

28 Nov - 27 Dec 2019

Miss V V Kalnars

- Sort Code 20-61-08
- Account no. 70555606
- SWIFTBIC BUKGB22
- IBAN GB03 BUKB 2061 0870 5556 06

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












Your Flexible Current Account statement

Current account statement

Your transactions

 Bank Giro  Cash machine  Contactless  Debit Card  Direct Debit

 Online  Other  Standing Order

Date	Description	Money out	Money in	Balance
28 Nov	Start balance			2,492.74
28 Nov	 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	 Payment to K and V Santander Ref: From VK	200.00		
	 Card Payment to Share Dealings Lee On 02 Dec	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

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.

Your transactions

Date	Description	Money out	Money in	Balance
05 Dec	 Card Payment to Kudos Hospitality On 04 Dec	9.00		
	 Card Payment to Ivs Group On 04 Dec	25.00		590.50
06 Dec	 Card Payment to Ocs Group UK On 05 Dec	2.95		587.55
09 Dec	 Cash Machine Withdrawal at Barclays Brighton North 6 Timed at 12.13 On 7 Dec	150.00		
	 Card Payment to Www.Wegotickets.C On 06 Dec	52.80		384.75
10 Dec	 Payment to Save The Children Ref: 023279037	20.00		
	 Card Payment to Pets Corner On 09 Dec	21.46		343.29
11 Dec	 Card Payment to New Southern Railw On 10 Dec	8.00		335.29
12 Dec	 Direct Debit to Pru Fincl Servs Ref: Pru000000004405396	200.00		
	 Bill Payment to Rachel Attmere Ref: Pilates	48.00		
	 Received From Veronica Kalnars Ref: to Barclays		1,000.00	1,087.29
13 Dec	 Card Payment to Brighton Dome & FE On 12 Dec	9.90		
	 Bill Payment to Barclaycard Platin Ref: 4929150194431006	338.27		
	 Bill Payment to Mrs N J Meyer Ref: Boofie	45.00		
	 Bill Payment to V V Kalnars Ref: to 123	500.00		
	 Received From Veronica Kalnars Ref: to Barclays		300.00	494.12
16 Dec	 Card Payment to Bhcc-Paybyphonepar On 15 Dec	4.10		
	 Card Payment to Airbnb * HM5Zttxs2 On 14 Dec	74.55		
	 Cash Machine Withdrawal at National Westminster Bank Shoreham By Sea Timed at 12.13 On 14 Dec	100.00		
	 Card Payment to Tosca Ristorante On 13 Dec	18.00		
	 Card Payment to Cafe Artisan On 13 Dec	21.50		275.97
19 Dec	 Card Payment to Shell Shoreham Air On 18 Dec	49.50		226.47

Continued

Your transactions

Date	Description	Money out	Money in	Balance
20 Dec	 Received From Veronica Kalnars Ref: to Barclays		500.00	726.47
23 Dec	 Direct Debit to Direct Line Ins Ref: 51081178/000001/P	27.76		
	 Card Payment to ASDA Stores 4409 On 20 Dec	32.60		
	 Card Payment to LA Galleria Shoreh On 21 Dec	56.00		
	 Card Payment to Beales Worthing On 21 Dec	74.99		
	 Card Payment to Warner Bros. Studi On 20 Dec	90.00		
	 Bill Payment to Barclaycard Platin Ref: 4929150194431006	209.77		
	 Bill Payment to Mrs N J Meyer Ref: Boofie	60.00		
	 Received From Veronica Kalnars Ref: to Barclays		200.00	375.35
24 Dec	 Card Payment to Lidl GB Shoreham On 23 Dec	43.90		
	 Card Payment to Coastway Vets - SH On 23 Dec	116.60		
	 Card Payment to Brighton & Hove CI On 23 Dec	2.00		
	 Card Payment to Truffles Bakery On 23 Dec	10.65		202.20
27 Dec	 Card Payment to Gatleys On 24 Dec	65.13		
	 Card Payment to Greens Chemists On 23 Dec	10.50		
	 Received From Veronica Kalnars Ref: to Barclays		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 visaurope.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

BUILT 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