

Miss V V Kalnars  
20  
Falcon Close  
Shoreham By Sea  
BN43 5HN

#### At a glance

Your new balance: £0.00  
Minimum payment: £0.00  
Please pay by: 12 January 2021

see [Ways to pay](#)

#### Your activity

Your previous balance: £0.00  
Payments towards your account: £563.55  
Your new activity: £563.55  
Interest charged: £0.00  
Other charges: £0.00  
Your new balance: £0.00  
Available to spend: £3,950.00  
Your current credit limit: £3,950.00

see [Your transactions](#)

#### Your current interest rates

Simple standard rate p.a.: 13.56% (14.4% compound equivalent)  
Simple cash rate p.a.: 13.56% (14.4% compound equivalent)  
Estimated interest next month: £0.00

see [Understanding your interest](#)

## 18 December 2020

#### Minimum Payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.



#### This month's updates

##### Changes to your monthly minimum payment calculation

We recently got in touch to let you know that your monthly minimum payment calculation is changing. If you aren't happy with this change you can choose to close your account, using the info we gave you. If you want to do this, please let us know before 11 January 2021. (If you've already closed your account, please ignore this message).

##### The way you pay online has changed - find out what you need to do

With the new way banks are helping protect you from fraud, you'll sometimes need to confirm it's you when paying online. Download the secure Barclaycard app, the most convenient way to confirm it's you, and update your mobile number. Or, check we have yours and any additional cardholder's correct UK mobile number through Barclaycard Online Servicing. Find out more at [barclaycard.co.uk/confirm](https://barclaycard.co.uk/confirm)

## Your transactions

Your previous balance **£0.00**

Payments towards your account **£563.55**

11 Dec	Payment, Thank You	£563.55
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Transactions, interest and charges **£563.55**

How you've used your card **£563.55**

24 Nov	www.Johnlewis.com, 03456 049 049	£399.00
27 Nov	Amznmktplace, Amazon.co.uk	£99.00
27 Nov	SP * Shirtbox.com, Helston	£22.78
30 Nov	SP * Malts.com, Louth	£35.99
04 Dec	Paypal *Apple.Com/Bill, 35314369001	£0.79
06 Dec	Paypal *Apple.Com/Bill, 35314369001	£5.99

Promotional transactions **£0.00**

You had no promotional transactions

Interest and charges **£0.00**


You had no charges or interest transactions

Your new balance **£0.00**

- If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out in the 'Summary box' section. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Minimum payment **£0.00**

## Using your card

- Your credit limit is **£3,950.00** - includes your cash withdrawal limit of **£1,185.00**
- You have **£3,950.00** available to spend or **£1,185.00** to withdraw as cash. Recent transactions may affect the amount available
- Your daily cash machine limit is **£500.00**
- The limit each time you use Contactless is **£45.00** 

## Understanding your interest

- Your interest rates:** your simple standard and cash interest rates will move up and down in line with changes to the Bank of England Base Rate. Base Rate changes will not apply to your promotional and Instalment Plan interest rates
- Simple interest:** we work out how much interest we charge each month using a simple interest rate
- Compound interest:** we also show you the compound equivalent as it takes account of interest you will pay on interest if you do not repay your total outstanding balance in full each month. This rate may be the most comparable to rates you see offered by other credit cards.
- Estimated interest:** this is an estimate of next month's interest based on your minimum payment reaching us on the payment due date. The actual amount of interest you pay may be less or more depending on when your payment reaches us, the amount you repay and whether you use your card.
- For more information, interest calculator and more,** go to [barclaycard.co.uk/understanding-interest](http://barclaycard.co.uk/understanding-interest) or see the **How it works** section on this statement.

Your current balance is made up of:

- Your standard balance: **£0.00**
- Your cash balance: **£0.00**

This excludes any promotional or Instalment Plan balances



## This month's updates

### Avoid paying additional charges

Make sure your monthly payments get to us on time and aren't returned. Otherwise you may incur a fee. Barclaycard online services can help you stay in control. Registering is quick, easy and free. Grab your card, find your credit limit (it's on your statement) and visit [barclaycard.co.uk/register](http://barclaycard.co.uk/register). Please note paper statements will be switched off when you first register.

## Ways to pay

### Direct Debit

For the minimum payment, the full balance, or any other monthly amount:

- Visit [barclaycard.co.uk/login](http://barclaycard.co.uk/login) or call us.

### Bank transfer

Please pay before 23:45 on 12 January. Most banks use the Faster Payment Service. This means your payment will usually arrive within 2 hours - but could take up to 3 working days from a non-Barclays account:

- Sort code 20-04-15
- Account number 38290008
- Your card number is your payment reference.

### QR code – via Pingit or at an ATM

To pay any amount using the QR code on the Bank Giro Credit slip, you'll need the Pingit app or a Barclays reader-enabled ATM:

- Via Pingit – select 'Pay' and then 'QR code payment'
- At selected Barclays ATMs – select 'Pay Bill' from the menu, then scan the QR code under the ATM's reader.

### Debit card

Please pay before 23:45 on 12 January using the Barclaycard app, logging in to online servicing or calling us.

### Cash or cheque at a bank

- Pay in cash at a Barclays branch by 12 January
- Pay cash at any other bank by 08 January
- If your payment includes cheques, pay by 08 January. Other banks may charge you for making a payment to us.

### Cheque in the post

Please pay by 06 January:

- Make cheque payable to Barclays Bank UK PLC.
- Write your name and account number on the payee line and your postcode on the back of the cheque and send it with your completed Bank Giro Credit slip found below the **How it works** section of the statement to Barclaycard, PO Box 292, Sheffield, S98 1SD.

We'd like to remind you...

- Please pay in Sterling only
- Your payment must clear before the credit is available to you.

## Summary box

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest Free Period	<ul style="list-style-type: none"> <li>Maximum 56 days from date of transaction for new purchases, non-sterling cash withdrawals and any balance and money transfers on a promotional rate that have been added to your account since your last statement if you pay your main balance (excluding any promotional balance with a 0% interest rate) and any monthly instalment plan payments (if you've taken out any instalment plans) in full and on time each month. Note - Your main balance is your current statement balance less any instalment plan balance.</li> <li>No interest free period on sterling cash withdrawals (this is subject to any interest free promotional offer).</li> <li>Any instalment plan you take out is interest free until the end of the plan.</li> </ul>
Interest Charging Information	<p>If interest is payable it will be charged over the following period:</p> <p><b>Purchases, non-sterling cash withdrawals, balance and money transfers</b> from the date the transaction is added to your account until the date of your last statement before the transaction is paid in full.</p> <p><b>Sterling cash withdrawals</b> from the date the transaction is added to your account until it is paid in full. If your main balance and any instalment plan payments due for that month are not paid in full, interest will be charged on all items in your main balance. Interest is charged on a daily basis. By repaying more of your balance, or by making your repayments earlier, you will pay less interest.</p>
Allocation of Payments	<p>Your payments will be applied in the following order:</p> <ul style="list-style-type: none"> <li>To make any instalment plan payments due for that month.</li> <li>To reduce your main balance (your statement balance less any instalment plan balance). We'll start with the balances charged at the highest interest rate first and then reduce the lower rate balances, and then</li> <li>If you've taken out any instalment plans, to reduce any remaining instalment plan balance.</li> </ul> <p>Please see your Barclaycard Conditions for further details.</p>
Minimum Repayment	<p>The highest of:</p> <ul style="list-style-type: none"> <li>£5.00 (or the full outstanding balance if it's less than £5.00);</li> <li>2.25% of your main balance plus any instalment plan payments due for that month; or</li> <li>An amount equal to any interest, default fees or account maintenance fees that have been added to your account since your last statement, plus 1.00% of the rest of your main balance, plus any instalment plan payments due for that month. Default fees and account maintenance fees will only be included if the % referred to above is 1%.</li> </ul>
Fees	There is no maintenance fee for this account.
Charges	<ul style="list-style-type: none"> <li>Cash fee: 2.99% (min £2.99 except for gaming transactions).</li> <li>Balance transfers, money transfers and creating an instalment plan: depends on the offer.</li> </ul>
Foreign Usage	<p>Payment scheme exchange rate. The rate can be found at <a href="http://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a></p> <p>One or more of the following may apply:</p> <ul style="list-style-type: none"> <li>Non-sterling purchase fee: 2.99% • Cash fee: 2.99%</li> </ul>
Default Fees	<p>To avoid default fees, make sure you keep within your credit limit and that we get your payments on time.</p> <ul style="list-style-type: none"> <li>Late payment: £12 • Over credit limit: £12</li> </ul>

**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.

**Problems paying?** Call us on 0800 151 0900 or 0333 200 9090. For other sources of help, visit [www.mymoneysteps.org](http://www.mymoneysteps.org), call the StepChange Debt Charity on 0800 138 1111 or National Debtline on 0808 808 4000, or visit your local Citizens Advice Bureau.

## Get in touch

 **Click:** [barclaycard.co.uk/login](http://barclaycard.co.uk/login)

 **Phone:** 0800 151 0900  
From a mobile: 0333 200 9090  
From abroad: +44 1604230230 (open 24/7)

 **Lost and stolen cards:** 01604 230 230  
From abroad: +44 1604230230 (open 24/7)

 **Write to:** Barclays Bank UK PLC, PO Box 9131, 51 Saffron Road, Leicester LE18 9DE

 **Next Generation text:** 18001 0800 161 5276

 **Connect to Sign Video:**  
<https://www.barclaycard.co.uk/personal/sign-video>

## Need this in large print, Braille or audio? Please call 0800 161 5326.

All Barclaycard customer service lines are non-premium rate numbers. Calls to 0800 and 0808 numbers are free from UK landlines. Mobile charges may vary. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

If you no longer want to receive personalised marketing communications, please call us to let us know.

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Scan the QR code to pay via **Pingit** or at selected **ATMs**. See **Ways to pay**.