchase Mytennight* Myfrid On 22 Nov | 11.75 | | |
| |  Card Purchase Paul U.A.Emirates AED 80.00 On 24 Nov at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.52 | 17.97 | | |
| |  Card Purchase Watson br of AL FU U.A.Emirates AED 204.00 On 24 Nov at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.33 | 45.83 | | |
| |  Card Purchase Sephora Emirates L U.A.Emirates AED 1,679.00 On 24 Nov at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 10.95 | 377.20 | | |
| |  Bill Payment to Catherine Tadena Ref: Rumaysa | 30.00 | | |
| |  Bill Payment to Rumaysa Rahman Ref: Mum | 30.00 | | 1,587.56 |
| 26 Nov |  Card Purchase AL Ghazal Transpor U.A.Emirates AED 67.25 On 24 Nov at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.44 | 15.11 | | |
| |  Card Purchase D498-Cheesecake-AL U.A.Emirates AED 391.00 On 24 Nov at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 2.55 | 87.84 | | 1,484.61 |
| 27 Nov |  Card Purchase Minutes Online Gro U.A.Emirates AED 44.86 On 26 Nov at VISA Exchange Rate 4.60 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.29 | 10.03 | | |














Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|--|-----------|----------|----------|
| 27 Nov |  Card Purchase Tabby 800 82229 U.A.Emirates AED 55.00 On 26 Nov at VISA Exchange Rate 4.60 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.36 | 12.31 | | 1,462.27 |
| 29 Nov |  Bill Payment to Meher Butt Ref: Zahida C | 50.00 | | 1,412.27 |
| 02 Dec |  Direct Debit to Vision Cls Ref: 067193315 | 40.00 | | |
| |  Direct Debit to Vision Cls Ref: 67199254 | 41.00 | | |
| |  Payment to Hafsa Quraishi Ref: Nmc | 100.00 | | |
| |  Card Payment to Klarna Fsuk On 30 Nov | 27.53 | | |
| |  Card Purchase Boots U.A.Emirates AED 44.00 On 29 Nov at VISA Exchange Rate 4.65 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.30 | 9.76 | | |
| |  Card Purchase Mytennight* Myfrid On 29 Nov | 11.75 | | |
| |  Card Purchase Sephora Emirates L U.A.Emirates AED 55.00 On 29 Nov at VISA Exchange Rate 4.65 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.37 | 12.20 | | |
| |  Card Purchase Minutes Online Gro U.A.Emirates AED 164.60 On 01 Dec at VISA Exchange Rate 4.65 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.06 | 36.45 | | |
| |  Card Purchase App.Tutorbird.Com On 01 Dec | 80.00 | | |
| |  Tech Pack Fee Service Charge 1 Item(s) at £14.50 | 14.50 | | 1,039.08 |
| 03 Dec |  Card Payment to Apple.Com/Bill Ireland On 02 Dec | 9.99 | | |
| |  Received From Fractal Syst Ltd F Ref: Salary | | 1,041.66 | 2,070.75 |
| 05 Dec |  Card Payment to Apple.Com/Bill Ireland On 04 Dec | 2.99 | | |
| |  Bill Payment to Maire Ryan Ref: Ruengtut | 20.00 | | 2,047.76 |
| 06 Dec |  Direct Debit to Islamic Help Ref: Mjmpc5 | 60.00 | | |






Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|---|-----------|----------|----------|
| 06 Dec |  Direct Debit to Muslim Hands Ref: 188818-23-13219588 | 20.00 | | |
| |  Card Payment to Myperfectcv.Co.UK Luxembourg On 05 Dec | 16.95 | | |
| |  Bill Payment to Meher Butt Ref: Zahida C | 50.00 | | 1,900.81 |
| 09 Dec |  Card Payment to Khaadi.Com U.A.Emirates AED 102.00 On 06 Dec at VISA Exchange Rate 4.66 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.65 | 22.54 | | |
| |  Card Purchase Mytennight* Myfrid On 06 Dec | 11.75 | | |
| |  Bill Payment to Rumaysa Rahman Ref: Mum | 50.00 | | 1,816.52 |
| 11 Dec |  Card Purchase The Body Shop U.A.Emirates AED 147.00 On 10 Dec at VISA Exchange Rate 4.67 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.94 | 32.42 | | |
| |  Card Purchase Qlu*Pauldalmamall U.A.Emirates AED 188.14 On 10 Dec at VISA Exchange Rate 4.67 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.20 | 41.50 | | 1,742.60 |
| 12 Dec |  Card Purchase Bens Cookies U.A.Emirates AED 45.00 On 11 Dec at VISA Exchange Rate 4.67 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.29 | 9.92 | | |
| |  Card Purchase Talabat U.A.Emirates AED 198.80 On 11 Dec at VISA Exchange Rate 4.67 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.27 | 43.83 | | |
| |  Card Purchase The Loft Fifth Ave U.A.Emirates AED 925.00 On 11 Dec at VISA Exchange Rate 4.67 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 5.92 | 203.94 | | |
| |  Bill Payment to Maire Ryan Ref: Ruengtut | 20.00 | | |
| |  Bill Payment to Rumaysa Rahman Ref: Mum | 50.00 | | 1,414.91 |

Continued

Your transactions

| Date | Description | Money out | Money in | Balance |
|--------|---|-----------|----------|----------|
| 13 Dec |  Card Purchase The Grooming Co NB U.A.Emirates AED 95.00 On 12 Dec at VISA Exchange Rate 4.68 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.64 | 20.96 | | |
| |  Bill Payment to Maire Ryan Ref: Ruengtut | 20.00 | | 1,373.95 |
| 16 Dec |  Card Purchase Mytennight* Myfrid On 13 Dec | 11.75 | | |
| |  Card Purchase Talabat U.A.Emirates AED 275.80 On 14 Dec at VISA Exchange Rate 4.63 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.78 | 61.36 | | |
| |  Bill Payment to Catherine Tadena Ref: Rumaysa | 30.00 | | 1,270.84 |
| 16 Dec | End balance | | | 1,270.84 |

- ▶ **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

BEXLEYHEATH
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