

THE DIRECTOR
ZAKZU LIMITED
32 LONGLEY CRESCENT
BIRMINGHAM
B26 1EN

Your Business accounts - at a glance

Up-to-date account information

To get your current balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), or call us on 0345 605 2345.

Your balances on 28 August 2015

Business Current Account

Zakzu Limited	£1,181.34
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Sort Code 20-08-98 • Account no 53933652

Business Savings Account

Zakzu Limited	£0.00
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Sort Code 20-08-98 • Account no 03252450

[This is the end of your account summary.](#)












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 ZAKZU LIMITED
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Your Business Current Account






















At a glance

01 – 28 Aug 2015














Start balance	£1,033.54
Money out	£3,466.16
▶ Commission charges	£0.00
▶ Interest paid	£0.00
Money in	£3,613.96
End balance	£1,181.34

Date	Description	Money out £	Money in £	Balance £
1 Aug	Start Balance			1,033.54
3 Aug	 On-line Banking bill payment to W G Daniels Ref:-LOAN REPAYMENT	250.00		783.54
	 Direct credit from Paypal Ref: Ppwdl4Ujj28Ycdjyu8		148.58	932.12
	 Direct credit from Amazon Ref: 0220767356244113		49.45	981.57
4 Aug	 Direct Debit to Paypal Payment Ref: 4Ujj2225Txdh6	178.35		803.22
	 Card Payment to Cookson Precious M on 03 Aug	40.72		762.50
	 Direct credit from Paypal Ref: Ppwdl4Ujj28Yfadd5A		77.52	840.02
5 Aug	 Card Payment to Sponsored Products Luxembourg on 03 Aug	1.76		838.26
	 On-line Banking bill payment to W G Daniels Ref:-LOAN REPAYMENT	250.00		588.26
	 On-line Banking bill payment to Tesco Club Card Cr Ref:-5186525022553862	500.00		88.26
	 Direct credit from Paypal Ref: Ppwdl4Ujj28YhswnuA		67.26	155.52
	 Refund from Cookson Precious M on 04 Aug		0.50	156.02

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
	Balance brought forward from previous page			156.02
6 Aug	 Direct Debit to Afs Google Ref: 126375507553748905	26.11		129.91
	 Direct credit from Amazon Ref: 1878073896189414		244.14	374.05
10 Aug	 Direct credit from Paypal Ref: Ppwdl4Ujj28YQ3Fft8		90.92	464.97
	 Direct credit from Paypal Ref: Ppwdl4Ujj28YU5Uzcy		91.63	556.60
	 Direct credit from Amazon Ref: 1710643911869401		21.00	577.60
	 Direct credit from Amazon Ref: 2660506104597095		170.18	747.78
12 Aug	 Direct credit from Amazon Ref: 2038129596728092		153.11	900.89
13 Aug	 Card Payment to Post Office Counte on 12 Aug	4.40		896.49
	 Direct credit from Paypal Ref: Ppwdl4Ujj28Z2B7UD2		112.04	1,008.53
	 Direct credit from Amazon Ref: 0550495922300823		23.71	1,032.24
17 Aug	 On-line Banking bill payment to W G Daniels Ref:-ZAKZU LIMITED	350.00		682.24
	 Direct credit from Paypal Ref: Ppwdl4Ujj28Z8H6SK8		122.40	804.64
	 Direct credit from Paypal Ref: Ppwdl4Ujj28ZE8D35L		286.96	1,091.60
	 Direct credit from Amazon Ref: 2448373812653855		202.17	1,293.77
18 Aug	 On-line Banking bill payment to Tesco Club Card Cr Ref:-5186525022553862	1,000.00		293.77
	 Direct credit from Paypal Ref: Ppwdl4Ujj28Zgm7558		135.87	429.64
19 Aug	 Direct credit from Paypal Ref: Ppwdl4Ujj28Zjuljqc		101.89	531.53
	 Direct credit from Amazon Ref: 0086440188178586		187.63	719.16
20 Aug	 Direct Debit to Paypal Payment Ref: 4Ujj2225Txdh6	2.42		716.74
	 Direct credit from Amazon Ref: 2471039469051352		209.94	926.68
24 Aug	 Card Payment to Post Office Counte on 22 Aug	5.45		921.23

Continued

Date	Description	Money out £	Money in £	Balance £
				Continued
Balance brought forward from previous page				921.23
24 Aug	 On-line Banking bill payment to Tesco Club Card Cr Ref:-5186525022553862	850.00		71.23
	 Direct credit from Paypal Ref: Ppwdl4Ujj28Zszy56S		113.92	185.15
	 Direct credit from Paypal Ref: Ppwdl4Ujj28Zqlz92L		163.22	348.37
	 Direct credit from Amazon Ref: 1278207740933116		14.83	363.20
	 Direct credit from Amazon Ref: 1306566872827663		202.88	566.08
25 Aug	 Direct credit from Paypal Ref: Ppwdl4Ujj28ZX6J8CN		119.01	685.09
26 Aug	 Direct credit from Amazon Ref: 1437179117526357		206.83	891.92
	 Receipt re Refund Acc Fee		6.50	898.42
27 Aug	 Direct Debit to Paypal Payment Ref: 4Ujj2225Txdh6	6.95		891.47
	 Direct credit from Paypal Ref: Ppwdl4Ujj2922Ndaxs		33.98	925.45
	 Direct credit from Amazon Ref: 1359775855178454		22.94	948.39
	 Direct credit from Amazon Ref: 2237220760272469		136.41	1,084.80
28 Aug	 Direct credit from Paypal Ref: Ppwdl4Ujj29265378S		96.54	1,181.34
28 Aug Balance carried forward				1,181.34
Total Payments/Receipts		3,466.16	3,613.96	

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

Bank of England Base Rate Information

Rate effective from 05 Mar 2009 was 0.500%

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 small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositors accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at any branch, refer to the FSCS website www.fscs.org.uk or call the FSCS on 020 7741 4100* or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Barclays Bank PLC may also accept deposits under the following trading names: Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Commercial, Barclays Corporate, Barclays Direct, Barclays UK & Ireland Private Bank, Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth and Woolwich Mortgages. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

Fees and charges can apply if there is not enough money in your account(s) to make a payment and so cause an unauthorised overdraft on your account(s).

What is an unauthorised overdraft?

An unauthorised overdraft occurs where either:

- you go overdrawn on your account without agreeing an overdraft with us first; or
 - you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unauthorised overdraft facilities. It's within our discretion to process the payment or return it unpaid, for which a fee will be charged.

What can you do to help avoid or limit unauthorised overdraft fees and charges?

Get In Touch If you become aware in advance that payments may take your account into an unauthorised overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- understand any changes in your business and explore the options available;
- consider options for authorised borrowing facilities;
- facilitate payments being made;

d) limit the costs associated with returned items or unauthorised borrowing;

e) address any concerns that you may have.

Register for Text Alerts Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unauthorised overdraft and you incur a Paid Referral Fee, we'll send you a Paid Referral Fee Text Alert the following working day (Monday - Friday) to let you know. By acting on this information you have the opportunity to clear your unauthorised overdraft and avoid further fees and charges. You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/businessbankingtextalerts for more information. Terms and conditions apply.

Go online for more support For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/businessfinance

What fees and charges could you incur? If we process the payment, you will incur a Paid Referral Fee of £30 when the unauthorised overdraft is more than £30 and on each occasion it increases by more than £30. You'll be pre-notified at least 14 days before the fee(s) is applied to your account in line with your charging period. If we decline your request and an item is returned, you will incur an Unpaid Fee of £35 for our service of considering the requested payment and for dealing with the bank the payment would have been sent to. The fee will be applied to your account at the time it is incurred and we will notify you in writing. Interest will be charged at 29.5% per annum on an unauthorised overdraft, calculated on a daily basis. You'll be pre-notified at least 14 days before the interest charges are applied to your account in line with your charging period. We may change our fees and charges from time to time but if we do this, we'll give you at least two months' notice of any such changes.

Interest

Interest is calculated on the cleared balance of your account at the close of business every day. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement. Unless otherwise stated, rates are quoted on a gross annual basis. Gross is the rate of interest payable before the deduction of income tax. Interest is payable gross to non-tax payers subject to the required certification. If the interest earned on an account is subject to income tax, the entry on your statement will clearly show the amount of tax deducted. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/businessbanking.

Online

barclays.co.uk

On the phone

0345-605-2345*

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

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

LEICESTER, LE87 2BB

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.

Follow us

 www.facebook.com/barclaysbusinessuk

 www.twitter.com/barclaysbizchat

 youtube.com/BarclaysUK

 www.linkedin.com/BarclaysCorporateBanking

Using your debit card in the UK and abroad

Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, 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.

On top of this, if you're getting cash over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM or an ATM at a Global Alliance member bank, you'll also be charged a 2% Non-Sterling Cash Fee (minimum £1.50, maximum £4.50) and the ATM provider may apply other charges. From 1st January 2013 the Non-Sterling Cash Fee will be £1.50 for each applicable transaction regardless of the amount withdrawn.

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 www.visaeurope.com

When using your debit card abroad some merchant terminals or ATMs may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.75% Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or ATM provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 122702).

Registered in England. Registered No. 1026167. Registered office: 1 Churchill Place, London E14 5HP.

*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.