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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 November 2009

The Barclays Bank Account

Mortgage Current Account Statement

31 Oct to 30 Nov 2009

Your account summary

At a glance

Start balance	£ -11,792.76
Money in	£ 270.00
Money out	£ 3,295.18
End balance	£ -14,817.94

Don't forget to turn the page...

Welcome to your new look statement which now shows your transactions on the front and back of each page. We've made these changes as a direct result of customer feedback and you'll be pleased to see that your statement still has the same layout as before and contains the same information, just now on both sides! Any questions, please get in touch on 0845 7 555 555, we'll be happy to help.

Your transactions

Date	Description	Details	Money out	Money in	Balance
31 Oct	Start balance				-11,792.76
9 Nov	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	32.00		
	Payment to Tesco-Stores Sacat	Card Purchase	7.63		
	Payment to Homebase Ltd 062	Card Purchase	50.98		
	Withdrawal at Royal Bank of Scotland, Hammersmith Bway C Timed at 15:09 on 07 Nov	Cash Machine	200.00		-12,083.37
11 Nov	Payment to I-Tunes-Gbp	Card Purchase	0.59		-12,083.96
12 Nov	Withdrawal at Tesco Personal Finance, Tesco Nrth Ham Exp Timed at 20:30 on 11 Nov	Cash Machine	200.00		-12,283.96
16 Nov	Payment to O2 Ref: GED8893504	Direct Debit	37.15		

Continued

Correspondence: BARCLAYS
Leicester LE87 2BB

Tel: 0845-7-555-555

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31 Oct to 30 Nov 2009**Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
	Payment to Hitachi Capital Ref: 022485415/5	Direct Debit	234.00		
	Payment to Amazon Mktplace PM	Card Purchase	12.50		
	Bill payment to ME HSBC Ref: HSBC	On-line Banking	1,000.00		-13,567.61
17 Nov	Payment to Tesco Store 2613	Card Purchase	69.74		-13,637.35
18 Nov	Payment to I-Tunes-Gbp	Card Purchase	0.59		-13,637.94
23 Nov	Bill payment to Jacqui Lisewski Ref: Maint	On-line Banking	250.00		
	Bill payment to ME HSBC Ref: HSBC	On-line Banking	1,000.00		-14,887.94
30 Nov	Withdrawal at Halifax PLC, WS - Gsk Uxbridge Timed at 11:58 on 30 Nov	Cash Machine	200.00		
	Bill payment from Antczak SB Ref: Eyes	On-line Banking		270.00	-14,817.94
30 Nov	End balance				- 14,817.94

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

Continued

Interest

Interest is calculated on the cleared balance of your account at the close of business every day. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Local Business Team for details of clearance times and the dates when we pay or charge interest. If the interest earned on an account is subject to income tax, the entry on your statement will clearly show the amount of tax deducted. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated.

Interest rates for personal customers

The rates of interest shown are current at the time of printing this statement. They may have varied during the period of the statement. Unless otherwise stated, rates are quoted on a gross annual basis. Gross is the rate of interest payable before the deduction of income tax. Interest is payable gross to non-tax payers subject to the required certification. Details of Barclays interest rates for personal customers are available from branches or from Barclays Information Line FREE on 0800 400 100. Changes to interest rates are published in the national press.

Loss or theft of Barclays plastic cards

Please contact us immediately on 01604 230230 (24 hours) if:

- you do not receive any of your Barclays plastic cards
- any of your cards are lost, stolen or damaged
- you think someone else may know your PIN

Charges for using your debit card in the UK and abroad

Your foreign card transactions are converted into sterling at the exchange rate based on the exchange rates set by the market or Government on the date the amount is debited to your account. A 2.75% charge for Barclays handling costs and any VISA processing fees is included in the sterling conversion shown on your statement and applied to all foreign transactions. There is an extra 2% transaction charge (minimum £1.50 maximum £4.50) if you wish to draw cash overseas via a cash machine or in a bank, except Barclays cash machines or those within the Global Alliance (details available on request). If you use a cash machine outside the Global Alliance, you may incur an extra service charge. There is a 2% transaction charge (minimum £1.50 maximum £4.50) if you use your card in the UK to obtain sterling anywhere except a cash machine or a Barclays branch, and to obtain currency or travellers' cheques anywhere except a Barclays branch or Barclays website or via Barclays Travel Line.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on your statement. By using them you could reduce charges when receiving international payments in euros. Full details are available from:
www.business.barclays.co.uk/bb/iban

Information for customers

- If you think a transaction on your statement is incorrect, please ring the telephone number on the front
- Calls may be recorded or monitored for security or training purposes
- If you wish to contact us and are calling from outside the UK, then please dial +44 2476 842100*.
Lines are open from 7am to 11pm (GMT) seven days a week
- If you do not wish to receive details of products and services available from Barclays, please ring the telephone number on the front of this statement*

This item can be provided in Braille, large print or audio by calling 0800 400 100 (via TextDirect if appropriate) or by contacting your branch.

*Call charges will apply

The mill producing this paper supports sustainable forestation

