

002623 1 of 3G068GNM4 50082 68340 318498011 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

31 July 2009

## The Barclays Bank Account

### Mortgage Current Account Statement

1 to 31 Jul 2009

#### Your account summary

##### At a glance

Start balance	£ -14,242.32
Money in	£ 690.00
Money out	£ 1,384.29
End balance	£ -14,936.61

##### > An important account update...

From 21 September 2009, credit interest will no longer be paid on our Mortgage Current Account (the current rate of interest applicable is 0.1% gross pa). For further information, or to talk to us about our new range of every-day banking and savings accounts, please visit [www.barclays.co.uk](http://www.barclays.co.uk) or drop into any branch.

#### Your transactions

Date	Description	Details	Money out	Money in	Balance
1 Jul	Start balance				-14,242.32
2 Jul	Payment to I-Tunes-Gbp	Card Purchase	0.59		-14,242.91
3 Jul	Payment to LB Camden	Card Purchase	60.00		
	Bill payment from Antczak SB Ref: Surgery	On-line Banking		290.00	-14,012.91
6 Jul	Payment to Www.Poferries.Com	Card Purchase	25.00		
	Payment to British AIRW125394	Card Purchase	179.40		
	Deposit at Barclays Hammersmith 36	Cash		400.00	-13,817.31
8 Jul	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	32.00		
	Payment to Amazon EU	Card Purchase	54.99		-13,904.30
10 Jul	Withdrawal at Tesco Personal Finance, Tesco Nrth Ham Exp Timed at 23:35 on 09 Jul	Cash Machine	200.00		-14,104.30
14 Jul	Payment to Amazon EU	Card Purchase	12.99		
	Payment to Amazon EU	Card Purchase	24.81		-14,142.10
15 Jul	Payment to Hitachi Capital Ref: 022485415/1 This is a new Direct Debit payment	Direct Debit	234.00		
	Payment to Amazon Svcs EU-UK	Card Purchase	17.21		-14,393.31

Continued

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**1 to 31 Jul 2009**
**Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
16 Jul	Payment to O2 Ref: GED8893504	Direct Debit	35.74		-14,429.05
17 Jul	Payment to BSL BSH Holding Fee Ref: 401/68542097/67	Direct Debit	13.80		
	Payment to Direct Line Ins	Card Purchase	44.10		-14,486.95
21 Jul	Payment to Super Save	Card Purchase	17.97		
	Payment to Sports World	Card Purchase	24.94		-14,529.86
22 Jul	Payment to Paypal *skype Luxembourg This transaction was for GBP11.50 at exch rate 1.000 on 19 Jul	Card Purchase	11.50		
	Cash withdrawal at Dexia: 35308602 Belgium This transaction was for EUR200.00 at exch rate 1.129 on 20 Jul and includes commission of £4.75 and a fee of £3.54	Cash Machine	180.76		-14,722.12
27 Jul	Cash withdrawal at A0390909/Pekao/Gar Poland This transaction was for PLN1,000.00 at exch rate 4.755 on 24 Jul and includes commission of £5.63 and a fee of £4.20	Cash Machine	214.49		-14,936.61
31 Jul	End balance				- 14,936.61

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

Correspondence: BARCLAYS  
Leicester LE87 2BB

Tel: 0845-7-555-555

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31 July 2009

1 to 31 Jul 2009

**Your transactions continued**

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%