

17 Dec 2024 - 16 Jan 2025

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	£1,270.84
Money in	£1,391.66
Money out	£2,301.92
End balance	£360.58

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

Giro

 Bank Giro

Debit Card

DD

 Direct Debit

£

 Fee or Charge

Online












STO

 Standing Order

Date	Description	Money out	Money in	Balance
17 Dec	Start balance			1,270.84
17 Dec	<div>Card Purchase Flat Moda Shoes An U.A.Emirates AED 120.00 On 16 Dec at VISA Exchange Rate 4.63 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.78</div>	26.70		
	<div>Card Purchase IL Forno Fresca Re U.A.Emirates AED 126.00 On 16 Dec at VISA Exchange Rate 4.63 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.81</div>	28.03		1,216.11
18 Dec	<div>Direct Debit to Vodafone Ltd Ref: 7064147786-1003</div>	20.50		1,195.61
19 Dec	<div>Card Purchase Talabat U.A.Emirates AED 212.13 On 18 Dec at VISA Exchange Rate 4.65 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.36</div>	46.99		1,148.62
20 Dec	<div>Card Purchase Talabat U.A.Emirates AED 100.99 On 19 Dec at VISA Exchange Rate 4.61 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.65</div>	22.54		1,126.08
23 Dec	<div>Card Purchase Mytennight* Myfrid On 20 Dec</div>	11.75		

















Continued

## Your transactions

Date	Description	Money out	Money in	Balance
23 Dec	 Card Purchase Arabia Taxi U.A.Emirates AED 73.25 On 21 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.48	16.45		
	 Card Purchase Aman Taxi U.A.Emirates AED 77.25 On 21 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.50	17.34		
	 Card Purchase Makeup Forever U.A.Emirates AED 110.00 On 22 Dec at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.72	24.74		
	 Card Purchase Qlu*Paulyasmall U.A.Emirates AED 474.66 On 22 Dec at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.10	106.75		949.05
24 Dec	 Direct Debit to Almustafawelfaretr Ref: Dzp8G88	15.00		
	 Card Purchase Talabat U.A.Emirates AED 156.60 On 23 Dec at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.02	35.22		
	 Bill Payment to Shiners Ref: 117 Shirley Avenue	20.00		
	 Bill Payment to Catherine Tadena Ref: Rumaysa	30.00		848.83
27 Dec	 Card Purchase Global Village Par U.A.Emirates AED 36.00 On 24 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.23	8.07		
	 Card Purchase Tabby 800 82229 U.A.Emirates AED 55.00 On 26 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.36	12.33		
	 Card Purchase Aman Taxi U.A.Emirates AED 72.75 On 26 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.47	16.30		
















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## Your transactions

Date	Description	Money out	Money in	Balance
27 Dec	 Card Purchase Talabat U.A.Emirates AED 155.45 On 25 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.01	34.84		
	 Bill Payment to Meher Butt Ref: Zahida C	50.00		727.29
30 Dec	 Card Purchase Mytennight* Myfrid On 27 Dec	11.75		
	 Card Purchase AL Ghazal Transpor U.A.Emirates AED 73.50 On 27 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.48	16.49		
	 Card Purchase Talabat U.A.Emirates AED 364.27 On 28 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 2.37	81.73		
	 Bill Payment to Catherine Tadena Ref: Rumaysa	30.00		587.32
31 Dec	 Card Payment to Klarna*Uklash On 30 Dec	27.54		
	 Card Purchase Message Direct On 30 Dec	54.65		
	 Card Purchase Tabby 800 82229 U.A.Emirates AED 1,147.50 On 30 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 7.47	257.46		
	 Received From Fractal Syst Ltd F Ref: Salary		1,041.66	1,289.33
02 Jan	 Direct Debit to Almustafawelfaretr Ref: Dzp8G88	30.00		
	 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 Purchase Talabat U.A.Emirates AED 1.28 On 31 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.01	0.29		
	 Card Purchase Talabat U.A.Emirates AED 188.70 On 31 Dec at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.23	42.33		













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## Your transactions

Date	Description	Money out	Money in	Balance
02 Jan	 Card Purchase Talabat U.A.Emirates AED 194.58 On 01 Jan at VISA Exchange Rate 4.59 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.27	43.66		
	 Tech Pack Fee Service Charge 1 Item(s) at £14.50	14.50		977.55
03 Jan	 Card Payment to Apple.Com/Bill Ireland On 02 Jan	9.99		
	 Card Payment to Myperfectcv.Co.UK Luxembourg On 02 Jan	16.95		
	 Bill Payment to Meher Butt Ref: Zahida G	30.00		920.61
06 Jan	 Card Payment to Apple.Com/Bill Ireland On 04 Jan	2.99		
	 Card Purchase Mytennight* Myfrid On 03 Jan	11.75		
	 Card Purchase The Coffee Club br U.A.Emirates AED 62.00 On 03 Jan at VISA Exchange Rate 4.54 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.41	14.08		
	 Card Purchase Launchgood Inc. USA On 03 Jan	23.20		
	 Card Purchase The Coffee Club br U.A.Emirates AED 121.00 On 04 Jan at VISA Exchange Rate 4.54 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.80	27.43		
	 Card Purchase Qlu*Pauldalmamall U.A.Emirates On 03 Jan	51.77		
	 Card Purchase The Coffee Club br U.A.Emirates AED 304.00 On 05 Jan at VISA Exchange Rate 4.54 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 2.00	68.92		
	 Card Purchase App.Tutorbird.Com On 05 Jan	120.00		
	 Card Purchase Elaaj Ayurvedah He U.A.Emirates AED 1,320.00 On 03 Jan at VISA Exchange Rate 4.54 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 8.70	299.77		
	 Bill Payment to Rumaysa Rahman Ref: Mum	50.00		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
06 Jan	 Received From M Zahid		350.00	600.70
07 Jan	 Direct Debit to Muslim Hands Ref: 188818-24-13506788	20.00		
	 Card Purchase Adnoc AL Mushrif 9 U.A.Emirates AED 17.75 On 06 Jan at VISA Exchange Rate 4.54 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.12	4.03		576.67
08 Jan	 Direct Debit to Islamic Help Ref: Mjmpc5	60.00		
	 Bill Payment to Maire Ryan Ref: Ruengtut	20.00		496.67
09 Jan	 Card Purchase Talabat U.A.Emirates AED 167.70 On 08 Jan at VISA Exchange Rate 4.58 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 1.09	37.70		458.97
13 Jan	 Card Purchase Mytennight* Myfrid On 10 Jan	11.75		
	 Bill Payment to Catherine Tadena Ref: Rumaysa	30.00		417.22
14 Jan	 Card Purchase Adnoc AL Khaleej 7 U.A.Emirates AED 21.75 On 13 Jan at VISA Exchange Rate 4.48 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.15	5.01		412.21
15 Jan	 Card Purchase Cold Stone Creamer U.A.Emirates AED 48.00 On 14 Jan at VISA Exchange Rate 4.44 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.32	11.13		
	 Bill Payment to Maire Ryan Ref: Ruengtut	20.00		381.08
16 Jan	 Direct Debit to Vodafone Ltd Ref: 7064147786-1003	20.50		360.58
16 Jan	End balance			360.58

► **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

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