

002294 1 of 2G051GNM4 81465 49530 274556011 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

IBAN GB20 BARC 2081 2160 0741 95
SWIFTBIC BARCGB22

30 April 2009

The Barclays Bank Account

Mortgage Current Account Statement

1 to 30 Apr 2009

Your account summary

At a glance

Start balance	£ -13,987.26
Money in	£ 1,480.80
Money out	£ 757.69
End balance	£ -13,264.15

Your transactions

Date	Description	Details	Money out	Money in	Balance
1 Apr	Start balance				-13,987.26
7 Apr	Cash withdrawal at 072037551/184 VE S Czech Republic This transaction was for CZK2,000.00 at exch rate 28.514 on 4 Apr and includes commission of £1.88 and a fee of £1.50	Cash Machine	71.64		
	Cash withdrawal at Csob Letiste Ruzyn Czech Republic This transaction was for CZK4,000.00 at exch rate 28.516 on 3 Apr and includes commission of £3.76 and a fee of £2.80	Cash Machine	143.07		-14,201.97
8 Apr	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	32.00		
	Cash withdrawal at Malostranske Names Czech Republic This transaction was for CZK5,000.00 at exch rate 28.604 on 4 Apr and includes commission of £4.68 and a fee of £3.49	Cash Machine	178.29		
	Cash withdrawal at Gernb Opletalova 4 Czech Republic This transaction was for CZK5,000.00 at exch rate 28.604 on 5 Apr and includes commission of £4.68 and a fee of £3.49	Cash Machine	178.29		-14,590.55
16 Apr	Payment to O2 Ref: GED8893504	Direct Debit	45.44		-14,635.99

Continued

Correspondence: BARCLAYS
Leicester LE87 2BB

Tel: 0845-7-555-555

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

Date	Description	Details	Money out	Money in	Balance
20 Apr	Payment to BSL BSH Holding Fee Ref: 401/68542097/67	Direct Debit	13.80		-14,649.79
22 Apr	Payment to D/Line Ins (Rpymt)	Card Purchase	93.37		-14,743.16
29 Apr	Received from Cloudsoft Li Ref: Salary	Bank Giro Credit		1,480.80	-13,262.36
30 Apr	Payment to I-Tunes-Gbp	Card Purchase	1.79		-13,264.15
30 Apr	End balance				-13,264.15

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%