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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 July 2010

## The Barclays Bank Account

### Mortgage Current Account Statement

1 to 30 Jul 2010

#### Your account summary

##### At a glance

Start balance	£ -1,443.68
Money in	£ 0.00
Money out	£ 2,571.42
End balance	£ -4,015.10

#### Your transactions

Date	Description	Details	Money out	Money in	Balance
1 Jul	Start balance				-1,443.68
5 Jul	Payment to The Blue Elephant	Card Purchase	306.68		-1,750.36
6 Jul	Payment to Itunes-Gbp	Card Purchase	0.59		
	Withdrawal at Hanco, Budgens Munster Timed at 13:18 on 06 Jul	Cash Machine	200.00		-1,950.95
8 Jul	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	45.00		
	Withdrawal at HSBC, 400226LU Northfiel Timed at 10:35 on 08 Jul	Cash Machine	200.00		-2,195.95
9 Jul	Withdrawal at Tesco Personal Finance, Tesco Nrth Ham Exp Timed at 08:44 on 09 Jul	Cash Machine	300.00		-2,495.95
12 Jul	Withdrawal at Tesco Personal Finance, Tesco Kensington Timed at 14:29 on 11 Jul	Cash Machine	200.00		-2,695.95
13 Jul	Payment to Opus Carpets Ltd	Card Purchase	150.00		
	Payment to Tesco Store 2765	Card Purchase	150.39		
	Bill payment to Ukforex Limited Ref: 127400398	On-line Banking	450.00		-3,446.34
16 Jul	Payment to O2 Ref: GED8893504	Direct Debit	22.59		

Continued

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**1 to 30 Jul 2010****Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
	Payment to BSL BSH Holding Fee Ref: 401/68542097/67	Direct Debit	14.10		-3,483.03
19 Jul	Withdrawal at Bank Machine, Supersave Ltd, 94 Timed at 23:46 on 16 Jul This transaction includes a fee charged by Bank Machine of £1.75	Cash Machine	201.75		-3,684.78
20 Jul	Payment to Ikea	Card Purchase	83.71		-3,768.49
23 Jul	Payment to Tesco Stores 5103	Card Purchase	36.69		-3,805.18
27 Jul	Payment to Paypal *thttrade	Card Purchase	3.99		-3,809.17
28 Jul	Payment to Paypal *keoleo	Card Purchase	4.74		-3,813.91
29 Jul	Withdrawal at Halifax PLC, WS - Gsk Uxbridge Timed at 10:31 on 29 Jul	Cash Machine	200.00		-4,013.91
30 Jul	Payment to Itunes-Gbp	Card Purchase	1.19		-4,015.10
30 Jul	End balance				- 4,015.10

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](http://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

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