

Mr Juan Jose Rezzuto

15 Sep 2016

MR JJ REZZUTO  
40 KENSINGTON HALL GARDENS  
BEAUMONT AVENUE  
WEST KENSINGTON  
LONDON  
W14 9LT

## Your accounts at a glance

### ► Your balances on 15 Sep 2016

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 0345 7 345 345\*, or come into a branch.

### Everyday banking

**Barclays Bank Account****£4,959.22**

Mr Juan Jose Rezzuto  
Sort Code 20-35-90 • Account no 33107752

### Savings

**Everyday Saver****£110,032.94**

Mr Juan Jose Rezzuto  
Sort Code 20-21-80 • Account no 03907791

**Everyday Saver****£120,551.79**

Mr Juan Jose Rezzuto  
Sort Code 20-25-25 • Account no 50617032

This is the end of your account summary.

### We're here

Call 0345 7 345 345\* [Clickbarclays.co.uk](http://Clickbarclays.co.uk) **Come into** a branch

\* Call charges apply. Please check with your service provider.

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

MR J J REZZUTO  
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 LONDON  
 W14 9LT

16 Aug – 15 Sep 2016

Mr Juan Jose Rezzuto

- Sort Code 20-35-90
- Account no. 33107752
- SWIFTBIC BARCGB22
- IBAN GB21 BARC 2035 9033 1077 52

**At a glance**

Start balance	£5,429.68
Money in	£14,818.69
Money out	£15,289.15
End balance	£4,959.22

**Your arranged limits**

Emergency Borrowing	£0
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Your deposit is eligible for protection by the Financial Services Compensation Scheme.

## Your Barclays Bank Account statement

### Current Accounts
























**Your transactions**

STO Standing Order  
 ATM Cash Machine  
 ||| Contactless  
 DD Direct Debit  
☑ Debit Card  
 £ Fee  
 Giro Bank Giro  
 🖱 Online  
 — Other

Date	Description	Money out	Money in	Balance
16 Aug	Start balance			5,429.68
16 Aug	<span>DD</span> Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	79.88		
	<span>   </span> Card Payment to Waitrose 587 on 15 Aug	4.49		
	<span>   </span> Card Payment to Best AM to PM on 16 Aug	5.13		
	<span>   </span> Card Payment to Waitrose 587 on 15 Aug	7.07		
	<span>Giro</span> Received from MV- 94463503 -1108 Ref: 94463503		1,375.90	6,709.01
17 Aug	<span>DD</span> Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	5.99		
	<span>DD</span> Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	7.99		
	<span>   </span> Card Payment to Waitrose 587 on 16 Aug	9.07		
	<span>Giro</span> Received from MV- 94462373 -1408 Ref: 94462373		910.07	7,596.03
18 Aug	<span>DD</span> Direct Debit to Worldpay Ref: 14422805342	18.00		
	<span>DD</span> Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	6.99		
	<span>DD</span> Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	35.99		
























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## Your transactions

Date	Description	Money out	Money in	Balance
18 Aug	 Card Payment to Tesco Stores 5103 on 16 Aug	5.08		
	 Card Payment to Tesco Stores 5103 on 16 Aug	15.28		7,514.69
19 Aug	 Direct Debit to S/Line J3398886 Ref: bkcejkccakggeb	125.98		
	 Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	10.85		
	 Card Payment to Tfl.Gov.UK/CP on 18 Aug	4.80		
	 Bill payment to Ariosto Arata Ref: INV10105AND10104	225.00		
	 Received from AX9449425875 Ref: 150.00 2.85		147.15	
	 Received from MV- 94462373 -1608 Ref: 94462373		196.00	7,491.21
22 Aug	 Card Payment to Payu.RU Russian Fed ROB 332.77 on 18 Aug at Visa Exchange Rate 82.22 The final GBP amount includes a Non-Sterling Transaction Fee of 0.12	4.17		
	 Card Payment to Tesco Stores 5103 on 20 Aug	13.69		
	 Card Payment to Whole Foods Market on 20 Aug	0.75		
	 Card Payment to Tesco Stores 5103 on 20 Aug	2.05		
	 Card Payment to Tesco Stores 5103 on 19 Aug	4.65		
	 Card Payment to Tfl.Gov.UK/CP on 20 Aug	4.80		
	 Card Payment to Waitrose 587 on 20 Aug	7.14		
	 Card Payment to Tesco Stores 5103 on 19 Aug	7.15		
	 Card Payment to Waitrose 587 on 21 Aug	13.18		
	 Card Payment to Whole Foods Market on 20 Aug	22.56		
	 Card Payment to Inamo Covent Garde on 18 Aug	22.59		
	 Card Payment to Tesco Stores 5103 on 19 Aug	29.52		7,358.96
23 Aug	 Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	6.56		
	 Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	6.59		
	 Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	27.99		

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## Your transactions

Date	Description	Money out	Money in	Balance
23 Aug	 Card Payment to Mamma Anna & Co on 22 Aug	3.60		
	 Card Payment to Costa Coffee on 22 Aug	1.95		
	 Card Payment to Tesco Stores 5103 on 22 Aug	6.12		
	 Card Payment to Waitrose 587 on 22 Aug	9.13		
	 Received from MV- 94462373 -1808 Ref: 94462373		368.00	7,665.02
24 Aug	 Card Payment to Whole Foods Market on 23 Aug	2.99		
	 Card Payment to Itsu 058 The Stran on 23 Aug	4.29		
	 Card Payment to Tfl.Gov.UK/CP on 23 Aug	4.80		7,652.94
25 Aug	 Card Payment to Web*Networksolutio USA USD 8.39 on 23 Aug at Visa Exchange Rate 1.31 The final GBP amount includes a Non-Sterling Transaction Fee of 0.19	6.60		
	 Card Payment to Tesco Stores 5103 on 24 Aug	14.73		
	 Card Payment to Salsa on 23 Aug	11.95		
	 Card Payment to Tesco Stores 5103 on 24 Aug	19.57		
	 Card Payment to Bao London Ltd on 23 Aug	27.00		7,573.09
26 Aug	 Card Payment to Waitrose 587 on 25 Aug	5.12		
	 Card Payment to Tesco Stores 5103 on 25 Aug	10.05		7,557.92
30 Aug	 Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	37.96		
	 Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	59.99		
	 Direct Debit to H3G Ref: 944936226903250816	58.10		
	 Direct Debit to H3G Ref: 944936289705250816	46.00		
	 Card Payment to Wkmt on 28 Aug	0.01		
	 Card Payment to Wix.Com Luxembourg on 24 Aug	2.49		
	 Card Payment to Tesco Stores 5103 on 29 Aug	10.85		
	 Card Payment to Union Jacks on 27 Aug	30.00		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
30 Aug	 Card Payment to AL Santo on 26 Aug	40.00		
	 Card Payment to Tesco Stores 5103 on 26 Aug	2.26		
	 Card Payment to Waitrose 587 on 29 Aug	3.19		
	 Card Payment to Tesco Stores 5103 on 29 Aug	4.00		
	 Card Payment to Tesco Stores 5103 on 29 Aug	4.26		
	 Card Payment to Tfl.Gov.UK/CP on 27 Aug	4.80		
	 Card Payment to Best AM 2 PM Ltd on 27 Aug	5.49		
	 Card Payment to Waitrose 587 on 26 Aug	5.67		
	 Card Payment to Waitrose 587 on 26 Aug	7.35		
	 Card Payment to Waitrose 587 on 28 Aug	13.94		
	 Card Payment to Tesco Stores 5103 on 28 Aug	16.66		
	 Card Payment to Tesco Stores 5103 on 26 Aug	17.56		
	 Received from A Markovic Ref: Luka,Yelena		120.00	7,307.34
31 Aug	 Card Payment to Costa Coffee on 30 Aug	10.20		
	 Card Payment to Tesco Stores 5103 on 30 Aug	17.42		7,279.72
1 Sep	 Direct Debit to Virgin Active Ref: hpl20051281 0018	83.96		
	 Direct Debit to B.Online Ltd Ref: 00204409	21.54		
	 Direct Debit to Hamm&Fulh Ctax Ref: 67671537	123.00		
	 Card Payment to Tesco Stores 5103 on 31 Aug	2.00		
	 Card Payment to Tesco Stores 5103 on 31 Aug	2.05		
	 Card Payment to Waitrose 587 on 31 Aug	3.14		
	 Card Payment to Waitrose 587 on 31 Aug	3.65		
	 Card Payment to Tesco Stores 5103 on 31 Aug	7.81		
	 Tech Pack Fee Service Charge 1 item(s) at £9.50	9.50		






















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## Your transactions

Date	Description	Money out	Money in	Balance
1 Sep	<b>Giro</b> Received from MV- 94463503 -2808 Ref: 94463503		0.01	7,023.08
2 Sep	<b>DD</b> Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	11.13		
	<b>DD</b> Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	68.98		
	<b>☑</b> Card Payment to Post Office Counte on 01 Sep	6.45		
	<b>)))</b> Card Payment to IZ *The Blue Corne on 01 Sep	10.12		
	<b>)))</b> Card Payment to Waitrose 587 on 01 Sep	21.58		
	<b>Giro</b> Received from A Zajac Ref: 9th Instalment		256.00	
	<b>Giro</b> Received from Najib Hashem Ref: Pbl-OJ514 Alexia H		670.98	
	<b>Giro</b> Received from MV- 94462373 -3008 Ref: 94462373		783.64	8,615.44
5 Sep	<b>DD</b> Direct Debit to Barclaycard VISA Ref: 4929439484942008	218.27		
	<b>DD</b> Direct Debit to Vitalityhealth Ref: 50893997 010009	163.87		
	<b>☑</b> Card Payment to Co-Op Group 500005 on 03 Sep	9.88		
	<b>☑</b> Card Payment to Waitrose 587 on 03 Sep	30.49		
	<b>☑</b> Card Payment to Google *Svcapps_W Ireland on 02 Sep	39.60		
	<b>)))</b> Card Payment to Waitrose 587 on 04 Sep	4.24		
	<b>)))</b> Card Payment to Waitrose 587 on 02 Sep	4.67		
	<b>)))</b> Card Payment to Waitrose 587 on 04 Sep	14.25		
	<b>)))</b> Card Payment to Tesco Stores 5103 on 04 Sep	17.00		
	<b>Giro</b> Received from MV- 94462373 -3108 Ref: 94462373		64.90	8,178.07
6 Sep	<b>ATM</b> Cash Machine Withdrawal at Raphaels Bank Earls Court Timed at 13.55 on 06 Sep	50.00		
	<b>)))</b> Card Payment to Tesco Stores 5103 on 05 Sep	10.05		
	<b>👉</b> Bill payment to Mr Anikulapo-Kuti Ref: MADE KUTY 8.16	123.75		
	<b>👉</b> Bill payment to Dasol Lee Ref: LEE 8 16	133.00		
	<b>👉</b> Bill payment to Michael Georgiou Ref: GEORGIU 8 16	205.75		






















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## Your transactions

Date	Description	Money out	Money in	Balance	
6 Sep	 Bill payment to Anthony Elwards Ref: ELWARDS 8 16	482.00			
	 Received from MV- 94462373 -0109 Ref: 94462373		35.00	7,208.52	
7 Sep	 Card Payment to Marsh & Parsons LT on 06 Sep	1,920.00			
	 Card Payment to Tfl.Gov.UK/CP on 06 Sep	3.90			
	 Received from MV- 94462373 -0409 Ref: 94462373		288.00		
	 Received from MV- 94462373 -0309 Ref: 94462373		1,892.40		
	 Received from MV- 94464493 -0309 Ref: 94464493		1,695.94	9,160.96	
8 Sep	 Card Payment to Waitrose 587 on 07 Sep	12.32			
	 Received from AX9449425875 Ref: 665.00 12.64		652.36		
	 Received from MV- 94462373 -0509 Ref: 94462373		541.27		
	 Received from MV- 94463503 -0509 Ref: 94463503		29.90	10,372.17	
	9 Sep	 Direct Debit to MV- 94464493 -0309 Ref: bkcejkccakggeb	336.08		
 Card Payment to Sainsburys S/Mkts on 08 Sep		4.25			
 Card Payment to Whole Foods Market on 08 Sep		4.35			
 Card Payment to Best Mangal on 07 Sep		36.00			
 Card Payment to Tfl.Gov.UK/CP on 08 Sep		4.80			
 Card Payment to Waitrose 587 on 08 Sep		10.40			
 Card Payment to Whole Foods Market on 08 Sep		12.48			
 Received from M Kumar Ref: Aayush Isha Kumar			150.00	10,113.81	
12 Sep		 Direct Debit to Paypal Payment Ref: 4vx22223bsmb4	31.99		
		 Direct Debit to XIn Telecom Ref: 4814334 12534400	66.00		
	 Card Payment to Waitrose 587 on 11 Sep	11.01			
	 Card Payment to Holmes Place on 09 Sep	1.00			

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
12 Sep	 Card Payment to Waitrose 587 on 09 Sep	2.50		
	 Card Payment to Tesco Stores 5103 on 11 Sep	3.98		
	 Card Payment to Tfl.Gov.UK/CP on 11 Sep	4.80		
	 Card Payment to Tesco Stores 5103 on 11 Sep	12.27		
	 Card Payment to Gordons Wine Bar on 11 Sep	12.45		
	 Card Payment to Brooks Counter & T on 11 Sep	14.25		
	 Card Payment to Tesco Stores 5103 on 09 Sep	14.31		
	 Received from McCracken T Ref: Piano Lessons		99.00	
	 Transfer from Sort Code 20-25-25 Account 50617032 Ref: DEPOSIT		2,000.00	12,038.25
13 Sep	 Card Payment to Tesco Stores 5103 on 12 Sep	11.12		
	 Bill payment to Marsh and Parsons Ref: 6 MELROSE GARDENS	7,000.00		5,027.13
14 Sep	 Card Payment to Waitrose 587 on 13 Sep	13.94		
	 Card Payment to Co-Op Group 500005 on 13 Sep	1.39		
	 Bill payment to Iac Ref: ARTSCLUBWKMT	150.00		
	 Received from MV- 94463503 -1009 Ref: 94463503		120.57	
	 Received from MV- 94463503 -0909 Ref: 94463503		1,701.60	
	 Iac Ref:Artsclubwkmt Payee Bank Response: Sort Code / Account Number Unknown Rejection		150.00	6,833.97
15 Sep	 Direct Debit to Thames Water Ref: 0685828497	40.87		
	 Direct Debit to Brgas-Gas Ref: 851001024228	50.88		
	 Payment to Highdorn Co Ltd MA Ref: 0200223300002554	2,353.00		
	 Received from Barnes CL&LC Ref: Barnes Eliot		570.00	4,959.22
15 Sep	<b>End balance</b>			<b>4,959.22</b>

▶ **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

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This account does not pay credit interest

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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 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.

In respect of deposits, an eligible depositor is entitled to claim up to £75,000. 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 £75,000 each (making a total of £150,000). The £75,000 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.

Barclays Bank PLC may also accept deposits under the following trading names: Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & 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.

We periodically issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://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, 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 [Continued on next page](#)

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](http://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](http://visaeurope.com). For more info please go to [barclays.co.uk/debitcardsabroad](http://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](http://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](http://www.gov.uk/hmrc/savingsallowance).

The management of your tax affairs is your responsibility, including making any required declarations to HMRC.

### 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 have 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](http://barclays.co.uk/bankingcharges). For more information about overdrafts, Emergency Borrowing usage and daily fees, go to [barclays.co.uk/overdraft](http://barclays.co.uk/overdraft) or ask in branch for a copy of 'Our Bank Charges Explained'.

[Continued on next page](#)

## 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

Fulham Broadway

### ► 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.

## How it works continued

### 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](https://www.barclays.co.uk), or come into a branch. And if you change your mind at any time, just get in touch.

For a Braille, large print or audio version of your statement call 0800 400 100 (via TextDirect if appropriate) or contact your branch