

2107 1 of 3 G117UMA4 98795 8121 1322143011



MR PAUL EDWARD LISEWSKI  
40D GLEDSTANES ROAD  
WEST KENSINGTON  
LONDON  
W14 9HU

Name: MR PAUL EDWARD LISEWSKI  
Branch: Stamford Hill (Three)  
Sort Code: 20-81-21  
Number: 60074195  
[www.barclays.co.uk](http://www.barclays.co.uk)

IBAN GB20 BARC 2081 2160 0741 95  
SWIFTBIC BARCGB22

28 May 2010

## The Barclays Bank Account

### Mortgage Current Account Statement

1 to 28 May 2010

#### Your account summary

##### At a glance

Start balance	£ 2,629.87
Money in	£ 429.98
Money out	£ 1,756.12
End balance	£ 1,303.73

##### > Changes to debit card charges abroad

From 1 October 2010 the debit card foreign exchange charge applying when you make a purchase abroad, withdraw cash (in local currency) from an ATM abroad or over the counter at a bank abroad will increase from 2.75% to 2.99%. You can close your account at any time - there's no termination charge if you do. Other debit card charges are not changing.

For other ways to spend abroad, visit a branch or [Barclays.co.uk/travel](http://Barclays.co.uk/travel)

## 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 £50,000. 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 £50,000 each (making a total of £100,000). The £50,000 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 scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7892 7300.

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 Financial Planning, Barclays International Private Banking, Barclays Local Business, Barclays Premier, Barclays Private Bank and Barclays Wealth. 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.

Continued

Correspondence: BARCLAYS  
Leicester LE87 2BB

Tel: 0845-7-555-555

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28 May 2010

**1 to 28 May 2010**

## Your transactions

Date	Description	Details	Money out	Money in	Balance
1 May	Start balance				2,629.87
5 May	Payment to Tui Travel	Card Purchase	516.00		2,113.87
7 May	Payment to Paypal *heatherhos	Card Purchase	1.59		
	Payment to Paypal *websurveil	Card Purchase	1.99		
	Payment to Paypal *rodnlne	Card Purchase	3.00		
	Bill payment to Ukforex Limited Ref: 127400398	On-line Banking	450.00		1,657.29
10 May	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	51.00		
	Payment to Paypal *wiggie Ltd	Card Purchase	27.39		
	Withdrawal at Nationwide Building Society, Thurloe Street Timed at 22:32 on 08 May	Cash Machine	250.00		1,328.90
11 May	Payment to Paypal *inkredible	Card Purchase	3.36		1,325.54
12 May	Payment to Amazon *mktplce EU Luxembourg This transaction was for GBP21.54 at exch rate 1.000 on 9 May	Card Purchase	21.54		
	Payment to Amazon EU Luxembourg This transaction was for GBP88.72 at exch rate 1.000 on 9 May	Card Purchase	88.72		1,215.28
17 May	Payment to O2 Ref: GED8893504	Direct Debit	21.31		1,193.97
18 May	Refund from Paypal *ppbvth	Card Refund		39.99	
	Refund from Paypal *ppbvth	Card Refund		39.99	1,273.95
19 May	Payment to Google *samba Jean	Card Purchase	20.23		1,253.72
26 May	Payment to Evans Cycles UK LT	Card Purchase	299.99		
	Bill payment from Antczak SB Ref: Eyes	On-line Banking		350.00	1,303.73
28 May	End balance				1,303.73

If your account is overdrawn, and you pay off only part of the amount you owe, we will apply your payment to the balance in the specific order below. The way we apply payments can affect the amount of interest you will pay until the balance is cleared completely.

When a credit is paid into an overdrawn account we repay the overdrawn balance in the following order:

- 1st - The balance of Returned Transaction Fees or Guaranteed Transaction Fees or both
- 2nd - The remaining overdrawn balance.

The above only applies if your account is in an overdrawn position.

### 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.

Continued

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Leicester LE87 2BB

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**1 to 28 May 2010****Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
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**Openplan**

This account forms part of your Openplan arrangement in accordance with your requirements.

As your balance is being offset to reduce the interest payable on your mortgage, it will not earn credit interest. Therefore, the interest rate shown on this statement will not apply.

**Account details**

Reserve (overdraft) limit	£23,320
Reserve	£0

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## A few things you need to know

From time to time, we need to give you details of changes we are making to your agreement and our services, or remind you of important information.

## Changes to your agreement with us

The table below summarises some small, but important changes we are making to your customer agreement to follow regulatory guidance issued since our last version of the agreement.

The changes are mainly to provide clearer information on the actions we take if you query a payment with us and, as a result, should not impact how you use your account on a day to day basis. These changes will come into effect on **1 October 2010**.

Change	Relevant Condition
<ul style="list-style-type: none"><li>Clarifying our approach on refunds for unauthorised and incorrect payments.</li><li>Adopting the same approach for refunding incorrect payments out of Europe as for within Europe.</li></ul>	Conditions 4.20, 4.21, 11.1 to 11.3, and 11.5.  The former condition 4.23 has been deleted.
<ul style="list-style-type: none"><li>More information about how joint accounts work, including providing pre-contract information to only one of you if you apply for an overdraft or Personal Reserve on a joint account and also, how you can receive statements.</li></ul>	Condition 9.1.
<ul style="list-style-type: none"><li>Extra detail in a few other areas, including the proposed end of the cheque guarantee scheme. We will continue to guarantee cheques on Barclays accounts in your name for as long as the cheque guarantee scheme exists (it is expected to end on 30 June 2011).</li></ul>	Conditions 4.26, 8.3, 11.4 and the "cooling off" section.

The new retail customer agreement will be available from **1 August 2010**

- online at our website [www.barclays.co.uk/rca](http://www.barclays.co.uk/rca) or
- through the post by calling us on **0845 7 555 555\*** to request a copy.

## Here to help

Finally, we'd like to remind you that we're here to help you with any aspect of your finances, or if you'd like to discuss any of the changes we're making.

Thank you for banking with us.

Yours sincerely



Andrew Harris  
Head of Current Accounts and Cards

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

\* Calls may be monitored and/or recorded for security and training purposes. Calls to 0800 numbers are free if made from a UK landline. For BT residential customers, 0845 calls will cost no more than 4p per minute, minimum call charge 9.9p (current at April 2010). The price on non-BT phone lines may be different. For calls made from outside the UK, please dial +44 247 684 2099.

**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 Local Business Team for details of clearance times and the dates when we pay or charge interest. 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.

**Interest rates for personal customers**

The rates of interest shown are current at the time of printing this statement. They may have varied 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. Details of Barclays interest rates for personal customers are available from branches or from Barclays Information Line FREE on 0800 400 100. Changes to interest rates are published in the national press.

**Loss or theft of Barclays plastic cards**

Please contact us immediately on 01604 230230 (24 hours) if:

- you do not receive any of your Barclays plastic cards
- any of your cards are lost, stolen or damaged
- you think someone else may know your PIN

**Charges for using your debit card in the UK and abroad**

Your foreign card transactions are converted into sterling at the exchange rate based on the exchange rates set by the market or Government on the date the amount is debited to your account. A 2.75% charge for Barclays handling costs and any VISA processing fees is included in the sterling conversion shown on your statement and applied to all foreign transactions. There is an extra 2% transaction charge (minimum £1.50 maximum £4.50) if you wish to draw cash overseas via a cash machine or in a bank, except Barclays cash machines or those within the Global Alliance (details available on request). If you use a cash machine outside the Global Alliance, you may incur an extra service charge. There is a 2% transaction charge (minimum £1.50 maximum £4.50) if you use your card in the UK to obtain sterling anywhere except a cash machine or a Barclays branch, and to obtain currency or travellers' cheques anywhere except a Barclays branch or Barclays website or via Barclays Travel Line.

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

Your IBAN and SWIFTBIC are shown on your statement. By using them you could reduce charges when receiving international payments in euros. Full details are available from:  
[www.business.barclays.co.uk/bb/iban](http://www.business.barclays.co.uk/bb/iban)

**Information for customers**

- If you think a transaction on your statement is incorrect, please ring the telephone number on the front
- Calls may be recorded or monitored for security or training purposes
- If you wish to contact us and are calling from outside the UK, then please dial +44 2476 842100\*.  
Lines are open from 7am to 11pm (GMT) seven days a week
- If you do not wish to receive details of products and services available from Barclays, please ring the telephone number on the front of this statement\*

**This item can be provided in Braille, large print or audio by calling 0800 400 100 (via TextDirect if appropriate) or by contacting your branch.**

\*Call charges will apply

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