

002011 1 of 3G068GNM4 08272 49530 231760011 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

30 January 2009

## The Barclays Bank Account

### Mortgage Current Account Statement

1 to 30 Jan 2009

#### Your account summary

##### At a glance

Start balance	£ -10,148.10
Money in	£ 200.00
Money out	£ 4,266.77
End balance	£ -14,214.87

We're strong, secure and here to help you  
With so much change in the air, you may have some questions about what's happening at Barclays. We are as ever, a strong and well-funded company that has been part of the British landscape for over 300 years. We remained solidly profitable in 2008, so in 2009 it really is business as usual. For further details, please visit [www.barclays.co.uk/barclaysandyou](http://www.barclays.co.uk/barclaysandyou)

#### Your transactions

Date	Description	Details	Money out	Money in	Balance
1 Jan	Start balance				-10,148.10
2 Jan	Withdrawal at Tesco Personal Finance, Tesco Goodge S Met Timed at 17:03 on 31 Dec	Cash Machine	200.00		
	Withdrawal at Tesco Personal Finance, Tesco Goodge S Met Timed at 17:04 on 31 Dec	Cash Machine	200.00		
	17:0331DECLKTEB000 Tesco Goodge S Met We apologise for this error on your account which we have now corrected	Correction		200.00	-10,348.10
7 Jan	Withdrawal at Co-operative Bank, Coop - North End R Timed at 14:08 on 07 Jan	Cash Machine	200.00		-10,548.10
8 Jan	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	36.00		

Continued

Correspondence: BARCLAYS  
Leicester LE87 2BB

Tel: 0845-7-555-555 Statement page 43

002011 2 of 3 G068GNM4 8121

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**1 to 30 Jan 2009****Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
	Payment to The 4 Vintners Ltd	Card Purchase	29.99		-10,614.09
12 Jan	Withdrawal at Tesco Personal Finance, Tesco Nrth Ham Exp Timed at 18:33 on 09 Jan	Cash Machine	200.00		-10,814.09
16 Jan	Payment to O2 Ref: CED8893504	Direct Debit	46.16		-10,860.25
19 Jan	Payment to BSL BSH Holdng Fee Ref: 401/68542097/67	Direct Debit	13.80		-10,874.05
22 Jan	Payment to I-Tunes-Gbp	Card Purchase	0.59		-10,874.64
23 Jan	Payment to London Borough of	Card Purchase	50.00		-10,924.64
27 Jan	Payment by cheque	100029	3,171.85		
	Bill payment to Jacqui Lisewski Ref: Maint	On-line Banking	100.00		-14,196.49
30 Jan	Payment to Apple Computer Int	Card Purchase	18.38		-14,214.87
30 Jan	End balance				-14,214.87

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.

Continued

002011 3 of 3 G068GNM4 8121

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30 January 2009

1 to 30 Jan 2009

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**Your transactions continued**

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Date	Description	Details	Money out	Money in	Balance
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**Account details**

Reserve (overdraft) limit	£23,320
Reserve	£0
Credit interest rate	0.10%