


DR A H SCHUH  
44 ST ANNES ROAD  
HEADINGTON  
OXFORD  
OX3 8NL

## Your accounts at a glance







### ▶ Your balances on 03 Sep 2024

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 0800 9 247 365\*, or come into a branch.

#### Everyday banking

|   |                             |           |
|---|-----------------------------|-----------|
|  | <b>Premier Bank Account</b> | £4,441.69 |
| Doctor Annette Hildegard Schuh<br>Sort code 20-65-18 • Account no 90906999        |                             |           |

#### Savings

|   |                                 |            |
|---|---------------------------------|------------|
|  | <b>Everyday Saver</b>           | £35,245.62 |
| Dr Annette Hildegard Schuh<br>Sort code 20-65-18 • Account no 53005607              |                                 |            |
|  | <b>Everyday Saver</b>           | £18.26     |
| Dr Annette Hildegard Schuh<br>Sort code 20-65-18 • Account no 70137995              |                                 |            |
|  | <b>Instant Cash ISA Issue 1</b> | £2.86      |
| Dr Annette Hildegard Schuh<br>Sort code 20-44-01 • Account no 00089303              |                                 |            |
|  | <b>Instant Cash ISA Issue 1</b> | £2.02      |
| Dr Annette Hildegard Schuh<br>Sort code 20-44-97 • Account no 73465179              |                                 |            |
|  | <b>Instant Cash ISA Issue 1</b> | £0.97      |
| Dr Annette Hildegard Schuh<br>Sort code 20-45-57 • Account no 40775053              |                                 |            |
|  | <b>Instant Cash ISA Issue 1</b> | £0.11      |
| Dr Annette Hildegard Schuh<br>Sort code 20-45-83 • Account no 00502677              |                                 |            |

#### We're here

Call 0800 9 247 365\* [Click barclays.co.uk/premier](https://www.barclays.co.uk/premier) [Come in](#) to a branch

\*We may monitor or record calls for quality, security, and training.

This is the end of your account summary.

03 Aug - 03 Sep 2024

Doctor Annette Hildegard Schuh

- Sort Code 20-65-18
- Account no. 90906999
- SWIFTBIC BUKBGB22
- IBAN GB27 BUKB 2065 1890 9069 99

 DR A H SCHUH  
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 HEADINGTON  
 OXFORD  
 OX3 8NL

**At a glance**

|                    |                  |
|--------------------|------------------|
| Start balance      | £8,030.47        |
| Money in           | £74,084.74       |
| Money out          | £77,673.52       |
| <b>End balance</b> | <b>£4,441.69</b> |

**Your arranged limits**

|           |        |
|-----------|--------|
| Overdraft | £6,000 |
|-----------|--------|

**NOTICEBOARD**

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Where interest has been debited to your account during the period covered by this statement, this has been calculated at 29.930% per annum

# Your Premier Bank Account statement

## Current Account Statement







**Your transactions**

Giro Bank Giro
 ATM Cash machine
 Debit Card
DD Direct Debit
 Online
  
Other
STO Standing Order

| Date   | Description  | Money out | Money in | Balance  |
|--------|--|-----------|----------|----------|
| 03 Aug | Start balance  |           |          | 8,030.47 |
| 05 Aug | <span>DD</span> Direct Debit to Vitality Health<br>Ref: 52350625 065064  | 110.99    |          |          |
|        | <span>DD</span> Direct Debit to Oxford City Council<br>Ref: 603215050  | 298.00    |          |          |
|        | <span>DD</span> Direct Debit to Barclays UK Mtges<br>Ref: 9269496743   | 1,485.07  |          |          |
|        | <span>Card</span> Payment to Prime Video<br>*TU81J On 04 Aug   | 3.49      |          |          |
|        | <span>Card</span> Payment to Apple.Com/Bill<br>Ireland On 05 Aug   | 65.99     |          |          |
|        | <span>Card</span> Payment to Booking.Com BV<br>Netherlands USD 129.21 On 04 Aug<br>at VISA Exchange Rate 1.27 The<br>Final GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>3.04          | 104.75    |          |          |
|        | <span>ATM</span> Cash Withdrawal at Bankhouse br<br>Tanzania TZS 414,750.00 On 03<br>Aug at VISA Exchange Rate 3423.73<br>The Final GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>3.62 | 124.76    |          |          |
















*Continued*

## Your transactions

| Date   | Description   | Money out | Money in | Balance  |
|--------|---|-----------|----------|----------|
| 05 Aug | <b>ATM</b> Cash Withdrawal at Bankhouse br Tanzania TZS 414,750.00 On 03 Aug at VISA Exchange Rate 3423.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.62 | 124.76    |          |          |
|        | <b>ATM</b> Cash Withdrawal at Bankhouse br Tanzania TZS 414,750.00 On 04 Aug at VISA Exchange Rate 3423.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.62 | 124.76    |          |          |
|        | <b>ATM</b> Cash Withdrawal at Bankhouse br Tanzania TZS 414,750.00 On 04 Aug at VISA Exchange Rate 3423.73 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.62 | 124.76    |          | 5,463.14 |
| 06 Aug |  Bill Payment to Guillaume Antignac Ref: Dog Food  | 50.00     |          | 5,413.14 |
| 08 Aug | <b>DD</b> Direct Debit to Healthy Pet Club Ref: 077/420830  | 17.99     |          |          |
|        |  Card Payment to Netflix.Com On 08 Aug   | 17.99     |          |          |
|        |  Card Payment to Sqsp* Inv144210665 USA On 07 Aug  | 19.20     |          |          |
|        |  Payment to Aschuhplanetree 132190 Diana Fran Transfer   | 161.86    |          |          |
|        |  Payment to Charges 132190 Aschuhplanetree Transfer  | 9.00      |          | 5,187.10 |
| 09 Aug | <b>ATM</b> Cash Withdrawal at Bankhouse br Tanzania TZS 414,750.00 On 08 Aug at VISA Exchange Rate 3408.50 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.64 | 125.32    |          |          |
|        | <b>ATM</b> Cash Withdrawal at Bankhouse br Tanzania TZS 414,750.00 On 08 Aug at VISA Exchange Rate 3408.50 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.64 | 125.32    |          |          |
|        | <b>ATM</b> Cash Withdrawal at Bankhouse br Tanzania TZS 414,750.00 On 08 Aug at VISA Exchange Rate 3408.50 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.64 | 125.32    |          | 4,811.14 |
| 12 Aug |  Bill Payment to Guillaume Antignac Ref: Car Park  | 80.00     |          | 4,731.14 |

Continued

## Your transactions

| Date   | Description  | Money out | Money in | Balance  |
|--------|--|-----------|----------|----------|
| 13 Aug |  Card Payment to Prime Video<br>*T285F On 12 Aug  | 3.49      |          |          |
|        |  Bill Payment to Margot Antignac<br>Ref: Move   | 1,000.00  |          |          |
|        |  Bill Payment to Guillaume Antignac<br>Ref: Advance   | 1,000.00  |          | 2,727.65 |
| 14 Aug |  Card Payment to Prime Video<br>*0Q58B On 13 Aug  | 3.49      |          |          |
|        |  Card Payment to Apple.Com/Bill<br>Ireland On 13 Aug  | 3.49      |          | 2,720.67 |
| 15 Aug |  Cash Withdrawal at Palm Beach<br>Offsite Tanzania TZS 415,200.00 On<br>14 Aug at VISA Exchange Rate<br>3448.34 The Final GBP Amount<br>Includes A Non-Sterling Transaction<br>Fee of £ 3.60  | 124.01    |          |          |
|        |  Dividend Received From Octopus<br>AIM Vct<br>Ref: Oaim/C0900045967   |           | 2,264.55 |          |
|        |  Dividend Received From Octopus<br>AIM Vct<br>Ref: Oaim/C0900045967   |           | 4,438.52 | 9,299.73 |
| 19 Aug |  Direct Debit to Reassure<br>Ref: G13201C   | 90.85     |          |          |
|        |  Card Payment to Prime Video<br>*ZC7XH On 18 Aug  | 4.99      |          |          |
|        |  Card Payment to Amazon<br>Prime*QD9K4 On 18 Aug  | 8.99      |          |          |
|        |  Cash Withdrawal at Gezaulole ATM<br>616 Tanzania TZS 415,200.00 On<br>18 Aug at VISA Exchange Rate<br>3474.78 The Final GBP Amount<br>Includes A Non-Sterling Transaction<br>Fee of £ 3.57 | 123.06    |          | 9,071.84 |
| 22 Aug |  Cash Withdrawal at Gezaulole ATM<br>616 Tanzania TZS 415,200.00 On<br>22 Aug at VISA Exchange Rate<br>3512.17 The Final GBP Amount<br>Includes A Non-Sterling Transaction<br>Fee of £ 3.53 | 121.75    |          |          |
|        |  Cash Withdrawal at Gezaulole ATM<br>616 Tanzania TZS 415,200.00 On<br>22 Aug at VISA Exchange Rate<br>3512.17 The Final GBP Amount<br>Includes A Non-Sterling Transaction<br>Fee of £ 3.53 | 121.75    |          |          |
|        |  Cash Withdrawal at Gezaulole ATM<br>616 Tanzania TZS 415,200.00 On<br>22 Aug at VISA Exchange Rate<br>3512.17 The Final GBP Amount<br>Includes A Non-Sterling Transaction<br>Fee of £ 3.53 | 121.75    |          | 8,706.59 |

Continued

## Your transactions

| Date   | Description  | Money out | Money in | Balance  |
|--------|--|-----------|----------|----------|
| 23 Aug | — Payment to Philipj161702317<br>294884 Beech Prop<br>Transfer   | 360.01    |          |          |
|        | — Payment to Charges 294884<br>Philipj161702317<br>Transfer  | 9.00      |          | 8,337.58 |
| 27 Aug | DD Direct Debit to B/Card Plat VISA<br>Ref: 4929154916385003   | 25.86     |          |          |
|        | ☐ Card Payment to Prime Video<br>*LN0E8 On 24 Aug  | 3.49      |          |          |
|        | ☐ Card Payment to Prime Video<br>*8X3XW On 23 Aug  | 4.99      |          |          |
|        | ☐ Card Payment to Prime Video<br>*4S8IM On 25 Aug  | 4.99      |          |          |
|        | ☐ Card Payment to Prime Video<br>*TK0AW On 26 Aug  | 5.49      |          |          |
|        | ATM Cash Withdrawal at Bankhouse br<br>Tanzania TZS 414,750.00 On 27<br>Aug at VISA Exchange Rate 3564.38<br>The Final GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>3.48  | 119.84    |          |          |
|        | ATM Cash Withdrawal at Shoppers Plaza<br>Tanzania On 24 Aug  | 122.92    |          |          |
|        | ATM Cash Withdrawal at Shoppers Plaza<br>Tanzania On 24 Aug  | 122.92    |          |          |
|        | — Payment to Thanksafari 105904<br>Edward Moi<br>Transfer  | 2,507.44  |          |          |
|        | — Payment to Charges 105904<br>Thanksafari<br>Transfer   | 6.00      |          | 5,413.64 |
| 28 Aug | ☐ Card Payment to Precision Air Serv<br>Tanzania TZS 602,500.00 On 24<br>Aug at VISA Exchange Rate 3543.87<br>The Final GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>5.08 | 175.09    |          |          |
|        | ☐ Card Payment to Air Tanzania Co.LT<br>Tanzania USD 336.00 On 24 Aug at<br>VISA Exchange Rate 1.31 The Final<br>GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>7.68        | 264.62    |          | 4,973.93 |
| 29 Aug | ATM Cash Withdrawal at Bankhouse br<br>Tanzania TZS 414,750.00 On 29<br>Aug at VISA Exchange Rate 3570.34<br>The Final GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>3.47  | 119.64    |          |          |

Continued

## Your transactions

| Date   | Description   | Money out | Money in  | Balance   |
|--------|---|-----------|-----------|-----------|
| 29 Aug | <b>ATM</b> Cash Withdrawal at Bankhouse br Tanzania TZS 414,750.00 On 29 Aug at VISA Exchange Rate 3570.34 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.47 | 119.64    |           |           |
|        | <b>ATM</b> Cash Withdrawal at Bankhouse br Tanzania TZS 414,750.00 On 29 Aug at VISA Exchange Rate 3570.34 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 3.47 | 119.64    |           |           |
|        | <b>—</b> Payment to Gezaplot1 109215 Planet Tre Transfer  | 20,000.00 |           |           |
|        | <b>—</b> Payment to Charges 109215 Gezaplot1 Transfer   | 9.00      |           |           |
|        | <b>Giro</b> Received From University of Oxfo  |           | 12,381.67 |           |
|        | <b>↗</b> Transfer From Sort Code 20-65-18 Account 53005607 Ref: Farm in Africa  |           | 50,000.00 | 46,987.68 |
| 30 Aug | <b>STO</b> Payment to Everyday Saver Ref: 206518 53005607   | 2,000.00  |           |           |
|        | <b>☑</b> Card Payment to Apple.Com/Bill Ireland On 29 Aug   | 8.99      |           |           |
|        | <b>☑</b> Card Payment to Apple.Com/Bill Ireland On 29 Aug   | 16.99     |           |           |
|        | <b>—</b> Payment to Porini14 Rentsep 175162 Gayo James Transfer   | 779.79    |           |           |
|        | <b>—</b> Payment to Gezaplot2 173319 Planet Tre Transfer  | 38,669.76 |           |           |
|        | <b>—</b> Payment to Charges 173319 Gezaplot2 Transfer   | 9.00      |           |           |
|        | <b>—</b> Payment to Charges 175162 Porini14 Rentsep Transfer  | 9.00      |           |           |
|        | <b>↗</b> Bill Payment to Dr Annette Schuh Ref: 4929154916385003   | 2,586.86  |           |           |
|        | <b>↗</b> Bill Payment to Jacques Antignac Ref: Rent Sept  | 1,200.00  |           |           |
|        | <b>↗</b> Bill Payment to Philippe Antignac Ref: Rent Sept   | 1,200.00  |           |           |
|        | <b>↗</b> Transfer From Sort Code 20-65-18 Account 53005607  |           | 5,000.00  | 5,507.29  |
| 02 Sep | <b>DD</b> Direct Debit to Aviva Life Ref: Bpl00Ghd8-0095W7  | 207.65    |           |           |

Continued

## Your transactions

| Date   | Description  | Money out | Money in | Balance         |
|--------|--|-----------|----------|-----------------|
| 02 Sep | <b>DD</b> Direct Debit to Corgi/Ovo Inssrv<br>Ref: Ohs-P0000000345294  | 27.83     |          |                 |
|        | <b>DD</b> Direct Debit to So Energy<br>Ref: YN8Tfzy-So Energy  | 224.00    |          |                 |
|        | <b>DD</b> Direct Debit to TV Licence MBP<br>Ref: 2693949827  | 13.25     |          |                 |
|        | <b>DD</b> Direct Debit to Thames Water<br>Ref: 900014598665  | 96.58     |          |                 |
|        | <b>DD</b> Direct Debit to Prudential<br>Ref: 93385983/2099152  | 120.89    |          |                 |
|        | <b>ATM</b> Cash Withdrawal at Julius Nyerere<br>Int Tanzania TZS 415,200.00 On 31<br>Aug at VISA Exchange Rate 3554.35<br>The Final GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>3.49 | 120.30    |          |                 |
|        | <b>ATM</b> Cash Withdrawal at Julius Nyerere<br>Int Tanzania TZS 415,200.00 On 31<br>Aug at VISA Exchange Rate 3554.35<br>The Final GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>3.49 | 120.30    |          |                 |
|        | <b>ATM</b> Cash Withdrawal at Julius Nyerere<br>Int Tanzania TZS 415,200.00 On 31<br>Aug at VISA Exchange Rate 3554.35<br>The Final GBP Amount Includes A<br>Non-Sterling Transaction Fee of £<br>3.49 | 120.30    |          |                 |
|        | <b>—</b> Travl Pck Fee Ref 8201274187  | 14.50     |          | 4,441.69        |
| 3 Sep  | <b>End balance</b>   |           |          | <b>4,441.69</b> |

▶ **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. We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://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, making a cash withdrawal, 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 make a debit card payment in a foreign currency (either abroad or in the UK) we'll charge you a 2.99% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website. This rate does not apply to Travel Wallet transactions.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day.

You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the

conversion rate offered by the retailer or ATM provider or accept our rate.

### 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](http://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 are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance (with the exception of interest earned on ISAs, which continue to be free from UK tax for eligible customers). For information and guidance please refer to HMRC's website [www.gov.uk/hmrc/savingsallowance](http://www.gov.uk/hmrc/savingsallowance). The management of your tax affairs is your responsibility, including making any required declarations to HMRC.

### 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 0800 9 247 365, go to [barclays.co.uk/premier](http://barclays.co.uk/premier) banking, or contact your Premier Banking Manager. And if you change your mind at any time, just get in touch.

## Get in touch

### ► Our main number

0800 9 247 365  
Open 24/7 including holidays

### ► From abroad

+44 161 869 8012  
Open 24/7 including holidays

### ► Write to us

Barclays, Leicester LE87 2BB

### ► Find a branch

[barclays.co.uk/branch-finder/](http://barclays.co.uk/branch-finder/)  
0800 9 247 365  
Open 24/7 including holidays

### ► Your home branch

OXFORD, CITY

### ► Online banking help

0345 600 2323  
Open 24/7 including holidays

### ► Lost and stolen cards

0800 400 100 (or +44 2476 842 099 from abroad)  
Open 24/7 including holidays

### 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