

282 1 of 2 G077UMA4 61666 8121 1342861011



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 August 2010

## The Barclays Bank Account

### Mortgage Current Account Statement

31 Jul to 31 Aug 2010

#### Your account summary

##### At a glance

Start balance	£ -4,015.10
Money in	£ 0.00
Money out	£ 5,034.50
End balance	£ -9,049.60

#### Your transactions

Date	Description	Details	Money out	Money in	Balance
31 Jul	Start balance				-4,015.10
4 Aug	Payment to Amazon EU Luxembourg This transaction was for GBP38.95 at exch rate 1.000 on 31 Jul	Card Purchase	38.95		
	Withdrawal at Halifax PLC, WS - Gsk Uxbridge Timed at 14:57 on 04 Aug	Cash Machine	200.00		-4,254.05
9 Aug	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	45.00		
	Payment to Cycle Hire Scheme	Card Purchase	8.00		-4,307.05
11 Aug	Payment to Travel.Com.AU Pty Australia This transaction was for AUD14.95 at exch rate 1.685 on 7 Aug and includes commission of £0.24	Card Purchase	8.87		
	Payment to Singapore Airlines Australia This transaction was for AUD1,937.12 at exch rate 1.687 on 9 Aug and includes commission of £30.74	Card Purchase	1,148.47		
	Payment to Singapore Airlines Australia This transaction was for AUD1,937.12 at exch rate 1.687 on 6 Aug and includes commission of £30.74	Card Purchase	1,148.47		-6,612.86
16 Aug	Payment to O2 Ref: GED8893504	Direct Debit	23.97		
	Payment to Www.DV247.Com	Card Purchase	87.73		

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Correspondence: BARCLAYS  
Leicester LE87 2BB

Tel: 0845-7-555-555

Statement page 90

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31 August 2010

## 31 Jul to 31 Aug 2010

### Your transactions continued

Date	Description	Details	Money out	Money in	Balance
	Withdrawal at Abbey National PLC, 88 Notting Hill CA Timed at 17:14 on 13 Aug	Cash Machine	250.00		-6,974.56
17 Aug	Payment to Tfl Mfm	Card Purchase	20.00		
	Payment to The Comedy Store-L	Card Purchase	33.00		-7,027.56
18 Aug	Payment to Spa Cycles Limited	Card Purchase	10.00		-7,037.56
19 Aug	Payment to Thetrainline.Com	Card Purchase	13.50		
	Payment to Travelocity.Co.UK	Card Purchase	496.55		-7,547.61
23 Aug	Withdrawal at Co-operative Bank, Coop - North End R Timed at 17:54 on 20 Aug	Cash Machine	200.00		-7,747.61
25 Aug	Bill payment to Ukforex Limited Ref: 127400398	On-line Banking	1,000.00		-8,747.61
26 Aug	Payment to Itunes-Gbp	Card Purchase	2.99		-8,750.60
31 Aug	Payment to Www.lbhf.Gov.UK	Card Purchase	99.00		
	Withdrawal at Tesco Personal Finance, Tesco Kensington Timed at 15:32 on 29 Aug	Cash Machine	200.00		-9,049.60
31 Aug	End balance				- 9,049.60

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

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31 August 2010

**31 Jul to 31 Aug 2010****Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
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**Account details**

Reserve (overdraft) limit	£23,320
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**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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