


Mr Emmanuel Atwau Egobu  
18 Nov 2019MR E EGOBU  
39E LANSDOWNE STREET  
SOUTHSEA  
PO5 4BA

## Your accounts at a glance


### ▶ Your balances on 18 Nov 2019

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 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	£45.41
Mr Emmanuel Atwau Egobu Sort code 20-20-20 • Account no 23096637		

#### Savings

	<b>Everyday Saver</b>	£0.00
Mr Emmanuel Atwau Egobu Sort code 20-69-34 • Account no 43406903		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](https://www.barclays.co.uk) barclays.co.uk [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

19 Oct - 18 Nov 2019

Mr Emmanuel Atwau Egobu

- Sort Code 20-20-20
- Account no. 23096637
- SWIFTBIC BUKGB22
- IBAN GB16 BUKB 2020 0966 37

 MR E EGOBU  
 39E LANSDOWNE STREET  
 SOUTHSEA  
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**At a glance**

Start balance	£47.77
Money in	£1,781.44
Money out	£1,783.80
<b>End balance</b>	<b>£45.41</b>

**Your arranged limits**

Emergency Borrowing	£0
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**NOTICEBOARD**












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

# Your Barclays Bank Account statement

## Current account statement







**Your transactions**

 Giro Bank Giro ATM Cash machine  Contactless  Debit Card  Direct Debit  
 Online  Other  Branch

Date	Description	Money out	Money in	Balance
19 Oct	<b>Start balance</b>			<b>47.77</b>
21 Oct	 Card Payment to Primark On 17 Oct	6.00		
	 Card Payment to Kindle Svcs*MO21P6 Luxembourg On 18 Oct	18.99		
	 Card Payment to Felicitations Limi On 18 Oct	2.60		
	 Card Payment to Felicitations Limi On 18 Oct	2.95		
	 Cash Withdrawal at Barclays 16Portsmouth City	30.00		
	 Transfer From Sort Code 20-69-34 Account 43406903		30.00	17.23
23 Oct	 Received From Paypal Ref: Ppwwl44M2222342PA		39.00	56.23
24 Oct	 Card Payment to Edf Energy-Ecom On 23 Oct	39.00		
	 Transfer From Sort Code 20-69-34 Account 43406903		3.99	
	 Received From Paypal Ref: Ppwwl44M222235XP8		8.00	29.22
25 Oct	 Card Payment to Tesco Stores 4611 On 24 Oct	2.77		

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
25 Oct	 Card Payment to Giffgaff On 24 Oct	10.00		
	 Card Payment to Amazon.Co.UK*MO5de Luxembourg On 24 Oct	11.89		
	 Card Payment to Co-Op Group 350127 On 24 Oct	1.00		
	 Card Payment to Sainsburys S/Mkts On 24 Oct	1.45		
	 Transfer to Sort Code 20-69-34 Account 43406903	32.00		
	 Bill Payment to Capital 1 Platinum Ref: 4775966968819299	39.00		
	 Bill Payment to Vanquis Bank Ltd Ref: 4023961980760142	52.72		
	 Received From Staff 2000 Limited Ref: Staff 2000 Limited		52.96	
	 Received From Reed Ref: 001-922521J		258.50	
	 Transfer From Sort Code 20-69-34 Account 43406903		10.00	199.85
28 Oct	 Direct Debit to Pure Gym Ltd Ref: 003300001080170002 This Is A New Direct Debit Payment	17.99		
	 Cash Machine Withdrawal at Barclays Portsmth Guildhl Timed at 00.35 On 26 Oct	20.00		
	 Card Payment to Southern Water Ser On 25 Oct	15.10		
	 Card Payment to Edf Energy-Ecom On 25 Oct	28.71		
	 Card Payment to Www.Reed.Co.UK On 25 Oct	29.00		
	 Card Payment to Pcc Internet Payme On 25 Oct	30.00		
	 Card Payment to Iceland On 25 Oct	47.49		
	 Card Payment to Popworld & Fleet P On 26 Oct	0.20		
	 Card Payment to Co-Op Group 350127 On 26 Oct	0.50		
	 Card Payment to Co-Op Group 350127 On 26 Oct	1.40		
	 Card Payment to Co-Op Group 350127 On 27 Oct	2.00		
	 Card Payment to Greggs PLC On 25 Oct	2.10		
	 Card Payment to Sainsburys S/Mkts On 26 Oct	2.40		
























Continued

## Your transactions

Date	Description	Money out	Money in	Balance
28 Oct	))) Card Payment to Co-Op Group 350127 On 25 Oct	2.55		
	))) Card Payment to Tesco Stores 4611 On 25 Oct	2.95		
	))) Card Payment to Sainsburys S/Mkts On 27 Oct	4.25		
	))) Card Payment to Poundland Ltd 1210 On 25 Oct	11.00		
	<b>Giro</b> Received From Reed Ref: 001-922521J		3.83	
	— Pure Gym Ltd Ref: 003300001080170002 Unpaid Direct Debit		17.99	
	➤ Transfer From Sort Code 20-69-34 Account 43406903		2.00	
	➤ Transfer From Sort Code 20-69-34 Account 43406903		6.12	
	➤ Transfer From Sort Code 20-69-34 Account 43406903		10.00	
	➤ Transfer From Sort Code 20-69-34 Account 43406903 Ref: Optional		3.88	26.03
29 Oct	☑ Card Payment to Portsmouth Water I On 25 Oct	10.00		
	☑ Card Payment to Tvlicensing.Co.UK On 25 Oct	16.00		
	<b>Giro</b> Received From Paypal Ref: Ppwwl44M222223Jnwa		2.90	2.93
30 Oct	))) Card Payment to Co-Op Group 350127 On 29 Oct	1.90		
	🏠 ASD Deposit: 11.53 On 30/10/19 B3 Portsmouth C		180.00	
	— Received From Dinah Grace Akel 239884 F610303951 Transfer		228.50	409.53
31 Oct	☑ Card Payment to Iceland On 30 Oct	40.00		
	<b>ATM</b> Cash Machine Withdrawal at Sainsburys Bank Sainsburys Bank Timed at 22.26 On 30 Oct	20.00		
	))) Card Payment to First Hampshire On 30 Oct	2.50		
	))) Card Payment to Tesco Store 3048 On 30 Oct	8.35		
	))) Card Payment to Vape Shop On 30 Oct	11.00		
	))) Card Payment to Sainsburys S/Mkts On 30 Oct	11.90		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
31 Oct	 Bill Payment to Capital 1 Platinum Ref: 4775966968819299	20.00		
	 Bill Payment to Vanquis Bank Ltd Ref: 4023961980760142	110.00		
	 Bill Payment to Paypal Transfer Ref: 21AB6B6Dldgfvwq	115.00		70.78
01 Nov	 Transfer to Sort Code 20-69-34 Account 43406903	45.00		
	 Bill Payment to Capital 1 Masterca Ref: 5460978709307937	5.00		
	 Bill Payment to Vanquis Bank Ltd Ref: 4023961980760142	17.50		
	 Bill Payment to Paypal Transfer Ref: 21AB6B6Dldgfvwq	225.00		
	 Received From Paypal Ref: Ppwdl44M2222533ANG		50.00	
	 Received From 102215K6Q Dwp UC Ref: 000300098450127471		300.00	128.28
04 Nov	 Card Payment to Tesco Stores 4611 On 03 Nov	0.60		
	 Card Payment to Kindle Svc*JR0AU2 Luxembourg On 02 Nov	10.00		
	 Card Payment to Amznmktplace On 01 Nov	12.98		
	 Card Payment to Www.Argos.Co.UK On 01 Nov	20.00		
	 Card Payment to Www.Highandmighty. On 31 Oct	58.95		
	 Card Payment to Currys Online On 03 Nov	99.99		
	 Card Payment to Southern Co-Op 021 On 03 Nov	0.85		
	 Card Payment to Co-Op Group 350127 On 02 Nov	1.56		
	 Card Payment to Greggs PLC On 02 Nov	2.10		
	 Card Payment to Theworks On 03 Nov	3.00		
	 Card Payment to Tesco Stores 4611 On 02 Nov	3.15		
	 Card Payment to Co-Op Group 350127 On 03 Nov	4.20		
	 Card Payment to Co-Op Group 350127 On 31 Oct	5.70		
	 Card Payment to Tesco Stores 4611 On 02 Nov	6.14		


Continued

## Your transactions

Date	Description	Money out	Money in	Balance
04 Nov	))) Card Payment to Swrailway Tck Off On 01 Nov	6.20		
	))) Card Payment to Tesco Stores 4611 On 01 Nov	7.42		
	))) Card Payment to Co-Op Group 350127 On 02 Nov	7.80		
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222233VS3W		10.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222233Rvus		100.00	
	Transfer From Sort Code 20-69-34 Account 43406903 Ref: None		15.00	
	Transfer From Sort Code 20-69-34 Account 43406903 Ref: Optional		10.00	
	Transfer From Sort Code 20-69-34 Account 43406903 Ref: Optional		20.00	32.64
05 Nov	))) Card Payment to Selecta U.K. Limit On 04 Nov	0.80		
	))) Card Payment to Tesco Stores 4611 On 04 Nov	1.10		
	))) Card Payment to Greggs PLC On 04 Nov	2.60		
	))) Card Payment to First Hampshire On 04 Nov	4.50		
	))) Card Payment to Primark On 03 Nov	11.95		
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222247G4Y		12.00	23.69
06 Nov	Card Payment to Amznmktplace On 05 Nov	10.98		12.71
07 Nov	))) Card Payment to Southern Co-Op 021 On 06 Nov	0.80		
	))) Card Payment to Co-Op Group 350127 On 05 Nov	1.20		
	))) Card Payment to Co-Op Group 350127 On 06 Nov	3.75		6.96
08 Nov	Card Payment to Co-Op Group 350127 On 07 Nov	1.90		
	))) Card Payment to Tesco Stores 4611 On 07 Nov	2.20		
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M22224E6FC		5.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222253Ppgc		10.00	17.86

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
11 Nov	<b>ATM</b> Cash Machine Withdrawal at Barclays Portsmth Guildhl Timed at 21.56 On 8 Nov	20.00		
	))) Card Payment to Co-Op Group 350127 On 09 Nov	0.49		
	))) Card Payment to New Kwikimart On 08 Nov	1.00		
	))) Card Payment to Southern Co-Op 021 On 10 Nov	1.15		
	))) Card Payment to Tesco Stores 4611 On 09 Nov	2.85		
	))) Card Payment to Tesco Stores 4611 On 08 Nov	3.05		
	))) Card Payment to Tesco Stores 4611 On 10 Nov	3.05		
	))) Card Payment to Tesco Stores 4611 On 07 Nov	3.31		
	))) Card Payment to Co-Op Group 350127 On 09 Nov	4.80		
	))) Card Payment to Co-Op Group 350127 On 10 Nov	6.50		
	))) Card Payment to Sainsburys S/Mkts On 09 Nov	7.70		
	))) Card Payment to Poundland Ltd 1210 On 10 Nov	12.00		
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222242Hshg		5.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222242Mruw		7.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M22224Hdey		10.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222245WS		12.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222263PS		15.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M22229W6N		19.99	20.95
12 Nov	 Card Payment to Tesco Store 3048 On 11 Nov	8.10		
	<b>ATM</b> Cash Machine Withdrawal at Cardtronics UK Ltd Southern Co-Op - Timed at 13.53 On 12 Nov	10.00		
	))) Card Payment to Sainsburys S/Mkts On 11 Nov	4.10		
	))) Card Payment to Tesco Stores 4611 On 11 Nov	5.20		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
12 Nov	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222222CeeY		7.00	0.55
13 Nov	))) Card Payment to Tesco Stores 4611 On 12 Nov	2.20		
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222232Bab8		2.50	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222222FD9L		3.50	4.35
14 Nov	))) Card Payment to Lalys Pharmacy On 12 Nov	0.69		
	))) Card Payment to Co-Op Group 350127 On 13 Nov	1.51		
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222232F89J		0.01	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M222232Ebzs		2.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M2222433Mxj		3.00	
	<b>Giro</b> Received From Paypal Ref: Ppwdl44M22224Zzaw2		54.00	61.16
15 Nov	☐ Card Payment to Vivid Housing Ltd On 14 Nov	45.00		
	<b>ATM</b> Cash Machine Withdrawal at Cardtronics UK Ltd Southern Co-Op - Timed at 15.03 On 15 Nov	20.00		
	))) Card Payment to Co-Op Group 350127 On 14 Nov	1.10		
	))) Card Payment to Superdrug Stores P On 14 Nov	1.32		
	))) Card Payment to Sainsburys S/Mkts On 14 Nov	2.70		
	))) Card Payment to Tesco Stores 4611 On 14 Nov	4.20		
	<b>Giro</b> Received From 100264W4Z Dwp UC Ref: 000300091500112248		250.77	237.61
18 Nov	☐ Card Payment to Iceland On 15 Nov	30.35		
	☐ Card Payment to Vivid Housing Ltd On 15 Nov	137.00		
	))) Card Payment to Co-Op Group 350127 On 16 Nov	2.55		
	))) Card Payment to Tesco Stores 4611 On 17 Nov	2.85		
	))) Card Payment to Tesco Stores 4611 On 15 Nov	3.05		

Continued



## Your transactions

Date	Description	Money out	Money in	Balance
18 Nov	))) Card Payment to Tesco Stores 4611 On 16 Nov	5.30		
	))) Card Payment to Sainsburys S/Mkts On 17 Nov	5.50		
	))) Card Payment to Sainsburys S/Mkts On 15 Nov	5.60		45.41
18 Nov	End balance			45.41

- ▶ **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](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, 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. 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 please 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 [visaurope.com](http://visaurope.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 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](http://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](http://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

UNIVERSAL BANKING 1  
 TEL 08457 555 555

### ► 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**

# Financial Services Compensation Scheme Information Sheet

<b>Basic information about the protection of your eligible deposits</b>	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS")
Limit of protection:	£85,000 per depositor per bank  The following trading names are part of Barclays:  Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Pingit
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of bank's failure:	20 working days.
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU  Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

## Additional information

### Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names.

Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Pingit. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016

until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution

- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund (unless they are deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium, sized enterprises)
- public authority, other than a small local authority.

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

You can get this in Braille, large print or audio by calling **0800 400 100\*** (via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](http://barclays.co.uk/accessibleservices)

### Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

\*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. 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 have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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