



Mr Marin Bargan
06 Feb 2023MR MARIN BARGAN
51 EARL'S COURT SQUARE
LONDON
SW5 9DG

Your accounts at a glance


▶ Your balances on 06 Feb 2023

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

	Barclays Bank Account	£99.41
Mr Marin Bargan Sort code 20-32-06 • Account no 83160343		
	Barclays Bank Account	£0.00
Mr Marin Bargan Sort code 20-71-75 • Account no 43085570		

Foreign currency accounts

	PERSONAL EURO ACCOUNT	EUR 0.00
BARGAN, M Sort code 20-32-06 • Account no 55861766		

This is the end of your account summary.

We're here

Call 03457 345 345* [Click](#) [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.

07 Jan - 06 Feb 2023

Mr Marin Bargan

- Sort Code 20-32-06
- Account no. 83160343
- SWIFTBIC BUKGB22
- IBAN GB60 BUKB 2032 0683 1603 43





 MR MARIN BARGAN
 51 EARL'S COURT SQUARE
 LONDON
 SW5 9DG

Your Barclays Bank Account statement

Current account statement

Your transactions

 Giro Bank Giro  Debit Card  Direct Debit  Online  Other

Date	Description	Money out	Money in	Balance
07 Jan	Start balance			49.79
09 Jan	Giro Received From Marin Bargan Ref: Sent From Revolut		4.50	
	Giro Received From Marin Bargan Ref: Sent From Revolut		32.28	86.57
10 Jan	 VISA Direct Payment From Paypal*Bargan Mari On 09 Jan		12.00	98.57
11 Jan	 Card Payment to Paypal *Paypal Cre On 09 Jan	14.45		84.12
13 Jan	Giro Received From Adyen N.V. Ref: Ebay P5740873588 T		21.50	105.62
16 Jan	 Bill Payment to Marin Bargan Ref: to Revolut -508K-	11.00		
	 Bill Payment to Dr Jimmy Kwow Ref: Moniessss	325.00		
	Giro Received From Marin Bargan Ref: Sent From Revolut		6.00	
	Giro Received From Marin Bargan Ref: Sent From Revolut		7.50	
	Giro Received From Marin Bargan Ref: Sent From Revolut		8.53	
	Giro Received From Marin Bargan Ref: Sent From Revolut		23.00	
	Giro Received From Dezn41 Ltd Ref: Jan Office Rent		250.00	64.65

Continued

At a glance

Start balance	£49.79
Money in	£3,249.61
Money out	£3,199.99
End balance	£99.41

Your arranged limits
























Overdraft	£2,000
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NOTICEBOARD

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













Where interest has been debited to your account during the period covered by this statement, this has been calculated at 29.930% per annum

Your transactions

Date	Description	Money out	Money in	Balance
17 Jan	 Bill Payment to Dr Jimmy Kwow Ref: SK Ticket	200.00		
	 Received From Marin Bargan Ref: Sent From Revolut		10.00	
	 Received From Upwork Ref: Upwork 100084390		11.45	
	 Received From Marin Bargan Ref: Sent From Revolut		123.17	
	 Received From Marin Bargan Ref: Sent From Revolut		444.06	453.33
18 Jan	 Transfer to Sort Code 20-71-75 Account 43085414 Ref: Mobile-Channel	216.61		
	 Transfer From Sort Code 20-71-75 Account 43085570 Ref: Mobile-Channel		9.19	245.91
19 Jan	 Direct Debit to Cancer Research U Ref: Odg4Reeg1A0Umf This Is A New Direct Debit Payment	2.00		
	 Bill Payment to Marin Bargan Ref: to Revolut -Pwuv-	10.00		
	 Received From Marin Bargan Ref: Sent From Revolut		4.00	
	 Received From Marin Bargan Ref: Sent From Revolut		6.06	243.97
23 Jan	 Received From Marin Bargan Ref: Sent From Revolut		7.00	
	 Received From Marin Bargan Ref: Sent From Revolut		23.00	
	 Received From Marin Bargan Ref: Sent From Revolut		35.00	
	 Received From Marin Bargan Ref: Sent From Revolut		72.00	380.97
24 Jan	 Bill Payment to Dr Jimmy Kwow Ref: SK Ticket	525.00		
	 Received From Marin Bargan Ref: Sent From Revolut		1,285.37	1,141.34
25 Jan	 Card Payment to Wizz Air Tmj6th On 24 Jan	125.98		1,015.36
26 Jan	 Bill Payment to Marin Bargan Ref: to Revolut -H2KF-	1.00		
	 Received From Marin Bargan Ref: Sent From Revolut		20.00	
	 Received From Marin Bargan Ref: Sent From Revolut		351.17	1,385.53
27 Jan	 Received From Marin Bargan Ref: Sent From Revolut		5.00	1,390.53
30 Jan	 Bill Payment to Dr Jimmy Kwow Ref: Company Shares 40	46.50		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
30 Jan	 Received From Jimmy Kwok Ref: J K Loan		15.50	1,359.53
31 Jan	 Received From Dezn41 Ltd Ref: Dezn41 Ltd		14.18	1,373.71
01 Feb	 Received From Marin Bargan Ref: Sent From Revolut		4.00	
	 Transfer From Sort Code 20-71-75 Account 43085570 Ref: Mobile-Channel		7.63	1,385.34
02 Feb	 Direct Debit to American Express Ref: 3717-875760-76007	1,552.45		
	 Blue Rewards Fee	5.00		
	 VISA Direct Payment From Paypal*Bargan Mari On 02 Feb		195.67	
	 Transfer From Sort Code BL-UE- R Account Wards Ref: Wallet Transfer		5.00	28.56
06 Feb	 Bill Payment to Marin Bargan Ref: to Revolut -Lrs6-	165.00		
	 Received From Marin Bargan Ref: Sent From Revolut		13.15	
	 Received From Marin Bargan Ref: Sent From Revolut		24.99	
	 VISA Direct Payment From Paypal*Bargan Mari On 04 Feb		197.71	99.41
6 Feb	End balance			99.41

▶ **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

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) we'll charge you a 2.99% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website. This rate does not apply to Travel Wallet transactions.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day.

You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the

conversion rate offered by the retailer or ATM provider or accept our rate.

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.

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
Open 24/7 including holidays

► From abroad

+44 2476 842 100
Open 24/7 including holidays

► Write to us

Barclays, Leicester LE87 2BB

► Find a branch

barclays.co.uk/branch-finder/
0800 400 100
Open 24/7 including holidays

► Your home branch

MOORGATE

► Online banking help

0345 600 2323
Open 24/7 including holidays

► Lost and stolen cards

0800 400 100 (or +44 2476 842 099 from abroad)
Open 24/7 including holidays

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