

Your statement

Mr Lewis Kenneth Perry
16 Oct 2014MR L K PERRY
ISLWYN
TANYGROES
CARDIGAN
CEREDIGION
SA43 2JE

Your accounts at a glance

► Your balances on 16 Oct 2014

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 0800 111 777*, or come into a branch.

Everyday banking

**Premier Life**

£3,026.17

Mr Lewis Kenneth Perry
Sort Code 20-93-15 • Account no 60329924

Savings

**Barclays Savings Reserve**

£0.00

Mr Lewis Kenneth Perry
Sort Code 20-93-15 • Account no 10695416**Everyday Saver**

£0.00

Mr Lewis Kenneth Perry
Sort Code 20-93-15 • Account no 73681998**Barclays Tracker Savings Account**

£0.00

Mr Lewis Kenneth Perry
Sort Code 20-93-15 • Account no 90337889

Continued on reverse

We're here

Call 0800 111 777* [Click](http://barclays.co.uk/premier) barclays.co.uk/premier [Come into](#) a branch

* We may monitor or record calls for quality, security, and training.

Your balances on 16 Oct 2014 continued

Savings continued



Barclays Openplan Savings

£0.00

Mr Lewis Kenneth Perry
Sort Code 20-93-15 • Account no 90815462



Essential Savings

£0.00

Mr Lewis Kenneth Perry
Sort Code 20-93-15 • Account no 93822184

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

17 Sep – 16 Oct 2014

 MR L K PERRY
 ISLWYN
 TANYGROES
 CARDIGAN
 CEREDIGION
 SA43 2JE

Mr Lewis Kenneth Perry

- Sort Code 20-93-15
- Account no. 60329924
- SWIFTBIC BARCGB22
- IBAN GB50 BARC 2093 1560 3299 24

At a glance

Start balance	£609.74
Money in	£5,818.83
Money out	£3,402.40
End balance	£3,026.17










Your arranged limits



Overdraft	£3,000
Emergency Borrowing	£500

Your Premier Life statement

Current account statement



























Your transactions

 ATM Cash Machine
  Contactless
  Direct Debit
  Debit Card
 Fee
  Giro Bank Giro
  Online
  Other
  Mobile

Date	Description	Money out	Money in	Balance
17 Sep	Start balance			609.74
17 Sep	 Direct Debit to EE & T-Mobile Ref: t11194903473033680	63.59		546.15
18 Sep	 Card Payment to Aldi on 17 Sep	15.27		530.88
19 Sep	 Card Payment to London Midland Onb on 18 Sep	6.70		
	 Card Payment to McDonalds Rest on 18 Sep	7.66		
	 Barclays Pingit to Kate Dobson	123.00		393.52
22 Sep	 Direct Debit to Creation.Co.UK Ref: 900001885967/18858	35.95		
	 Card Payment to NCP Limited on 19 Sep	12.30		
	 Card Payment to Droitwich Tandoori on 18 Sep	19.25		
	 Card Payment to Wilko Retail Limit on 21 Sep	25.27		
	 Card Payment to Sportsdirect 198 on 19 Sep	31.99		
	 Card Payment to Frankie and Bennys on 19 Sep	60.95		
	 Card Payment to McDonalds on 19 Sep	7.04		
	 Bill payment to Julia L Vaughan Ref: 1411/FC.0037	30.00		

























Continued

Your transactions

Date	Description	Money out	Money in	Balance
22 Sep	 Received from Gbs RE Lsc Payment Ref: L562007		1,566.00	1,736.77
23 Sep	 Direct Debit to PC/Zurich Ref: 04acio3614/011/101	16.69		
	 Card Payment to London Midland on 22 Sep	9.00		1,711.08
24 Sep	 Received from K Court Chambers L Ref: KCC/Wat/Newiac/Asl		401.00	
	 Received from Crown Prosecution Ref: 1448368		520.86	2,632.94
25 Sep	 Card Payment to Sainsburys S/Mkts on 24 Sep	7.00		
	 Card Payment to McDonalds Rest on 24 Sep	20.31		
	 Cash Machine Withdrawal at Bank of Ireland PO Slade Road 0980 Timed at 19:53 on 24 Sep	10.00		2,595.63
26 Sep	 Card Payment to Droitwich Spa Dent on 25 Sep	18.50		2,577.13
29 Sep	 Direct Debit to Birmingham City Co Ref: 5030986705	203.00		
	 Direct Debit to Nationwide B S Ref: 60450609040	195.38		
	 Direct Debit to Nationwide B S Ref: 60824722050	132.71		
	 Direct Debit to Nationwide B S Ref: 61009791052	58.11		
	 Direct Debit to Esl Ltd Ref: 6319462220688910	54.28		
	 Direct Debit to Brgas-Gas Ref: 850008408877	138.00		
	 Card Payment to Esso Droitwich Sst on 26 Sep	60.00		
	 Card Payment to Esso Droitwich Sst on 27 Sep	67.01		
	 Card Payment to Aldi on 26 Sep	18.97		
	 Received from Gbs RE Lsc Payment Ref: L565518		606.79	2,256.46
30 Sep	 Direct Debit to BT Group PLC Ref: cm63571994-000049	38.64		2,217.82
1 Oct	 Direct Debit to Wychavon Leisure Ref: wlca20019356	60.00		
	 Direct Debit to GE Money Ref: 0023458430	29.17		
	 Direct Debit to Npower Ref: 065 32986503	166.00		
	 Direct Debit to TV Licence MBP Ref: 2826709144	12.12		
	 Direct Debit to Severn Trent Water Ref: 483002372220142691	45.13		
	 Direct Debit to Hmrc Ndds Ref: 600391731910433894	200.00		















Continued

Your transactions

Date	Description	Money out	Money in	Balance
1 Oct	 Direct Debit to Secure Trust Bank Ref: 8021848	237.08		
	 Card Payment to Aldi on 30 Sep	100.95		
	 Account Fee 1 item(s) at £25.00	25.00		
	 Bill payment to Julia L Vaughan Ref: 1489/FC.0038	33.75		
	 Account Credit: Deposit at Barclays 42Droitwich		270.00	1,578.62
2 Oct	 Card Payment to Argos Ltd on 01 Oct	5.99		
	 Card Payment to Post Office Counte on 01 Oct	12.09		
	 Card Payment to Boots 0353 on 01 Oct	14.17		1,546.37
3 Oct	 Card Payment to Droitwich Spa Dent on 02 Oct	90.00		1,456.37
6 Oct	 Card Payment to B & Q on 03 Oct	18.71		
	 Card Payment to Ikea Sacat on 03 Oct	20.90		
	 Barclays Pingit to Kate Dobson	70.00		
	 Received from Gbs RE Lsc Payment Ref: L573424		130.00	
	 Received from Crown Prosecution Ref: 1452361		765.48	2,242.24
8 Oct	 Card Payment to Pret A Manger on 07 Oct	1.99		
	 Card Payment to Wych Way Inn on 07 Oct	39.56		
	 Card Payment to Moto Beaconsfield, on 07 Oct	3.10		
	 Fees OD Fees On Balances Up to £2000 3 at £1.50 £4.50 OD Fees On Balances Over £2000 21 at £3.00 £63.00 Emergency Borrowing Fees 3 at £5.00 £15.00 For the period 15 Aug to 15 Sep	82.50		2,115.09
10 Oct	 Direct Debit to Hmrc - NI DD Ref: jk230235dperk18	11.00		
	 Card Payment to Sainsburys on 09 Oct	4.15		
	 Card Payment to Texaco Constitutio on 09 Oct	60.01		
	 Bill payment to Vesey Solicitors Ref: PAYMENT	82.21		
	 Bill payment to Louise Cleaner Ref: LOUISE CLEANER	91.00		1,866.72
13 Oct	 Direct Debit to PC/Zurich Ref: 04acio3614/011/102	16.69		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
13 Oct	 Cash Machine Withdrawal at Barclays Droitwich1 Timed at 15.45 on 12 Oct	50.00		
	 Card Payment to London Midland Onb on 10 Oct	9.00		
	 Card Payment to Boots on 10 Oct	14.35		
	 Card Payment to Aldi on 12 Oct	22.83		
	 Card Payment to Droitwich Tandoori on 10 Oct	23.40		
	 Card Payment to Multipharmacy.Com on 12 Oct	26.86		
	 Card Payment to Multipharmacy.Com on 12 Oct	26.86		
	 Card Payment to McDonalds Rest. on 10 Oct	1.88		
	 Card Payment to Aldi on 10 Oct	5.48		
	 Barclays Pingit to Kate Dobson	50.00		
	 Received from Gbs RE Lsc Payment Ref: L575865		1,558.70	3,178.07
15 Oct	 Card Payment to National Lottery I on 14 Oct	10.00		
	 Card Payment to Aldi on 14 Oct	26.68		
	 Card Payment to Nationwide B/Socie on 14 Oct	115.22		3,026.17
16 Oct	End balance			3,026.17

▶ **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

Interest rates

▶ Credit interest rate	0.00%
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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 the Financial Services Compensation Scheme

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 depositor's 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 your local 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 Corporate, Barclays Direct, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth, 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.

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, withdrawing cash, 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 pay in a currency other than sterling (either abroad or in the UK): Barclays will charge you a 2.99% 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 £1.50 Non-Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries go to barclays.co.uk/globalalliance. 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're a UK taxpayer, your interest is subject to income tax. Your statement will show how much tax we've deducted at the basic rate. If you declare you're not liable for UK income tax (call us to find out how), we can pay your interest without these deductions.

If you go into overdraft or Emergency Borrowing

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've used it) and finally towards repayment of your overdraft.

To help avoid going overdrawn or into your Emergency Borrowing and to understand payment cut-off times, go to barclays.co.uk/bankingcharges. For more information about overdrafts, Emergency Borrowing and daily fees, go to barclays.co.uk/overdraft or ask in branch for a copy of 'Our Bank Charges Explained'.

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 0800 111 777, go to barclays.co.uk/premierbanking, or contact your Premier Banking Manager. And if you change your mind at any time, just get in touch.

Get in touch

Our main number

0800 111 777
24 hours

From abroad

+44 161 869 8012
7am - 11pm

Write to us

Barclays, Leicester
LE87 2BB

Find a branch

0800 111 777
24 hours

Your home branch

West Bromwich

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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