

Statement date 27 Dec 2019 Last statement 27 Nov 2019

Flexible Current Account

28 Nov - 27 Dec 2019

Miss V V Kalnars

- Sort Code 20-61-08
- Account no. 70555606
- SWIFTBIC BUKBGB22
- IBAN GB03 BUKB 2061 0870 5556 06

At a glance	
Start balance	£2,492.74
Money in	£4,000.00
Money out	£4,366.17
End balance	£2,126.57

Your arranged limits					
Overdraft	£2,050				
Emergency					
Borrowing	£0				

NOTICEBOARD

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

MISS V V KALNARS 20 FALCON CLOSE SHOREHAM BY SEA WEST SUSSEX BN43 5HN

Your Flexible Current Account statement

Current account statement

Your transactions

Giro Banl	c Giro ATM Cash machine))) Contactless E e - Other STO Standing Order	🗆 Debit Card 🛛 🔍	Direct Debit	
Date	Description	Money out	Money in	Balance
28 Nov	Start balance			2,492.74
28 Nov	STO Payment to K Berry+V Kalnars Ref: K Berry+V Kalnars	1,200.00		1,292.74
29 Nov	Bill Payment to S Olmstead Ref: Love Sup Tix	149.37		1,143.37
02 Dec	Direct Debit to Legal & Gen MI C/L Ref: 020863665-4	36.50		
	Direct Debit to Legal & Gen MI C/L Ref: 020863666-2	6.70		
	Card Payment to IZ *Zest For Taste On 01 Dec	36.67		
	Bill Payment to Barclaycard Platin Ref: 4929150194431006	100.00		963.50
03 Dec	STO Payment to K and V Santander Ref: From VK	200.00		
	Card Payment to Share Dealings Lee On 02 Dec	e 20.00		
	Bill Payment to Mrs N J Meyer Ref: Boofie	15.00		
	Bill Payment to K Berry+V Kalnars Ref: K Berry+V Kalnars	100.00		
	 Blue Rewards Fee 	4.00		624.50
				Continued

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05 Dec 11 Card Payment to Kudos Hospitality On 04 Dec 9.00 10 Card Payment to Ivs Group On 04 Dec 25.00 590.1 06 Dec 11 Card Payment to Ocs Group UK On OS Dec 2.95 587.3 09 Dec Att Cash Machine Withdrawal at Barclays Brighton North 6 150.00 384.3 10 Dec Sto Payment to Www.Wegottickets.C On 06 Dec 52.80 384.3 10 Dec Sto Payment to Save The Children Ref: 023279037 20.00 84.3 11 Dec Card Payment to Pets Corner On 09 21.46 343.3 12 Dec Ob Direct Debit to Pru Fincl Servs Ref: Photogenounded5956 200.00 84.6 12 Dec Ob Direct Debit to Pru Fincl Servs Ref: Photogenounded5956 200.00 10.87.3 13 Dec III Card Payment to Brighton Dome & FE On 12 Dec 9.90 9.90 13 Dec III Card Payment to Mrs N J Meyer Ref: 08207004405396 338.27 84.00 I Grie Received From Veronica Kalnars Ref: to Barclays 300.00 1494.7 13 Dec III Payment to V V Kalnars Ref: to Barclays 300.00 1494.7 I Grie Received From Veronica	Your	tra	insactions				
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		J)))	-	On 13	21.50		275.97
	19 Dec	•	Card Payment to Shell Shoreh Air On 18 Dec	am	49.50		226.47

Continued

Your	tra	insactions				
Date	Des	scription		Money out	Money in	Balance
20 Dec	Giro Received From Veronica Kalnars Ref: to Barclays				500.00	726.47
23 Dec	00	Direct Debit to Direct Line Ref: 51081178/000001/P	Ins	27.76		
	•	Card Payment to ASDA St On 20 Dec	ores 4409	32.60		
		Card Payment to LA Galle On 21 Dec	ria Shoreh	56.00		
	•	Card Payment to Beales W On 21 Dec	/orthing	74.99		
		Card Payment to Warner I On 20 Dec	Bros. Studi	90.00		
		Bill Payment to Barclaycar Ref: 4929150194431006	d Platin	209.77		
		Bill Payment to Mrs N J Me Ref: Boofie	eyer	60.00		
	Giro	Received From Veronica K Ref: to Barclays	alnars		200.00	375.35
24 Dec	•	Card Payment to Lidl GB S On 23 Dec	Shoreham	43.90		
	•	Card Payment to Coastwa SH On 23 Dec	ıy Vets -	116.60		
	1))	Card Payment to Brighton CI On 23 Dec	& Hove	2.00		
	J))	Card Payment to Truffles 23 Dec	Bakery On	10.65		202.20
27 Dec	•	Card Payment to Gatleys	On 24 Dec	65.13		
	J))	Card Payment to Greens C On 23 Dec	Chemists	10.50		
	Giro	Received From Veronica K Ref: to Barclays	Calnars		2,000.00	2,126.57
27 Dec	End	balance				2,126.57

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) Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, making a cash withdrawal, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on visaeurope.com. For more info please go to barclays.co.uk/debitcardsabroad

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.

If you use your overdraft or Emergency Borrowing Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account go first to pay off any fees. Once these are paid, your payments go towards repayment of your Emergency Borrowing (if you have used it) and finally towards repayment of your overdraft.

To help understand the charges associated with using your overdraft or Emergency Borrowing facility, you can visit Barclays.co.uk/youroverdraft or ask for a copy of 'Our Bank charges explained' in branch. You can also sign up for Barclays Text Alerts, which can help you stay in control and on top of your finances.

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 Talk to an advisor 7am -11pm or use our 24-hour automated service

- From abroad +44 2476 842 100 7am – 11pm
- Write to us Barclays, Leicester LE87 2BB
- Find a branch 0800 400 100 7am – 11pm
- ► Your home branch BUILTH WELLS
- Online banking help 0345 600 2323 7am – 11pm

Lost and stolen cards

01604 230 230 24 hours

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

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