

2575 1 of 2 G058UMA4 29716 8121 1364668011



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 2010

The Barclays Bank Account

Mortgage Current Account Statement

30 Oct to 30 Nov 2010

Your account summary

At a glance

Start balance	£ 10,188.55
Money in	£ 150.00
Money out	£ 4,224.10
End balance	£ 6,114.45

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000). The £50,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

Barclays Bank PLC may also accept deposits under the following trading names; Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Commercial, Barclays Corporate, Barclays Financial Planning, Barclays International Private Banking, Barclays Local Business, Barclays Premier, Barclays Private Bank, Barclays Wealth, Standard Life Cash Savings and Standard Life Cash Savings & Mortgages. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

Continued

Correspondence: BARCLAYS
Leicester LE87 2BB

Tel: 0845-7-555-555

Statement page 99

2575

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30 November 2010

30 Oct to 30 Nov 2010

Your transactions

Date	Description	Details	Money out	Money in	Balance
30 Oct	Start balance				10,188.55
1 Nov	Withdrawal at Halifax PLC, WS - Gsk Uxbridge Timed at 12:17 on 01 Nov	Cash Machine	200.00		
	Bill payment from Antczak SB Ref: Eyes	On-line Banking		150.00	10,138.55
2 Nov	Payment to Amazon *mktplce EU Luxembourg This transaction was for GBP2.72 at exch rate 1.000 on 30 Oct	Card Purchase	2.72		
	Payment to Amazon EU Luxembourg This transaction was for GBP34.00 at exch rate 1.000 on 27 Oct	Card Purchase	34.00		
	Payment to Sainsbury'S S/Mkt	Card Purchase	156.17		
	Payment to Sainsbury'S S/Mkt	Card Purchase	199.99		9,745.67
3 Nov	Payment to Amazon EU Luxembourg This transaction was for GBP13.99 at exch rate 1.000 on 31 Oct	Card Purchase	13.99		
	Payment to Paypal *neo Tech	Card Purchase	22.70		9,708.98
8 Nov	Payment to Brgas-Gas Ref: 850010447713	Direct Debit	45.00		9,663.98
9 Nov	Payment to Paypal *skype Luxembourg This transaction was for GBP11.50 at exch rate 1.000 on 7 Nov	Card Purchase	11.50		
	Cash withdrawal at Krolowej Jadwigi,6 Poland This transaction was for PLN400.00 at exch rate 4.341 on 7 Nov and includes commission of £2.68 and a fee of £1.84	Cash Machine	93.99		
	Cash withdrawal at Ecard/Slowackiego Poland This transaction was for PLN800.00 at exch rate 4.341 on 5 Nov and includes commission of £5.36 and a fee of £3.68	Cash Machine	187.97		9,370.52
12 Nov	Withdrawal at Lloyds TSB, Ashtead Timed at 09:50 on 12 Nov	Cash Machine	200.00		9,170.52
15 Nov	Payment to David Guttery Dent	Card Purchase	795.60		8,374.92
16 Nov	Payment to Vodafone Limited Ref: 25142717M380941	Direct Debit	36.17		8,338.75
22 Nov	Withdrawal at Barclays, Hammersmith Timed at 22.14 on 20 Nov	Cash Machine	200.00		8,138.75
23 Nov	Payment to Itunes-Gbp	Card Purchase	1.19		
	Payment to Amazon *mktplce EU Luxembourg This transaction was for GBP16.45 at exch rate 1.000 on 17 Nov	Card Purchase	16.45		
	Payment to The Lilac Tree Bar	Card Purchase	82.50		
	Payment to The Lilac Tree Bar	Card Purchase	139.40		7,899.21

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30 Oct to 30 Nov 2010**Your transactions continued**

Date	Description	Details	Money out	Money in	Balance
29 Nov	Payment to Itunes-Gbp	Card Purchase	1.77		7,897.44
30 Nov	Payment to Amazon EU Luxembourg This transaction was for GBP17.99 at exch rate 1.000 on 27 Nov	Card Purchase	17.99		
	Bill payment to Ukforex Limited Ref: 127400398	On-line Banking	1,765.00		6,114.45
30 Nov	End balance				6,114.45

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

Continued

2575

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 2.99% 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

Getting Information from Barclays

We send information to customers with their statements about relevant new offers and products, and about how to get the best from their existing Barclays accounts. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, you can call 0845 7 555 555*, come into a branch or, if you are an online banking customer, you can update most of your contact preferences next time you are logged on. And if you change your mind at any time, just get in touch.

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