


Mr Leonard Kyasi  
10 Oct 2025MR L KYASI  
64 MAPLEDENE ROAD  
BIRMINGHAM  
B26 3XE

## Your accounts at a glance


### ▶ Your balances on 10 Oct 2025

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 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	£119.77
Mr Leonard Kyasi Sort code 20-08-98 • Account no 13954749		

#### Savings

	<b>Everyday Saver</b>	£0.96
Mr Leonard Kyasi Sort code 20-08-98 • Account no 43532143		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) barclays.co.uk [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

13 Sep - 10 Oct 2025

Mr Leonard Kyasi

- Sort Code 20-08-98
- Account no. 13954749
- SWIFTBIC BUKBGB22
- IBAN GB44 BUKB 2008 9813 9547 49

 MR L KYASI  
 64 MAPLEDENE ROAD  
 BIRMINGHAM  
 B26 3XE

**At a glance**

Start balance	£417.06
Money in	£2,320.13
Money out	£2,617.42
<b>End balance</b>	<b>£119.77</b>

**NOTICEBOARD**











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

# Your Barclays Bank Account statement

## Current account statement

























**Your transactions**

 Giro Bank Giro  Contactless  Debit Card  Direct Debit  Online

Date	Description	Money out	Money in	Balance
13 Sep	Start balance			417.06
15 Sep	 Card Payment to Worldremit On 14 Sep	7.20		
	 Card Payment to Worldremit On 13 Sep	7.51		
	 Card Payment to Worldremit On 12 Sep	13.42		388.93
17 Sep	 Card Payment to Wilcomatic Sainsbu On 16 Sep	0.50		388.43
18 Sep	 Card Payment to Lidl GB Kitts Gree On 17 Sep	2.49		385.94
22 Sep	 Card Payment to Worldremit On 19 Sep	2.55		
	 Card Payment to Justpark On 20 Sep	2.70		
	 Card Payment to Worldremit On 20 Sep	7.24		373.45
25 Sep	 Card Payment to Green Halal Superm On 24 Sep	4.99		368.46
30 Sep	 Bill Payment to C Nyarusasa Ref: Leo Kyasi	200.00		
	<b>Giro</b> Received From Options For Care L Ref: 13042		2,320.13	2,488.59



















*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
01 Oct	 Direct Debit to Dvla-MV57Ayp Ref: 000000000047102821	27.56		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046355999704	2.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046356003704	2.01		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046400451404	15.99		
	 Direct Debit to Severn Trent Water Ref: 2980029561	23.49		
	 Direct Debit to Nationwide B S Ref: 72537397205	593.92		
	 Card Payment to Worldremit On 30 Sep	4.42		
	 Card Payment to Worldremit On 30 Sep	13.75		
	 Card Payment to Worldremit On 30 Sep	16.87		
	 Card Payment to Worldremit On 30 Sep	16.87		
	 Card Payment to Worldremit On 30 Sep	32.12		
	 Card Payment to Worldremit On 30 Sep	32.12		
	 Card Payment to Worldremit On 30 Sep	155.57		
	 Card Payment to Worldremit On 30 Sep	155.67		
	 Card Payment to Worldremit On 30 Sep	155.67		
	 Card Payment to Worldremit On 30 Sep	155.67		
	 Card Payment to Worldremit On 30 Sep	155.67		
	 Card Payment to Worldremit On 30 Sep	155.67		
	 Card Payment to Tesco Stores On 30 Sep	12.50		916.72
02 Oct	 Direct Debit to Aqua Credit Card Ref: 3915000018688067	20.00		
	 Card Payment to Apple.Com/Bill Ireland On 01 Oct	2.99		
	 Card Payment to Worldremit On 01 Oct	16.51		
	 Card Payment to Worldremit On 01 Oct	23.04		
	 Card Payment to Worldremit On 01 Oct	32.04		













*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
02 Oct	 Card Payment to Worldremit On 01 Oct	63.09		
	 Card Payment to Worldremit On 01 Oct	63.14		695.91
03 Oct	 Card Payment to Apple.Com/Bill Ireland On 03 Oct	0.99		
	 Card Payment to Worldremit On 02 Oct	10.31		
	 Card Payment to Worldremit On 02 Oct	10.31		
	 Card Payment to Worldremit On 02 Oct	16.56		
	 Card Payment to Worldremit On 02 Oct	16.58		
	 Card Payment to Sainsburys Petrol On 02 Oct	12.48		628.68
06 Oct	 Direct Debit to Barclays Bank UK Ref: 0321B6293073520	21.42		
	 Card Payment to Central Eng Coop On 05 Oct	6.50		
	 Card Payment to Worldremit On 03 Oct	7.23		
	 Card Payment to Worldremit On 04 Oct	7.85		
	 Card Payment to Worldremit On 05 Oct	16.58		
	 Card Payment to Central Eng Coop On 05 Oct	5.00		564.10
07 Oct	 Direct Debit to NFU Mutual Ins-BC Ref: 01022073J	69.84		
	 Direct Debit to H3G Ref: 198056817603130844	11.70		
	 Card Payment to Worldremit On 06 Oct	4.10		
	 Card Payment to Worldremit On 06 Oct	10.68		
	 Card Payment to Worldremit On 06 Oct	16.62		
	 Card Payment to Worldremit On 06 Oct	23.18		
	 Card Payment to Worldremit On 06 Oct	32.54		395.44
08 Oct	 Direct Debit to Nhsbsa Ppc 2 Ref: DD15963141	11.45		
	 Card Payment to W M Morrison Store On 07 Oct	10.31		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
08 Oct	 Card Payment to Ward End Halal Mea On 07 Oct	34.94		338.74
09 Oct	 Card Payment to Apple.Com/Bill Ireland On 08 Oct	0.29		
	 Card Payment to Worldremit On 08 Oct	7.23		
	 Card Payment to Worldremit On 08 Oct	10.36		
	 Card Payment to Worldremit On 09 Oct	16.92		
	 Card Payment to Worldremit On 08 Oct	32.50		
	 Card Payment to Worldremit On 08 Oct	63.39		
	 Card Payment to Worldremit On 08 Oct	64.95		143.10
10 Oct	 Card Payment to Worldremit On 09 Oct	4.12		
	 Card Payment to Worldremit On 09 Oct	4.43		
	 Card Payment to Worldremit On 09 Oct	4.43		
	 Card Payment to Worldremit On 09 Oct	10.35		119.77
10 Oct	End balance			119.77

► **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.

### If you use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit [Barclays.co.uk/youroverdraft](http://Barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

### 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](http://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

Open 24/7 including holidays

### ► From abroad

+44 2476 842 100

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 400 100

Open 24/7 including holidays

### ► Your home branch

BIRMINGHAM SMALL HEATH

### ► 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


Mr Leonard Kyasi  
11 Apr 2025MR L KYASI  
64 MAPLEDENE ROAD  
BIRMINGHAM  
B26 3XE

## Your accounts at a glance


### ▶ Your balances on 11 Apr 2025

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 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	-£14.47
Mr Leonard Kyasi Sort code 20-08-98 • Account no 13954749		

#### Savings

	<b>Everyday Saver</b>	£0.96
Mr Leonard Kyasi Sort code 20-08-98 • Account no 43532143		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

13 Mar - 11 Apr 2025

Mr Leonard Kyasi

- Sort Code 20-08-98
- Account no. 13954749
- SWIFTBIC BUKBGB22
- IBAN GB44 BUKB 2008 9813 9547 49

 MR L KYASI  
 64 MAPLEDENE ROAD  
 BIRMINGHAM  
 B26 3XE

**At a glance**

Start balance	£28.24
Money in	£1,361.98
Money out	£1,404.69
<b>End balance</b>	<b>-£14.47</b>

**NOTICEBOARD**












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

# Your Barclays Bank Account statement

## Current account statement
























**Your transactions**

 Giro Bank Giro  Contactless  Debit Card  Direct Debit  Online

Date	Description	Money out	Money in	Balance
13 Mar	<b>Start balance</b>			<b>28.24</b>
13 Mar	 Card Payment to Worldremit On 12 Mar	3.28		
	 Card Payment to Worldremit On 12 Mar	6.66		18.30
14 Mar	 Card Payment to Worldremit On 13 Mar	4.40		
	 Card Payment to Worldremit On 13 Mar	5.29		8.61
17 Mar	 Card Payment to Worldremit On 15 Mar	6.83		1.78
31 Mar	 Received From Options For Care L Ref: 13042		1,346.98	1,348.76
01 Apr	 Direct Debit to Dvla-MV57Ayp Ref: 000000000047102821	26.68		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046355999704	2.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046356003704	2.01		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046400451404	15.99		
	 Direct Debit to Severn Trent Water Ref: 298002956120250861	23.44		



*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
01 Apr	 Direct Debit to Nationwide B S Ref: 72537397205	597.48		
	 Card Payment to Worldremit On 31 Mar	15.57		
	 Card Payment to Worldremit On 31 Mar	15.68		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Central Eng Coop On 31 Mar	5.00		
	 Card Payment to Central Eng Coop On 31 Mar	5.00		
	 Bill Payment to C Nyarusasa Ref: Leo Kyasi	200.00		142.36
02 Apr	 Direct Debit to Aqua Credit Card Ref: 5570985193429561	19.43		
	 Card Payment to Apple.Com/Bill Ireland On 01 Apr	2.99		119.94
03 Apr	 Card Payment to Apple.Com/Bill Ireland On 03 Apr	0.99		
	 Card Payment to Worldremit On 02 Apr	2.46		
	 Card Payment to Worldremit On 02 Apr	2.75		113.74
04 Apr	 Card Payment to Worldremit On 03 Apr	6.77		
	 Card Payment to Central Eng Coop On 03 Apr	5.00		
	 Card Payment to Central Eng Coop On 03 Apr	5.00		96.97
07 Apr	 Direct Debit to NFU Mutual Ins-BC Ref: 01022073J	69.88		
	 Direct Debit to Barclays Bank UK Ref: 0321B6293073520	21.42		
	 Direct Debit to H3G Ref: 198056817603130838	22.01		
	 Card Payment to Worldremit On 05 Apr	2.45		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
07 Apr	 Card Payment to Worldremit On 05 Apr	3.91		
	 Card Payment to Worldremit On 04 Apr	6.77		
	<b>Giro</b> Received From Kyasi Mr L Ref: Kyasi		15.00	-14.47
11 Apr	End balance			-14.47

▶ **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.

### If you use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit [Barclays.co.uk/youroverdraft](http://Barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

### 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](http://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

Open 24/7 including holidays

### ► From abroad

+44 2476 842 100

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 400 100

Open 24/7 including holidays

### ► Your home branch

BIRMINGHAM SMALL HEATH

### ► 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


Mr Leonard Kyasi  
11 Apr 2025MR L KYASI  
64 MAPLEDENE ROAD  
BIRMINGHAM  
B26 3XE

## Your accounts at a glance


### ▶ Your balances on 11 Apr 2025

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 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	-£14.47
Mr Leonard Kyasi Sort code 20-08-98 • Account no 13954749		

#### Savings

	<b>Everyday Saver</b>	£0.96
Mr Leonard Kyasi Sort code 20-08-98 • Account no 43532143		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

13 Mar - 11 Apr 2025

Mr Leonard Kyasi

- Sort Code 20-08-98
- Account no. 13954749
- SWIFTBIC BUKBGB22
- IBAN GB44 BUKB 2008 9813 9547 49

 MR L KYASI  
 64 MAPLEDENE ROAD  
 BIRMINGHAM  
 B26 3XE

**At a glance**

Start balance	£28.24
Money in	£1,361.98
Money out	£1,404.69
<b>End balance</b>	<b>-£14.47</b>

**NOTICEBOARD**












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

# Your Barclays Bank Account statement

## Current account statement
























**Your transactions**

 Giro Bank Giro  Contactless  Debit Card  Direct Debit  Online

Date	Description	Money out	Money in	Balance
13 Mar	<b>Start balance</b>			<b>28.24</b>
13 Mar	 Card Payment to Worldremit On 12 Mar	3.28		
	 Card Payment to Worldremit On 12 Mar	6.66		18.30
14 Mar	 Card Payment to Worldremit On 13 Mar	4.40		
	 Card Payment to Worldremit On 13 Mar	5.29		8.61
17 Mar	 Card Payment to Worldremit On 15 Mar	6.83		1.78
31 Mar	 Received From Options For Care L Ref: 13042		1,346.98	1,348.76
01 Apr	 Direct Debit to Dvla-MV57Ayp Ref: 000000000047102821	26.68		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046355999704	2.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046356003704	2.01		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046400451404	15.99		
	 Direct Debit to Severn Trent Water Ref: 298002956120250861	23.44		



*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
01 Apr	 Direct Debit to Nationwide B S Ref: 72537397205	597.48		
	 Card Payment to Worldremit On 31 Mar	15.57		
	 Card Payment to Worldremit On 31 Mar	15.68		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Worldremit On 31 Mar	59.51		
	 Card Payment to Central Eng Coop On 31 Mar	5.00		
	 Card Payment to Central Eng Coop On 31 Mar	5.00		
	 Bill Payment to C Nyarusasa Ref: Leo Kyasi	200.00		142.36
02 Apr	 Direct Debit to Aqua Credit Card Ref: 5570985193429561	19.43		
	 Card Payment to Apple.Com/Bill Ireland On 01 Apr	2.99		119.94
03 Apr	 Card Payment to Apple.Com/Bill Ireland On 03 Apr	0.99		
	 Card Payment to Worldremit On 02 Apr	2.46		
	 Card Payment to Worldremit On 02 Apr	2.75		113.74
04 Apr	 Card Payment to Worldremit On 03 Apr	6.77		
	 Card Payment to Central Eng Coop On 03 Apr	5.00		
	 Card Payment to Central Eng Coop On 03 Apr	5.00		96.97
07 Apr	 Direct Debit to NFU Mutual Ins-BC Ref: 01022073]	69.88		
	 Direct Debit to Barclays Bank UK Ref: 0321B6293073520	21.42		
	 Direct Debit to H3G Ref: 198056817603130838	22.01		
	 Card Payment to Worldremit On 05 Apr	2.45		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
07 Apr	 Card Payment to Worldremit On 05 Apr	3.91		
	 Card Payment to Worldremit On 04 Apr	6.77		
	<b>Giro</b> Received From Kyasi Mr L Ref: Kyasi		15.00	-14.47
11 Apr	End balance			-14.47

▶ **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.

### If you use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit [Barclays.co.uk/youroverdraft](http://Barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

### 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](http://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

Open 24/7 including holidays

### ► From abroad

+44 2476 842 100

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 400 100

Open 24/7 including holidays

### ► Your home branch

BIRMINGHAM SMALL HEATH

### ► 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


Mr Leonard Kyasi  
12 Aug 2025MR L KYASI  
64 MAPLEDENE ROAD  
BIRMINGHAM  
B26 3XE

## Your accounts at a glance


### ▶ Your balances on 12 Aug 2025

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 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	£208.51
Mr Leonard Kyasi Sort code 20-08-98 • Account no 13954749		

#### Savings

	<b>Everyday Saver</b>	£0.96
Mr Leonard Kyasi Sort code 20-08-98 • Account no 43532143		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

12 Jul - 12 Aug 2025

Mr Leonard Kyasi

- Sort Code 20-08-98
- Account no. 13954749
- SWIFTBIC BUKBGB22
- IBAN GB44 BUKB 2008 9813 9547 49

 MR L KYASI  
 64 MAPLEDENE ROAD  
 BIRMINGHAM  
 B26 3XE

**At a glance**

Start balance	£513.91
Money in	£2,087.32
Money out	£2,392.72
<b>End balance</b>	<b>£208.51</b>

**NOTICEBOARD**












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

# Your Barclays Bank Account statement

## Current account statement

**Your transactions**

 Giro Bank Giro  Contactless  Debit Card  Direct Debit  Online

Date	Description	Money out	Money in	Balance
12 Jul	Start balance			513.91
14 Jul	 Card Payment to Worldremit On 12 Jul	7.07		506.84
15 Jul	 Card Payment to Worldremit On 14 Jul	7.09		499.75
16 Jul	 Card Payment to Worldremit On 15 Jul	4.18		
	 Card Payment to Worldremit On 15 Jul	7.11		488.46
17 Jul	 Card Payment to Worldremit On 16 Jul	3.90		484.56
21 Jul	 Card Payment to Worldremit On 20 Jul	4.18		480.38
22 Jul	 Card Payment to Worldremit On 18 Jul	6.81		473.57
28 Jul	 Card Payment to Worldremit On 27 Jul	3.91		
	 Card Payment to Worldremit On 25 Jul	6.82		462.84
31 Jul	 Card Payment to Worldremit On 30 Jul	7.18		
	 Bill Payment to C Nyarusasa Ref: Leo Kyasi	200.00		




















*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
31 Jul	<b>Giro</b> Received From Options For Care L Ref: 13042		2,087.32	2,342.98
01 Aug	<b>DD</b> Direct Debit to Dvla-MV57Ayp Ref: 000000000047102821	27.56		
	<b>DD</b> Direct Debit to Lowell Portfolio 1 Ref: 00046355999704	2.00		
	<b>DD</b> Direct Debit to Lowell Portfolio 1 Ref: 00046356003704	2.01		
	<b>DD</b> Direct Debit to Lowell Portfolio 1 Ref: 00046400451404	15.99		
	<b>DD</b> Direct Debit to Severn Trent Water Ref: 2980029561	23.49		
	<b>DD</b> Direct Debit to Aqua Credit Card Ref: 5570985193429561	20.00		
	<b>DD</b> Direct Debit to Nationwide B S Ref: 72537397205	595.66		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	12.82		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	29.66		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	48.86		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	100.00		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	100.00		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	100.00		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	100.00		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	100.00		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	100.00		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	100.00		
	<b>☐</b> Card Payment to Worldremit On 31 Jul	100.00		664.93
04 Aug	<b>☐</b> Card Payment to Apple.Com/Bill Ireland On 03 Aug	0.99		
	<b>☐</b> Card Payment to Tesco Stores On 01 Aug	1.40		
	<b>☐</b> Card Payment to Apple.Com/Bill Ireland On 01 Aug	2.99		











*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
04 Aug	 Card Payment to Worldremit On 02 Aug	3.95		
	 Card Payment to Worldremit On 03 Aug	3.95		
	 Card Payment to Worldremit On 03 Aug	9.87		
	 Card Payment to Worldremit On 03 Aug	12.83		
	 Card Payment to Worldremit On 03 Aug	12.83		
	 Card Payment to Worldremit On 01 Aug	15.77		
	 Card Payment to Worldremit On 02 Aug	15.79		
	 Card Payment to Worldremit On 02 Aug	30.59		
	 Card Payment to Nya*Morrisons On 01 Aug	1.00		
	 Card Payment to Central Eng Coop On 03 Aug	2.40		
	 Card Payment to Iceland On 01 Aug	6.00		
	 Card Payment to Central Eng Coop On 01 Aug	7.00		
	 Card Payment to Central Eng Coop On 03 Aug	7.00		
	 Card Payment to Costco Wholesale # On 01 Aug	25.77		
	 Card Payment to Green Halal Superm On 01 Aug	29.96		
	 Bill Payment to Leonard Kyasi Ref: Kyasi	60.00		414.84
05 Aug	 Direct Debit to Barclays Bank UK Ref: 0321B6293073520	21.42		
	 Card Payment to Worldremit On 05 Aug	5.46		387.96
06 Aug	 Direct Debit to H3G Ref: 198056817603130842	11.70		
	 Card Payment to Worldremit On 05 Aug	10.16		
	 Card Payment to W M Morrison Store On 05 Aug	13.40		352.70
07 Aug	 Direct Debit to NFU Mutual Ins-BC Ref: 01022073J	69.84		
	 Card Payment to Sainsburys Petrol On 06 Aug	6.56		276.30

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
08 Aug	 Direct Debit to Nhsbsa Ppc 2 Ref: DD15963141 This Is A New Direct Debit Payment	11.45		
	 Card Payment to W M Morrison Store On 07 Aug	8.90		255.95
11 Aug	 Card Payment to Worldremit On 08 Aug	10.06		
	 Card Payment to Worldremit On 08 Aug	10.25		
	 Card Payment to Tesco Stores On 10 Aug	1.40		
	 Card Payment to Central Eng Coop On 09 Aug	5.75		
	 Card Payment to W M Morrison Store On 08 Aug	6.20		222.29
12 Aug	 Card Payment to Worldremit On 11 Aug	7.13		
	 Card Payment to Central Eng Coop On 11 Aug	1.65		
	 Card Payment to Central Eng Coop On 11 Aug	5.00		208.51
12 Aug	<b>End balance</b>			<b>208.51</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.

### If you use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit [Barclays.co.uk/youroverdraft](http://Barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

### 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](http://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

Open 24/7 including holidays

### ► From abroad

+44 2476 842 100

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 400 100

Open 24/7 including holidays

### ► Your home branch

BIRMINGHAM SMALL HEATH

### ► 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


Mr Leonard Kyasi  
12 Feb 2025MR L KYASI  
64 MAPLEDENE ROAD  
BIRMINGHAM  
B26 3XE

## Your accounts at a glance


### ▶ Your balances on 12 Feb 2025

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 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	£178.06
Mr Leonard Kyasi Sort code 20-08-98 • Account no 13954749		

#### Savings

	<b>Everyday Saver</b>	£0.96
Mr Leonard Kyasi Sort code 20-08-98 • Account no 43532143		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

11 Jan - 12 Feb 2025

Mr Leonard Kyasi

- Sort Code 20-08-98
- Account no. 13954749
- SWIFTBIC BUKBGB22
- IBAN GB44 BUKB 2008 9813 9547 49

 MR L KYASI  
 64 MAPLEDENE ROAD  
 BIRMINGHAM  
 B26 3XE

**At a glance**

Start balance	£25.35
Money in	£2,247.40
Money out	£2,094.69
<b>End balance</b>	<b>£178.06</b>

**NOTICEBOARD**

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












# Your Barclays Bank Account statement

## Current account statement

**Your transactions**

 Giro Bank Giro ATM Cash machine  Contactless  Debit Card  Direct Debit

 Online

Date	Description	Money out	Money in	Balance
11 Jan	Start balance			25.35
13 Jan	 Card Payment to Worldremit On 12 Jan	1.35		
	 Card Payment to Worldremit On 10 Jan	1.68		22.32
17 Jan	 Card Payment to Worldremit On 16 Jan	2.00		20.32
31 Jan	 Cash Machine Withdrawal at Tesco Personal Finance Tesco Birm HO Hill Timed at 10.08 On 31 Jan	60.00		
	 Card Payment to Acorns Retail On 30 Jan	10.00		
	 Received From Options For Care L Ref: 13042		2,245.40	2,195.72
03 Feb	 Direct Debit to Dvla-MV57Ayp Ref: 000000000047102821	26.68		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046355999704	2.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046356003704	2.01		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046400451404	15.99		
	 Direct Debit to Severn Trent Water Ref: 298002956120250291	23.69		


*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
03 Feb	<b>DD</b> Direct Debit to Aqua Credit Card Ref: 5570985193429561	20.00		
	<b>DD</b> Direct Debit to Nationwide B S Ref: 72537397205	599.57		
	<b>☐</b> Card Payment to Apple.Com/Bill Ireland On 02 Feb	0.99		
	<b>☐</b> Card Payment to Nyx*Weighahead On 01 Feb	1.00		
	<b>☐</b> Card Payment to Nyx*Weighahead On 01 Feb	1.00		
	<b>☐</b> Card Payment to Apple.Com/Bill Ireland On 01 Feb	2.99		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	4.48		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	4.49		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	5.76		
	<b>☐</b> Card Payment to Worldremit On 01 Feb	7.39		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	10.52		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	16.99		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	32.98		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	64.55		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	64.98		
	<b>☐</b> Card Payment to Worldremit On 31 Jan	64.98		
	<b>ATM</b> Cash Machine Withdrawal at Lloyds Bank PLC Loyd 102 Church RO Timed at 22.52 On 01 Feb	30.00		
	<b>ATM</b> Cash Withdrawal at Post Office 1 Ownall Road Timed at 09.28 On 01 Feb	45.05		
	<b>)))</b> Card Payment to Nyx*Wanzluk On 01 Feb	2.00		
	<b>)))</b> Card Payment to Pdsa Kings Heath On 31 Jan	3.00		
	<b>)))</b> Card Payment to British Heart Foun On 31 Jan	6.00		
	<b>)))</b> Card Payment to SQ *AK Phone Shop On 31 Jan	8.00		

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
03 Feb	 Card Payment to Warks and Northant On 31 Jan	8.00		
	 Card Payment to Superdrug Stores P On 31 Jan	9.64		
	 Card Payment to BP Clock F/S On 31 Jan	13.53		
	 Card Payment to Acorns Retail On 01 Feb	16.00		
	 Card Payment to Costco Wholesale # On 31 Jan	36.93		
	 Card Payment to Savers Health & Be On 01 Feb	47.69		
	 Bill Payment to Atita Ibrahim Ref: Leo Kyasi	20.00		
	 Bill Payment to R Njuguma Ref: Leo Kyasi	30.00		
	 Refund From Acorns Retail On 01 Feb		2.00	948.84
04 Feb	 Card Payment to Worldremit On 03 Feb	33.27		
	 Card Payment to Worldremit On 03 Feb	33.27		882.30
05 Feb	 Direct Debit to Barclays Bank UK Ref: 0321B6293073520	21.42		
	 Card Payment to Worldremit On 04 Feb	7.30		
	 Card Payment to Worldremit On 04 Feb	33.27		820.31
06 Feb	 Direct Debit to H3G Ref: 198056817603130836	11.96		
	 Card Payment to Worldremit On 05 Feb	7.26		
	 Card Payment to Worldremit On 05 Feb	8.83		
	 Card Payment to Worldremit On 05 Feb	10.40		
	 Card Payment to Worldremit On 05 Feb	13.51		
	 Card Payment to Worldremit On 05 Feb	13.58		
	 Card Payment to Worldremit On 05 Feb	16.68		738.09
07 Feb	 Direct Debit to NFU Mutual Ins-BC Ref: 01022073J	108.85		
	 Card Payment to Worldremit On 06 Feb	8.84		620.40








*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
10 Feb	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	2.24		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	2.25		
	<input type="checkbox"/> Card Payment to Worldremit On 09 Feb	3.44		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	4.05		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	4.13		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	4.13		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	5.57		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	7.11		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	7.11		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	7.17		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	7.26		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	7.26		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	9.26		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	10.17		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	10.39		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	13.83		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	16.30		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	16.30		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	16.30		
	<input type="checkbox"/> Card Payment to Worldremit On 08 Feb	16.30		
	<input type="checkbox"/> Card Payment to Worldremit On 09 Feb	16.33		
	<input type="checkbox"/> Card Payment to Worldremit On 07 Feb	16.67		

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
10 Feb	 Card Payment to Worldremit On 09 Feb	31.60		
	 Card Payment to Worldremit On 07 Feb	32.32		
	 Card Payment to Worldremit On 07 Feb	32.32		
	 Card Payment to Worldremit On 07 Feb	32.41		
	 Card Payment to Worldremit On 09 Feb	62.22		225.96
11 Feb	 Card Payment to Worldremit On 10 Feb	16.29		
	 Card Payment to Worldremit On 10 Feb	31.61		178.06
12 Feb	<b>End balance</b>			<b>178.06</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.

### If you use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit [Barclays.co.uk/youroverdraft](http://Barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

### 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](http://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

Open 24/7 including holidays

### ► From abroad

+44 2476 842 100

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 400 100

Open 24/7 including holidays

### ► Your home branch

BIRMINGHAM SMALL HEATH

### ► 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


Mr Leonard Kyasi  
12 Nov 2025MR L KYASI  
64 MAPLEDENE ROAD  
BIRMINGHAM  
B26 3XE

## Your accounts at a glance


### ▶ Your balances on 12 Nov 2025

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 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	£495.76
Mr Leonard Kyasi Sort code 20-08-98 • Account no 13954749		

#### Savings

	<b>Everyday Saver</b>	£0.96
Mr Leonard Kyasi Sort code 20-08-98 • Account no 43532143		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

11 Oct - 12 Nov 2025

Mr Leonard Kyasi

- Sort Code 20-08-98
- Account no. 13954749
- SWIFTBIC BUKBGB22
- IBAN GB44 BUKB 2008 9813 9547 49

 MR L KYASI  
 64 MAPLEDENE ROAD  
 BIRMINGHAM  
 B26 3XE

**At a glance**

Start balance	£119.77
Money in	£2,670.88
Money out	£2,294.89
<b>End balance</b>	<b>£495.76</b>

**NOTICEBOARD**












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

# Your Barclays Bank Account statement

## Current account statement
























**Your transactions**

 Giro Bank Giro  Contactless  Debit Card  Direct Debit  Online

Date	Description	Money out	Money in	Balance
11 Oct	Start balance			<b>119.77</b>
13 Oct	 Card Payment to Worldremit On 13 Oct	4.44		
	 Bill Payment to Mr Leonard Kyasi Ref: 4929152751756007	5.00		110.33
16 Oct	 Card Payment to Worldremit On 15 Oct	16.92		93.41
20 Oct	 Card Payment to Worldremit On 18 Oct	7.22		
	 Card Payment to Sainsburys Petrol On 18 Oct	6.56		79.63
23 Oct	 Card Payment to Nya*Morrisons On 22 Oct	1.00		
	 Card Payment to Wilcomatic Sainsbu On 22 Oct	0.50		
	 Card Payment to W M Morrison Store On 22 Oct	5.30		72.83
27 Oct	 Card Payment to Worldremit On 24 Oct	2.87		
	 Card Payment to Rontec Timberley On 24 Oct	0.50		
	 Card Payment to Iceland On 24 Oct	4.50		

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
27 Oct	 Card Payment to W M Morrison Store On 24 Oct	4.85		
	 Card Payment to Birmingham Hospice On 24 Oct	6.00		54.11
28 Oct	 Card Payment to Worldremit On 27 Oct	4.13		49.98
31 Oct	 Bill Payment to Mr Leonard Kyasi Ref: 4929152751756007	20.00		
	 Bill Payment to C Nyarusasa Ref: Leo	200.00		
	 Received From Options For Care L Ref: 13042		2,670.88	2,500.86
03 Nov	 Direct Debit to Dvla-MV57Ayp Ref: 000000000047102821	27.56		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046355999704	2.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046356003704	78.27		
	 Direct Debit to Lowell Portfolio 1 Ref: 00046400451404	15.99		
	 Direct Debit to Severn Trent Water Ref: 2980029561	23.49		
	 Direct Debit to Aqua Credit Card Ref: 3915000018688067	20.00		
	 Direct Debit to Nationwide B S Ref: 72537397205	593.92		
	 Card Payment to Apple.Com/Bill Ireland On 02 Nov	0.99		
	 Card Payment to Apple.Com/Bill Ireland On 01 Nov	2.99		
	 Card Payment to Worldremit On 01 Nov	10.43		
	 Card Payment to Worldremit On 02 Nov	10.75		
	 Card Payment to W M Morrison Store On 01 Nov	14.40		
	 Card Payment to Worldremit On 31 Oct	23.04		
	 Card Payment to Worldremit On 01 Nov	32.46		
	 Card Payment to Worldremit On 31 Oct	48.24		
	 Card Payment to Worldremit On 01 Nov	63.93		
	 Card Payment to Worldremit On 31 Oct	64.04		






*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
03 Nov	))) Card Payment to Rontec Timberley On 01 Nov	0.50		
	))) Card Payment to Sainsburys Petrol On 31 Oct	12.37		
	))) Card Payment to Green Halal Superm On 31 Oct	18.98		
	))) Card Payment to Costco Wholesale # On 31 Oct	24.38		
	))) Card Payment to Pam Exotic On 01 Nov	28.00		
	))) Card Payment to Shah Auto Centre On 01 Nov	60.00		1,324.13
04 Nov	☐ Card Payment to Worldremit On 03 Nov	16.73		
	))) Card Payment to McHollies On 03 Nov	1.69		1,305.71
05 Nov	DD Direct Debit to Barclays Bank UK Ref: 0321B6293073520	21.42		
	☐ Card Payment to Worldremit On 04 Nov	10.84		
	☐ Card Payment to Worldremit On 04 Nov	16.83		
	☐ Card Payment to Worldremit On 04 Nov	64.53		1,192.09
06 Nov	DD Direct Debit to H3G Ref: 198056817603130845	11.70		
	☐ Card Payment to Worldremit On 05 Nov	16.85		
	☐ Card Payment to Worldremit On 05 Nov	32.70		
	☐ Card Payment to Worldremit On 05 Nov	64.47		
	☐ Card Payment to Worldremit On 05 Nov	64.49		
	☐ Card Payment to Worldremit On 05 Nov	96.30		
	☐ Card Payment to Worldremit On 05 Nov	96.30		
	))) Card Payment to Shah Auto Centre On 05 Nov	60.00		749.28
07 Nov	DD Direct Debit to NFU Mutual Ins-BC Ref: 01022073J	69.84		
	☐ Card Payment to Worldremit On 06 Nov	10.50		
	☐ Card Payment to Worldremit On 06 Nov	13.62		

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
07 Nov	 Card Payment to Worldremit On 06 Nov	16.75		
	 Card Payment to Worldremit On 06 Nov	16.79		
	 Card Payment to Sainsburys Petrol On 06 Nov	10.07		611.71
10 Nov	 Direct Debit to B/Card Plat VISA Ref: 4929152751756007 This Is A New Direct Debit Payment	20.00		
	 Direct Debit to Nhsbsa Ppc 2 Ref: DD15963141	11.45		
	 Card Payment to Worldremit On 07 Nov	7.28		
	 Card Payment to Worldremit On 08 Nov	10.42		
	 Card Payment to Worldremit On 09 Nov	32.44		
	 Card Payment to Central Eng Coop On 08 Nov	5.00		
	 Card Payment to Central Eng Coop On 08 Nov	5.00		520.12
11 Nov	 Card Payment to Worldremit On 10 Nov	4.15		
	 Card Payment to Worldremit On 10 Nov	8.22		
	 Card Payment to Worldremit On 10 Nov	11.99		495.76
12 Nov	<b>End balance</b>			<b>495.76</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.

### If you use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit [Barclays.co.uk/youroverdraft](http://Barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

### 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](http://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

Open 24/7 including holidays

### ► From abroad

+44 2476 842 100

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 400 100

Open 24/7 including holidays

### ► Your home branch

BIRMINGHAM SMALL HEATH

### ► 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


Mr Leonard Kyasi  
12 Sep 2025MR L KYASI  
64 MAPLEDENE ROAD  
BIRMINGHAM  
B26 3XE

## Your accounts at a glance


### ▶ Your balances on 12 Sep 2025

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 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	£417.06
Mr Leonard Kyasi Sort code 20-08-98 • Account no 13954749		

#### Savings

	<b>Everyday Saver</b>	£0.96
Mr Leonard Kyasi Sort code 20-08-98 • Account no 43532143		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

\*Call charges apply. Please check with your service provider.  
We may monitor or record calls for quality, security, and training.

13 Aug - 12 Sep 2025

Mr Leonard Kyasi

- Sort Code 20-08-98
- Account no. 13954749
- SWIFTBIC BUKBGB22
- IBAN GB44 BUKB 2008 9813 9547 49

 MR L KYASI  
 64 MAPLEDENE ROAD  
 BIRMINGHAM  
 B26 3XE

**At a glance**

Start balance	£208.51
Money in	£2,285.03
Money out	£2,076.48
<b>End balance</b>	<b>£417.06</b>

**NOTICEBOARD**












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

# Your Barclays Bank Account statement

## Current account statement

















**Your transactions**

 Giro Bank Giro  Contactless  Debit Card  Direct Debit  Online

Date	Description	Money out	Money in	Balance
<b>13 Aug</b>	<b>Start balance</b>			<b>208.51</b>
13 Aug	 Card Payment to Worldremit On 12 Aug	10.05		198.46
14 Aug	 Card Payment to Post Office Counte On 13 Aug	4.45		
	 Card Payment to Ebay O*07-13450-38 On 13 Aug	8.37		185.64
20 Aug	 Card Payment to Worldremit On 19 Aug	9.76		175.88
21 Aug	 Card Payment to Worldremit On 20 Aug	7.04		
	 Card Payment to Sainsburys Petrol On 20 Aug	6.51		162.33
22 Aug	 Card Payment to Worldremit On 21 Aug	5.87		156.46
26 Aug	 Card Payment to Worldremit On 22 Aug	2.21		
	 Card Payment to Worldremit On 25 Aug	3.12		
	 Card Payment to Worldremit On 22 Aug	7.10		
	 Card Payment to Worldremit On 24 Aug	16.12		























*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
26 Aug	 Card Payment to Worldremit On 22 Aug	16.25		111.66
27 Aug	 Card Payment to Worldremit On 26 Aug	10.24		
	 Card Payment to Wilcomatic Sainsbu On 26 Aug	0.50		
	 Card Payment to Sainsburys Petrol On 26 Aug	6.50		94.42
28 Aug	 Card Payment to Worldremit On 27 Aug	3.47		
	 Card Payment to Worldremit On 27 Aug	5.93		85.02
29 Aug	 Card Payment to Worldremit On 28 Aug	7.16		
	<b>Giro</b> Received From Options For Care L Ref: 13042		2,260.03	2,337.89
01 Sep	<b>DD</b> Direct Debit to Dvla-MV57Ayp Ref: 000000000047102821	27.56		
	<b>DD</b> Direct Debit to Lowell Portfolio 1 Ref: 00046355999704	2.00		
	<b>DD</b> Direct Debit to Lowell Portfolio 1 Ref: 00046356003704	2.01		
	<b>DD</b> Direct Debit to Lowell Portfolio 1 Ref: 00046400451404	15.99		
	<b>DD</b> Direct Debit to Severn Trent Water Ref: 2980029561	23.49		
	<b>DD</b> Direct Debit to Nationwide B S Ref: 72537397205	593.92		
	 Card Payment to Worldremit On 29 Aug	7.16		
	 Card Payment to Worldremit On 29 Aug	10.26		
	 Card Payment to Worldremit On 31 Aug	25.63		
	 Card Payment to Worldremit On 31 Aug	31.80		
	 Card Payment to Worldremit On 29 Aug	31.89		
	 Card Payment to Worldremit On 30 Aug	47.20		
	 Card Payment to Worldremit On 30 Aug	62.60		
	 Card Payment to Worldremit On 29 Aug	100.00		
	 Card Payment to Worldremit On 29 Aug	100.00		















Continued

## Your transactions

Date	Description	Money out	Money in	Balance
01 Sep	 Card Payment to Worldremit On 29 Aug	100.00		
	 Card Payment to Worldremit On 30 Aug	100.00		
	 Card Payment to T K Maxx On 30 Aug	5.40		
	 Bill Payment to Omar Mpawenimana Ref: Kyasi	100.00		
	 Bill Payment to C Nyarusasa Ref: Leo	200.00		
	 VISA Direct Payment From Paypal*Kyasi Leona On 01 Sep		25.00	775.98
02 Sep	 Card Payment to Apple.Com/Bill Ireland On 01 Sep	2.99		
	 Card Payment to Worldremit On 01 Sep	4.68		
	 Card Payment to Worldremit On 01 Sep	10.20		
	 Card Payment to Worldremit On 01 Sep	16.36		
	 Card Payment to Worldremit On 01 Sep	31.72		710.03
03 Sep	 Direct Debit to Aqua Credit Card Ref: 3915000018688067 This Is A New Direct Debit Payment	20.00		
	 Card Payment to Apple.Com/Bill Ireland On 03 Sep	0.99		
	 Card Payment to Worldremit On 02 Sep	16.56		
	 Card Payment to Morr Birmingham CA On 02 Sep	10.00		662.48
04 Sep	 Card Payment to Worldremit On 03 Sep	32.10		
	 Card Payment to Savers Health & Be On 03 Sep	1.49		628.89
05 Sep	 Direct Debit to Barclays Bank UK Ref: 0321B6293073520	21.42		
	 Card Payment to Worldremit On 04 Sep	7.18		
	 Card Payment to Worldremit On 04 Sep	7.19		593.10
08 Sep	 Direct Debit to Nhsbsa Ppc 2 Ref: DD15963141	11.45		
	 Direct Debit to NFU Mutual Ins-BC Ref: 01022073J	69.84		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
08 Sep	 Direct Debit to H3G Ref: 198056817603130843	11.70		
	 Card Payment to Worldremit On 07 Sep	3.14		
	 Card Payment to Worldremit On 05 Sep	4.05		
	 Card Payment to Worldremit On 05 Sep	4.06		
	 Card Payment to Worldremit On 05 Sep	8.72		
	 Card Payment to Worldremit On 05 Sep	10.50		469.64
09 Sep	 Card Payment to Worldremit On 08 Sep	4.05		
	 Card Payment to Worldremit On 08 Sep	10.50		
	 Card Payment to Sainsburys Petrol On 08 Sep	6.95		448.14
10 Sep	 Card Payment to Worldremit On 09 Sep	5.88		
	 Card Payment to Worldremit On 09 Sep	5.90		
	 Card Payment to Worldremit On 09 Sep	10.19		426.17
11 Sep	 Card Payment to Worldremit On 10 Sep	3.47		
	 Card Payment to Worldremit On 10 Sep	5.64		417.06
12 Sep	<b>End balance</b>			<b>417.06</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.

### If you use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit [Barclays.co.uk/youroverdraft](http://Barclays.co.uk/youroverdraft) or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

### 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](http://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

Open 24/7 including holidays

### ► From abroad

+44 2476 842 100

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 400 100

Open 24/7 including holidays

### ► Your home branch

BIRMINGHAM SMALL HEATH

### ► 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