

2367 1 of 2 UMA4116G 45368 8121 360264011



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 October 2009

## The Barclays Bank Account

### Mortgage Current Account Statement

1 to 30 Oct 2009

#### Your account summary

##### At a glance

Start balance	£ -10,837.30
Money in	£ 575.02
Money out	£ 1,530.48
End balance	£ -11,792.76

#### Your transactions

Date	Description	Details	Money out	Money in	Balance
1 Oct	Start balance				-10,837.30
1 Oct	Payment to TV Licence DDA Ref: 2444122332	Direct Debit	142.50		
	Payment to I-Tunes-Gbp	Card Purchase	0.59		-10,980.39
2 Oct	Withdrawal at Tesco Personal Finance, Tesco Nrth Ham Exp Timed at 17:21 on 01 Oct	Cash Machine	200.00		-11,180.39
5 Oct	Payment to Tesco Stores 5103	Card Purchase	27.51		-11,207.90
6 Oct	Payment to Google *inkredible	Card Purchase	29.99		-11,237.89
8 Oct	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	32.00		
	Payment to Paypal *paypal	Card Purchase	1.89		-11,271.78
9 Oct	Payment to I-Tunes-Gbp	Card Purchase	1.19		-11,272.97
14 Oct	Bill payment to Katy Ref: Coat	On-line Banking	175.00		
	Bill payment from Antczak SB Ref: Eyes	On-line Banking		175.00	-11,272.97
15 Oct	Payment to Hitachi Capital Ref: 022485415/4	Direct Debit	234.00		
	Payment to Loco Locale Fulham	Card Purchase	75.49		

Continued

Correspondence: BARCLAYS  
Leicester LE87 2BB

Tel: 0845-7-555-555

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30 October 2009

1 to 30 Oct 2009

**Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
	Withdrawal at Tesco Personal Finance, Tesco Nrth Ham Exp Timed at 16:55 on 15 Oct	Cash Machine	200.00		-11,782.46
16 Oct	Payment to O2 Ref: GED8893504	Direct Debit	34.32		
	Payment to BSL BSH Holding Fee Ref: 401/68542097/67	Direct Debit	13.80		-11,830.58
19 Oct	Payment to Ship	Card Purchase	30.00		-11,860.58
22 Oct	Payment to ASDA Home Delivery	Card Purchase	132.20		-11,992.78
26 Oct	Withdrawal at Tesco Personal Finance, Tesco Kensington Timed at 12:49 on 25 Oct	Cash Machine	200.00		
	Bill payment from Antczak SB Ref: Eyes	On-line Banking		270.00	-11,922.78
29 Oct	Refund from ASDA Home Delivery	Card Refund		130.02	-11,792.76
30 Oct	End balance				- 11,792.76

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