

001496 1 of 2G075GNM4 59040 49530 201365011 8121



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 November 2008

## The Barclays Bank Account

### Mortgage Current Account Statement

1 to 28 Nov 2008

#### Your account summary

##### At a glance

Start balance	£ -5,683.47
Money in	£ 0.00
Money out	£ 1,292.95
End balance	£ -6,976.42

#### Your transactions

Date	Description	Details	Money out	Money in	Balance
1 Nov	Start balance				-5,683.47
4 Nov	Payment to Play.Com	Card Purchase	14.99		-5,698.46
10 Nov	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	36.00		-5,734.46
11 Nov	Payment to Amazon Svcs EU-UK	Card Purchase	8.82		
	Payment to Amazon Svcs EU-Ind	Card Purchase	11.98		-5,755.26
12 Nov	Withdrawal at Tesco Personal Finance, Tesco Nrth Harn Exp Timed at 16:54 on 12 Nov	Cash Machine	200.00		-5,955.26
17 Nov	Payment to O2 Ref: GED8893504	Direct Debit	46.00		-6,001.26
18 Nov	Payment to I-Tunes-Gbp	Card Purchase	0.59		
	Payment to I-Tunes-Gbp	Card Purchase	0.59		
	Withdrawal at HSBC, 400508Portobello R Timed at 22:17 on 17 Nov	Cash Machine	200.00		-6,202.44
21 Nov	Payment to Amazon Svcs EU-Ind	Card Purchase	11.99		
	Payment to Amazon Svcs EU-Ind	Card Purchase	11.99		-6,226.42
26 Nov	Bill payment to Jacqui Lisewski Ref: Maint	On-line Banking	750.00		-6,976.42

Continued

Correspondence: BARCLAYS  
Leicester LE87 2BB

Tel: 0845-7-555-555

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**1 to 28 Nov 2008****Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
28 Nov	End balance				- 6,976.42

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.

**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
Credit interest rate	0.10%