

MR PAUL EDWARD LISEWSKI
40D GLEDSTANES ROAD
WEST KENSINGTON
LONDON
W14 9HU

30 Jan – 29 Feb 2016

Mr Paul Edward Lisewski

- Sort Code 20-81-21
- Account no. 60074195
- SWIFT BIC BARCGB22
- IBAN GB20 BARC 2081 2160 0741 95

At a glance

Start balance	£4,249.66
Money in	£2,989.60
Money out	£1,920.91
End balance	£5,318.35

Your arranged limits

Reserve (overdraft) limit	£144,980
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Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Your Barclays Bank Account statement

Mortgage Current Account Statement














Your transactions

ATM Cash Machine  Direct Debit  Debit Card  Bank Giro

Date	Description	Money out	Money in	Balance
30 Jan	Start balance			4,249.66
1 Feb	ATM Cash Machine Withdrawal at Barclays Oxford Circus 4 Timed at 18.10 on 29 Jan	200.00		
	ATM Cash Machine Withdrawal at Barclays Oxford Circus 2 Timed at 09.52 on 1 Feb	200.00		
	 Card Payment to Amazon UK Marketpl Luxembourg on 30 Jan	11.53		
	 Card Payment to Amazon UK Marketpl Luxembourg on 30 Jan	20.95		
	 Card Payment to Amazon UK Retail Luxembourg on 30 Jan	29.91		3,787.27
2 Feb	 Card Payment to www.Aliexpress.Com USD 8.10 on 30 Jan at Visa Exchange Rate 1.42 The final GBP amount includes a Non-Sterling Transaction Fee of 0.17	5.86		3,781.41
3 Feb	 Received from Cloudsoft LI Ref: Salary Jan 16		1,494.80	5,276.21
4 Feb	 Card Payment to Ali*Aliexpress.Com China USD 6.36 on 31 Jan at Visa Exchange Rate 1.43 The final GBP amount includes a Non-Sterling Transaction Fee of 0.13	4.58		5,271.63
5 Feb	 Direct Debit to Brgas-Electricity Ref: 850009444534 This is a new Direct Debit Payment	60.00		5,211.63




Continued

Your transactions

Date	Description	Money out	Money in	Balance
8 Feb	 Direct Debit to Brgas-Gas Ref: 850010447713	50.46		
	 Cash Withdrawal at Unicredit - Letist Czech Rep CZK 6,000.00 on 06 Feb at Visa Exchange Rate 34.81 The final GBP amount includes a Non-Sterling Transaction Fee of 5.15 and a Non-Sterling Cash Fee of 1.50	179.00		4,982.17
9 Feb	 Card Payment to J.J.Murphy-Irska P Czech Rep CZK 715.00 on 07 Feb at Visa Exchange Rate 34.81 The final GBP amount includes a Non-Sterling Transaction Fee of 0.61	21.15		
	 Cash Withdrawal at S6CY Praha, Karmel Czech Rep CZK 3,000.00 on 07 Feb at Visa Exchange Rate 34.81 The final GBP amount includes a Non-Sterling Transaction Fee of 2.58 and a Non-Sterling Cash Fee of 1.50	90.26		
	 Cash Machine Withdrawal at Sainsburys Bank Mortimer Street Timed at 18.29 on 09 Feb	200.00		4,670.76
10 Feb	 Cash Withdrawal at Unicredit - Letist Czech Rep CZK 1,000.00 on 08 Feb at Visa Exchange Rate 34.68 The final GBP amount includes a Non-Sterling Transaction Fee of 0.86 and a Non-Sterling Cash Fee of 1.50	31.19		4,639.57
11 Feb	 Card Payment to www.Just Eat.Co.UK on 09 Feb	24.40		
	 Card Payment to Aelia Duty Free PR Czech Rep CZK 3,840.00 on 08 Feb at Visa Exchange Rate 34.64 The final GBP amount includes a Non-Sterling Transaction Fee of 3.31	114.17		4,501.00
15 Feb	 Direct Debit to BT Group PLC Ref: gb11652035-000036	56.47		
	 Card Payment to Amazon UK Retail Luxembourg on 11 Feb	50.00		4,394.53
17 Feb	 Cash Machine Withdrawal at Travelex ATM Carnaby Street Timed at 12.59 on 17 Feb	200.00		4,194.53
22 Feb	 Card Payment to www.Just Eat.Co.UK on 19 Feb	29.75		4,164.78
23 Feb	 Card Payment to www.Aliexpress.Com USD 5.65 on 20 Feb at Visa Exchange Rate 1.42 The final GBP amount includes a Non-Sterling Transaction Fee of 0.12	4.09		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
23 Feb	 Card Payment to www.Aliexpress.Com USD 17.99 on 20 Feb at Visa Exchange Rate 1.42 The final GBP amount includes a Non-Sterling Transaction Fee of 0.38	13.01		4,147.68
25 Feb	 Received from Cloudsoft LI Ref: Salary Jan 16		1,494.80	5,642.48
26 Feb	 Cash Machine Withdrawal at HSBC 400516Oxford Circ Timed at 23.20 on 25 Feb	200.00		5,442.48
29 Feb	 Card Payment to Honest Burgers Mar on 26 Feb	15.00		
	 Card Payment to www.Just Eat.Co.UK on 26 Feb	33.35		
	 Card Payment to Amazon UK Marketpl Luxembourg on 27 Feb	75.78		5,318.35
29 Feb	End balance			5,318.35

- **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 shown on this statement will not apply.

- **Anything wrong?** If you've spotted any incorrect or unusual transactions, see the next page for how to get in touch with us.

Credit interest rates

This account does not pay credit interest

How it works

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.

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 businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £75,000. 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 £75,000 each (making a total of £150,000). The £75,000 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.

Barclays Bank PLC may also accept deposits under the following trading names: Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth and Woolwich 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.

We periodically issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Using your Barclays debit card - what costs and what doesn't

If you use your debit card in the UK: Barclays will not charge you for using your debit card in the UK when making purchases, withdrawing cash, or when buying travellers' cheques or foreign currency. A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction.

If you use your debit card abroad or pay in a currency other than sterling (either abroad or in the UK): Barclays will charge you a 2.99% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website. On top of

this, if you're getting cash over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM or an ATM at a Global Alliance member bank, you'll also be charged a £1.50 Non-Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries go to barclays.co.uk/globalalliance. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on visaeurope.com. For more info please go to barclays.co.uk/debitcardsabroad

Transferring money between countries

If you need to transfer money between countries, you may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These are on the front of your statement and you'll need them so that international banks can identify your account correctly. Full details are on: business.barclays.co.uk/bb/iban

How we pay interest

If your account pays interest and is in credit, we work out your interest on the balance of your account at the close of business every day. Interest is calculated on the statement balance or the cleared balance, depending on the type of account you have. Where credit interest rate(s) are shown on your statement, these are current at the time of printing the statement and may have changed during the statement period. Unless we say otherwise, any interest rates we show are gross annual rates.

If you're a UK taxpayer, your interest is subject to income tax. Your statement will show how much tax we've deducted at the basic rate. If you declare you're not liable for UK income tax (call us to find out how), we can pay your interest without these deductions.

If you go into overdraft or Emergency Borrowing

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account go first to pay off any fees. Once these are paid, your payments go towards repayment of your Emergency Borrowing (if you've used it) and finally towards repayment of your overdraft.

To help avoid going overdrawn or into your Emergency Borrowing and to understand payment cut-off times, go to barclays.co.uk/bankingcharges. For more information about overdrafts, Emergency Borrowing and daily fees, go to barclays.co.uk/overdraft or ask in branch for a copy of 'Our Bank Charges Explained'.

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 0345 7 345 345, go to barclays.co.uk, or come into a branch. And if you change your mind at any time, just get in touch.

Get in touch

Our main number

0345 7 345 345

Talk to an advisor 7am - 11pm or use our 24-hour automated service

From abroad

+44 2476 842 100

7am - 11pm

Write to us

Barclays, Leicester
LE87 2BB

Find a branch

0800 400 100

7am - 11pm

Your home branch

Stamford Hill (Three)

Online banking help

0345 600 2323

7am - 11pm

Lost and stolen cards

01604 230 230

24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training.

For a Braille, large print or audio version of your statement call
0800 400 100 (via TextDirect if appropriate) or contact your branch