

Mr Andrew Graham Kelso
22 Mar 2019

MR A G KELSO
26 CLEVELAND ROAD
LYTHAM ST ANNES
FY8 5JH

Your accounts at a glance

► Your balances on 22 Mar 2019

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

**Barclays Bank Account****£5,073.55**

Mr Andrew Graham Kelso
Sort code 20-10-03 • Account no 43694992

**Barclays Bank Account****£498.33**

Mr Andrew Graham Kelso
Sort code 20-10-03 • Account no 13910881

Savings

**Everyday Saver****£1.36**

June Deposits, Mr A G Kelso
Sort code 20-11-50 • Account no 70654191

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.



Statement date 22 Mar 2019
Last statement 22 Feb 2019

Barclays Bank Account

23 Feb - 22 Mar 2019

Mr Andrew Graham Kelso

- Sort Code 20-10-03
- Account no. 43694992
- SWIFTBIC BUKGB22
- IBAN GB11 BUKB 2010 0343 6949 92

MR A G KELSO
26 CLEVELAND ROAD
LYTHAM ST ANNES
FY8 5JH

Your Barclays Bank Account statement

Current account statement

At a glance

Start balance	£2,369.20
Money in	£86,039.41
Money out	£83,335.06
End balance	£5,073.55

Your arranged limits

Overdraft	£500
Emergency Borrowing	£0

NOTICEBOARD

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

Your transactions

Giro Bank Giro ☐ Debit Card ☒ Direct Debit ☒ Online ☐ Other
STO Standing Order

Date	Description	Money out	Money in	Balance
23 Feb	Start balance			2,369.20
25 Feb	DD Direct Debit to BT Group PLC Ref: GB15796545-000039	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15796746-000039	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15796792-000039	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15798696-000039	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15798847-000039	52.49		
	STO Payment to B&D Kelso Ref: Uldale Mortgage	638.57		
	Received From Blackhurst Budd 215563 Handgb22 Transfer		65,438.34	66,906.52
26 Feb	DD Direct Debit to BT Group PLC Ref: GB15796853-000039	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15799818-000039	52.49		
	DD Direct Debit to EE Limited Ref: Q20214223904827107	11.34		
	DD Direct Debit to Virgin Media Pymts Ref: 443221503001	68.50		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
26 Feb	Card Payment to B & Q 1313 On 25 Feb	11.43		
	Card Payment to Screwfix Direct On 25 Feb	62.17		
	Card Payment to Tesco PFS 3929 On 25 Feb	89.07		
	Card Payment to Wwww.Toolstation.Co On 25 Feb	164.40		
	Card Payment to Wwww.Manchester.Gov On 25 Feb	785.00		
	Transfer to Sort Code 20-51-08 Account 43285952 Ref: Mobile-Channel	500.00		
	Transfer to Sort Code 20-51-08 Account 40863637 Ref: Mobile-Channel	2,340.00		
	Transfer to Sort Code 20-10-03 Account 13910881 Ref: Mobile-Channel	2,500.00		
	Bill Payment to MBNA Platinum M/C Ref: 5186751519252079	2,500.00		
	Bill Payment to MBNA Platinum M/C Ref: 5186751013187557	3,000.00		
	Bill Payment to Barclaycard V Ref: 4929101344908005	3,750.00		
	Bill Payment to Mr Andrew Kelso Ref: 4929423568006005	4,500.00		
	Bill Payment to Rick Helbrough Ref: Rental Repair Work	150.00		
	Bill Payment to Neary Renovations Ref: Repairs	180.00		
	Bill Payment to A+K Kelso Joint Ref: Transfer	10,000.00		
	Received From C Naufal Stabile S Ref: Rent Carolina		498.33	36,687.96
27 Feb	Payment to Andrew&Kate Kelso Ref: to Joint	4,100.00		
	Card Payment to NatWest CC Prnt On 26 Feb	2,500.00		
	Card Payment to Barclaycard On 26 Feb	2,700.00		
	Card Payment to Barclaycard On 26 Feb	3,750.00		
	Received From Croft JS/2019		390.00	
	Received From Annous A Ref: Rent Ama		400.00	

Continued

Your transactions

Date	Description	Money out	Money in	Balance
27 Feb	STO Received From Haines C. Ref: Callum Haines		442.00	
	STO Received From Norman F G K		442.00	
	STO Received From Keith McDowall Ref: Emily McDowall		450.00	
	STO Received From Evans R M Ref: Rosie Evans		450.00	
	STO Received From Harrison C Ref: Caitlyn Harrison		450.00	
	STO Received From Luke MacGregor Ref: Rent		455.00	
	STO Received From Jack Thompson Ref: Thompson		455.00	
	STO Received From Dixon Gabrielle Ref: Dixon		455.00	
	STO Received From Smith R		455.00	
	STO Received From Benjamin Dkn/2020 Ref: Dmarnie Benjamin		455.00	
	STO Received From Jak Alcock Ref: Alcock		498.33	
	STO Received From Oliver Campbell Ref: Campbell		498.33	
	STO Received From Daly S. Ref: Daly		498.33	
	STO Received From Seward J. Ref: Seward		498.33	
	STO Received From Byrne SL Ref: Eleanor Byrne		442.00	
	Bill Payment From Temple S Ref: 2 Lorne Road		90.00	31,462.28
28 Feb	DD Direct Debit to EE Limited Ref: Q81250685905303385	47.86		
	DD Direct Debit to United Util Water Ref: 4161426053	31.38		
	Card Payment to Www.Manchester.Gov On 27 Feb	100.00		
	STO Received From Lynch T H V03 Ref: 42GR Monthly		390.00	
	STO Received From Padget J. Ref: Padget		498.33	
	Giro Received From Bastien Paget Ref: Bastien Paget Paym		360.00	
	Giro Received From Graham S A Ref: Rent		498.33	
	Giro Received From Aboutaj Chelsea Ref: Chelsea Aboutaj		801.60	33,831.30
01 Mar	DD Direct Debit to TV Licence MBP Ref: 3164754946	12.83		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
01 Mar	DD Direct Debit to TV Licence MBP Ref: 3726577323	12.83		
	DD Direct Debit to United Util Water Ref: 4087281769	38.58		
	DD Direct Debit to United Util Water Ref: 4111582124	30.45		
	DD Direct Debit to Screwfix Direct LT Ref: 6331640008428336	950.87		
	DD Direct Debit to Lancaster City Cou Ref: 801984221	114.00		
	STO Payment to Kelso Property Ltd Ref: Regularmaintenance	350.00		
	* Card Payment to Amzn Mktp UK*MW5Q8 On 28 Feb	34.00		
	* Card Payment to Barclaycard On 28 Feb	2,500.00		
	* Card Payment to Barclaycard On 28 Feb	2,500.00		
	* Card Payment to Barclaycard On 28 Feb	5,000.00		
	STO Received From Kelso BP&Dbr/Roygo Ref: Management Fees		487.50	22,775.24
04 Mar	DD Direct Debit to D&G Appliance Care Ref: Afb0020751	13.25		
	DD Direct Debit to D&G Appliance Care Ref: Afb0000112	21.45		
	DD Direct Debit to D&G Appliance Care Ref: AF810001334	13.43		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/131487902	318.75		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/131489006	350.60		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/131656505	318.75		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/132072307	274.04		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/132540601	327.63		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/133670609	318.84		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/136269708	699.46		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/136671302	786.99		
	DD Direct Debit to Topaz Fin Rosinca Ref: Bla00010/136682900	530.52		
	DD Direct Debit to Pnet2482804-1 Ref: Pnet2482804-1	39.98		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
04 Mar	Card Payment to Www.Fireprotection On 01 Mar	85.28		
	Card Payment to Www.Toolstation.Co On 01 Mar	157.94		
	Blue Rewards Fee	3.00		
	Giro Received From T Hemmer Ref: Taylor Hemmer		180.00	
	Giro Received From Ethan Fenton Ref: 144Moseley Road		442.00	
	Giro Received From Woodcock T R Ref: Rent		455.00	19,592.33
05 Mar	DD Direct Debit to Opus Energy Ltd Ref: 0571317	1,126.74		
	DD Direct Debit to Santander Business Ref: 100005003007092	378.11		
	Bill Payment to J Cavanagh Ltd Ref: Kel1	84.38		
	Bill Payment to Magnet Trade Ref: Mag/104455146	117.54		
	Card Payment to Www.Mydeposits.Co. On 04 Mar	26.00		
	Card Payment to Www.Toolstation.Co On 04 Mar	73.64		
	Bill Payment From Temple S Ref: 2 Lorne Road		90.00	17,875.92
06 Mar	DD Direct Debit to BT Group PLC Ref: GB19158488-000018	77.74		
	DD Direct Debit to Paypal Payment Ref: 54KJ2227A5Eqg	12.62		
	STO Received From Woffindin A Ref: A Woffindin Rent		425.00	
	Giro Received From A Kenrick Ref: Loft Room Rent		100.00	18,310.56
07 Mar	DD Direct Debit to BT Group PLC Ref: GB19541601-000014	42.49		
	STO Received From Harrison JR Ref: Rent		429.00	18,697.07
08 Mar	DD Direct Debit to TV Licence MBP Ref: 3242173027	12.07		
	DD Direct Debit to TV Licence MBP Ref: 3501794581	12.85		
	DD Direct Debit to TV Licence MBP Ref: 3501796479	12.85		
	DD Direct Debit to United Util Water Ref: 3557472168060	33.24		
	DD Direct Debit to United Util Water Ref: 3557472206050	34.17		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
08 Mar	 Direct Debit to United Util Water Ref: 3557472212034	34.17		
	 Direct Debit to United Util Water Ref: 4182966065	31.38		
	 Received From Foundation For Cre Ref: SB/Ajp/Lel94/2		51.00	18,577.34
11 Mar	 Direct Debit to Opus Energy Gas SU Ref: 0519696	1,776.10		
	 Card Payment to Barclaycard On 10 Mar	4,776.98		
	 Bill Payment to A+K Kelso Joint Ref: Transfer	5,000.00		
	 Received From Sparks & Reeman Ref: Dan Sparks		498.33	
	 Received From Kelso A & K Ref: Transfer		2,000.00	
	 Received From Lucy Keys 139638 Rent March Transfer		404.00	9,926.59
12 Mar	 Direct Debit to Barclays Bank UK Ref: 0917B2704031131	1,038.26		
	 Card Payment to Barclaycard On 10 Mar	5,657.68		
	 Received From Juan Jose Resusta Ref: 5 Booth		455.00	3,685.65
13 Mar	 Bill Payment to R B Joinery Ref: Rental Repair Work	20.00		
	 Bill Payment to Steve McKenna Ref: Maintenanceandgscs	300.00		
	 Received From Gregory Buckle Ref: Gregbuckle Deposit		450.00	3,815.65
14 Mar	 Card Payment to Amazon.Co.UK*MW5X8 On 13 Mar	6.67		
	 Received From L Garcia Ortega Ref: Leire M20 3EU		455.00	
	 Received From Juan Jose Resusta Ref: 5 Booth		43.33	
	 Received From A Kenrick Ref: Loft Room Rent		200.00	
	 Received From Connor Blackmore Ref: Deposit		450.00	
	 Received From Matthew Waddington Ref: Deposit		450.00	
	 Bill Payment From Temple S Ref: 2 Lorne Road 11th		90.00	5,497.31
15 Mar	 Direct Debit to DGS/Rpp DD Ref: A4IA0233853	9.22		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
15 Mar	 Direct Debit to TV Licence MBP Ref: 3390366643	12.83		
	 Direct Debit to TV Licence MBP Ref: 3427940606	12.83		
	 Direct Debit to TV Licence MBP Ref: 3500084289	12.83		
	 Direct Debit to TV Licence MBP Ref: 3501793898	12.85		
	 Direct Debit to United Util Water Ref: 4120437909	38.12		
	 Received From T Hemmer Ref: Taylor Hemmer		90.00	5,488.63
18 Mar	 Direct Debit to MBNA Limited Ref: 5186751013187557	340.94		
	 Bill Payment to Neary Renovations Ref: Repairs	160.00		
	 Bill Payment to Rick Helbrough Ref: Rental Repair Work	261.00		
	 Received From U Brusca Ref: Rent		400.00	
	 Received From Will Galsworthy Ref: House Deposit		450.00	5,576.69
19 Mar	 Direct Debit to Virgin Media Pymts Ref: 439873607001	43.74		
	 Direct Debit to RBS Mastercard Ref: 5520859502005837	226.71		5,306.24
20 Mar	 Direct Debit to BT Group PLC Ref: Mr75923938-000109	27.99		5,278.25
21 Mar	 Direct Debit to United Util Water Ref: 4031545032	31.38		
	 Direct Debit to Paypal Payment Ref: 54KJ2227A5Eqg	62.62		
	 Bill Payment From Temple S Ref: 2 Lorne Road 18th		90.00	5,274.25
22 Mar	 Direct Debit to TV Licence MBP Ref: 3501791645	12.85		
	 Direct Debit to TV Licence MBP Ref: 3501795250	12.85		
	 Bill Payment to Neary Renovations Ref: Repairs	720.00		
	 Received From T Hemmer Ref: Taylor Hemmer		90.00	
	 Received From Martin BI/2021 Ref: Deposit For House		455.00	5,073.55
22 Mar	End balance			5,073.55

► **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.

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) Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, making a cash withdrawal, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website. On top of this, if you're getting cash over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM or an ATM at a Global Alliance member bank, you'll also be charged a £1.50 Non-Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries please go to barclays.co.uk/globalalliance. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on visaurope.com. For more info please go to barclays.co.uk/debitcardsabroad.

Transferring money between countries

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

How we pay interest

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

If you 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.

The management of your tax affairs is your responsibility, including making any required declarations to HMRC.

If you use your overdraft or Emergency Borrowing Facility

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

To help understand the charges associated with using your overdraft or Emergency Borrowing facility, you can visit Barclays.co.uk/youroverdraft or ask for a copy of 'Our Bank charges explained' in branch. You can also sign up for Barclays Text Alerts, 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, or come into a branch. And if you change your mind at any time, just get in touch.

Get in touch

► Our main number

0345 7 345 345

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

► From abroad

+44 2476 842 100

7am - 11pm

► Write to us

Barclays, Leicester LE87 2BB

► Find a branch

0800 400 100

7am - 11pm

► Your home branch

ST-ANNES-ON-SEA

► Online banking help

0345 600 2323

7am - 11pm

► Lost and stolen cards

01604 230 230

24 hours

Tell us straight away if:

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

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

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

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Mr Andrew Graham Kelso
24 Apr 2019

MR A G KELSO
26 CLEVELAND ROAD
LYTHAM ST ANNES
FY8 5JH

Your accounts at a glance

► Your balances on 24 Apr 2019

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

	Barclays Bank Account	£975.31
Mr Andrew Graham Kelso Sort code 20-10-03 • Account no 43694992		

	Barclays Bank Account	£0.00
Mr Andrew Graham Kelso Sort code 20-10-03 • Account no 13910881		

Savings

	Everyday Saver	£99.08
June Deposits, Mr A G Kelso Sort code 20-11-50 • Account no 70654191		

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.

23 Mar - 24 Apr 2019

Mr Andrew Graham Kelso

- Sort Code 20-10-03
- Account no. 43694992
- SWIFTBIC BUKGB22
- IBAN GB11 BUKB 2010 0343 6949 92

MR A G KELSO
26 CLEVELAND ROAD
LYTHAM ST ANNES
FY8 5JH

Your Barclays Bank Account statement

Current account statement

At a glance

Start balance	£5,073.55
Money in	£24,741.10
Money out	£28,839.34
End balance	£975.31

Your arranged limits

Overdraft	£500
Emergency Borrowing	£0

NOTICEBOARD

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

Your transactions

☐ Giro Bank Giro
 ☒ Cheque
 ☐ Debit Card
 ☒ Direct Debit
 ☐ Online

☐ Other
 ☐ STO Standing Order

Date	Description	Money out	Money in	Balance
23 Mar	Start balance			5,073.55
25 Mar	DD Direct Debit to BT Group PLC Ref: GB15796545-000040	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15796746-000040	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15796792-000040	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15798696-000040	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15798847-000040	52.49		
	DD Direct Debit to NatWest VISA Ref: 5454600165986289	166.53		
	STO Payment to B&D Kelso Ref: Uldale Mortgage	638.57		
	Giro Received From A Kenrick Ref: Reeces Room 2 Week		180.00	4,186.00
26 Mar	DD Direct Debit to BT Group PLC Ref: GB15796853-000040	52.49		
	DD Direct Debit to BT Group PLC Ref: GB15799818-000040	52.49		
	DD Direct Debit to EE Limited Ref: Q20214223913414029	13.49		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
26 Mar	 Direct Debit to Virgin Media Pymts Ref: 443221503001	68.50		
	 Received From Andrea Feliziani Ref: Sent From Monzo		5.00	
	 Received From Andrea Feliziani Ref: Sent From Monzo		385.00	4,389.03
27 Mar	 Payment to Andrew&Kate Kelso Ref: to Joint	4,100.00		
	 Card Payment to Amazon.Co.UK*MZ4DL On 26 Mar	3.79		
	 Received From Croft JS/2019		390.00	
	 Received From Annous A Ref: Rent Ama		400.00	
	 Received From Haines C. Ref: Callum Haines		442.00	
	 Received From Norman F G K		442.00	
	 Received From Keith McDowall Ref: Emily McDowall		450.00	
	 Received From Evans R M Ref: Rosie Evans		450.00	
	 Received From Harrison C Ref: Caitlyn Harrison		450.00	
	 Received From Luke MacGregor Ref: Rent		455.00	
	 Received From Jack Thompson Ref: Thompson		455.00	
	 Received From Dixon Gabrielle Ref: Dixon		455.00	
	 Received From Benjamin Dkn/2020 Ref: Dmarnie Benjamin		455.00	
	 Received From Smith R		455.00	
	 Received From Oliver Campbell Ref: Campbell		498.33	
	 Received From Daly S. Ref: Daly		498.33	
	 Received From Seward J. Ref: Seward		498.33	
	 Received From C Naufal Stabile S Ref: Rent Carolina		498.33	
	 Received From Mr Jak Edward Stor Ref: Alcock		498.33	
	 Received From Byrne SL Ref: Eleanor Byrne		442.00	8,517.89
28 Mar	 Direct Debit to EE Limited Ref: Q81250685913826260	47.86		
	 Card Payment to Amazon.Co.UK*MZ3D9 On 27 Mar	9.39		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
28 Mar	Card Payment to Amazon.Co.UK*MZ10D On 27 Mar	14.99		
	Transfer to Sort Code 20-51-08 Account 43285952 Ref: Mobile-Channel	100.00		
	Bill Payment to Natasha-Rose Stapl Ref: 206Moseley Deposit	23.00		
	Bill Payment to Andrew+Kate Kelso Ref: to Joint	1,000.00		
	STO Received From Padget J. Ref: Padget		498.33	
	Giro Received From Mr Juan Jose Resus Ref: 5 Booth		498.33	8,319.31
29 Mar	DD Direct Debit to United Util Water Ref: 4161426053	31.38		
	DD Direct Debit to B/Card Plat VISA Ref: 4929423568006005	291.41		
	Giro Received From T Hemmer Ref: Taylor Hemmer		90.00	
	Giro Received From A Kenrick Ref: Loft Room 2 Week		200.00	8,286.52
01 Apr	DD Direct Debit to Pnet2482804-1 Ref: Pnet2482804-1	39.98		
	DD Direct Debit to TV Licence MBP Ref: 3164754946	12.83		
	DD Direct Debit to TV Licence MBP Ref: 3726577323	12.83		
	DD Direct Debit to United Util Water Ref: 4087281769	34.88		
	DD Direct Debit to United Util Water Ref: 4111582124	26.51		
	DD Direct Debit to Screwfix Direct LT Ref: 6331640008428336	373.06		
	DD Direct Debit to Lancaster City Cou Ref: 801984221	114.59		
	STO Payment to Kelso Property Ltd Ref: Regularmaintenance	350.00		
	Card Payment to Barclaycard On 30 Mar	460.25		
	Card Payment to Barclaycard On 30 Mar	661.99		
	Bill Payment to Rick Helbrough Ref: Rental Repair Work	150.00		
	STO Received From Lynch T H V03 Ref: 42GR Monthly		390.00	
	STO Received From Kelso BP&Dbr/Roygo Ref: Management Fees		487.50	6,927.10

Continued

Your transactions

Date	Description	Money out	Money in	Balance
02 Apr	 Direct Debit to B/Card Plat VISA Ref: 4929151705284009	270.20		
	 Card Payment to Uom Store On 01 Apr	420.00		
	 Blue Rewards Fee	3.00		
	 Received From Sparks & Reeman Ref: Dan Sparks		498.33	6,732.23
03 Apr	 Direct Debit to D&G Appliance Care Ref: Afb0020751	13.25		
	 Direct Debit to D&G Appliance Care Ref: Afb0000112	21.45		
	 Direct Debit to D&G Appliance Care Ref: AF810001334	13.43		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/131487902	318.75		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/131489006	350.60		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/131656505	318.75		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/132072307	274.04		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/132540601	327.63		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/133670609	318.84		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/136269708	699.46		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/136671302	786.99		
	 Direct Debit to Topaz Fin Rosinca Ref: Bla00010/136682900	530.52		
	 Direct Debit to BT Group PLC Ref: GB19158488-000019	77.74		
	 Direct Debit to Paypal Payment Ref: 54KJ2227A5Eqg	12.49		2,668.29
04 Apr	 Direct Debit to BT Group PLC Ref: GB19541601-000015	42.49		
	 Received From Woodcock T R Ref: Rent		455.00	3,080.80
05 Apr	 Direct Debit to Opus Energy Ltd Ref: 0571317	1,075.51		
	 Direct Debit to Santander Business Ref: 100005003007092	378.11		
	 Transfer to Sort Code 20-10-03 Account 13910881 Ref: Mobile-Channel	3,000.00		
	 Transfer to Sort Code 20-10-03 Account 13910881 Ref: Mobile-Channel	4,000.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
05 Apr	 Bill Payment to J Cavanagh Ltd Ref: Kel1	19.49		
	Giro Received From A Kenrick Ref: Reeces Room 2 Week		180.00	
	Giro Received From Ethan Fenton Ref: 144Moseley Road		442.00	
	Giro Received From Graham S A Ref: Rent		498.33	
	Giro Received From Kelso B&D/Gcq/Lake Ref: B&D Kelso Lakes		546.70	
	Giro Received From Kelso A & K Ref: Transfer		1,500.00	
	Giro Received From Kelso A & K Ref: Transfer		7,000.00	
	 Received From Lucy Keys 126105 Rent April Transfer		404.00	5,178.72
08 Apr	DD Direct Debit to TV Licence MBP Ref: 3242173027	12.83		
	DD Direct Debit to TV Licence MBP Ref: 3501794581	12.83		
	DD Direct Debit to TV Licence MBP Ref: 3501796479	12.83		
	DD Direct Debit to United Util Water Ref: 3557472168060	29.38		
	DD Direct Debit to United Util Water Ref: 3557472206050	30.34		
	DD Direct Debit to United Util Water Ref: 3557472212034	30.34		
	DD Direct Debit to United Util Water Ref: 4109242259	44.54		
	DD Direct Debit to United Util Water Ref: 4182966065	27.47		
	 Payment to Rick Helbrough Ref: Rental Repair Work	300.00		
	 Payment to Stanton Properties Ref: Lettings Fees	480.00		
	STO Received From Woffindin A Ref: A Woffindin Rent		425.00	
	Giro Received From Aboutaj Chelsea Ref: Chelsea Aboutaj		801.60	5,424.76
09 Apr	Giro Received From Transferwise Ltd Ref: Cottini Francesco		568.33	5,993.09
10 Apr	DD Direct Debit to Opus Energy Gas SU Ref: 0519696	1,782.54		4,210.55
11 Apr	 Bill Payment to Bastien Padget Ref: 60 Deposit Return	400.00		3,810.55
12 Apr	DD Direct Debit to Barclays Bank UK Ref: 0917B2704031131	1,038.26		2,772.29

Continued

Your transactions

Date	Description	Money out	Money in	Balance
15 Apr	 Direct Debit to D&G Appliance Care Ref: AF810034229 This Is A New Direct Debit Payment	11.04		
	 Direct Debit to TV Licence MBP Ref: 3390366643	12.83		
	 Direct Debit to TV Licence MBP Ref: 3427940606	12.85		
	 Direct Debit to TV Licence MBP Ref: 3500084289	12.83		
	 Direct Debit to TV Licence MBP Ref: 3501793898	12.83		
	 Direct Debit to United Util Water Ref: 4120437909	34.40		
	 Direct Debit to MBNA Limited Ref: 5186751013187557	262.20		2,413.31
16 Apr	 Direct Debit to RBS Mastercard Ref: 5520859502005837	159.38		
	 Received From 110630 13019964 Ref: 14 Lausanne Road		455.00	2,708.93
23 Apr	 Direct Debit to BT Group PLC Ref: Mr75923938-000110	27.99		
	 Direct Debit to TV Licence MBP Ref: 3501791645	12.83		
	 Direct Debit to TV Licence MBP Ref: 3501795250	12.83		
	 Direct Debit to United Util Water Ref: 4031545032	27.47		
	 Direct Debit to Virgin Media Pymts Ref: 439873607001	43.74		
	 Direct Debit to NatWest VISA Ref: 5454600165986289	166.19		
	 Payment to B&D Kelso Ref: Uldale Mortgage	638.57		
	 Bill Payment to John Harrison Ref: 42Golgothadeposit	400.00		
	 Bill Payment to Rick Helbrough Ref: Rental Repair Work	300.00		1,079.31
24 Apr	 Payment By Cheque 300201	104.00		975.31
24 Apr	End balance			975.31

► **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

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) Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, making a cash withdrawal, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website. On top of this, if you're getting cash over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM or an ATM at a Global Alliance member bank, you'll also be charged a £1.50 Non-Sterling Cash Fee and the ATM provider may apply other charges. To see a full list of Global Alliance member banks and countries please go to barclays.co.uk/globalalliance. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on visaeurope.com. For more info please go to barclays.co.uk/debitcardsabroad

Transferring money between countries

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

How we pay interest

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

If you 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.

The management of your tax affairs is your responsibility, including making any required declarations to HMRC.

If you use your overdraft or Emergency Borrowing Facility

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

To help understand the charges associated with using your overdraft or Emergency Borrowing facility, you can visit Barclays.co.uk/youroverdraft or ask for a copy of 'Our Bank charges explained' in branch. You can also sign up for Barclays Text Alerts, 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, or come into a branch. And if you change your mind at any time, just get in touch.

Get in touch

► Our main number

0345 7 345 345

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

► From abroad

+44 2476 842 100

7am - 11pm

► Write to us

Barclays, Leicester LE87 2BB

► Find a branch

0800 400 100

7am - 11pm

► Your home branch

ST-ANNES-ON-SEA

► Online banking help

0345 600 2323

7am - 11pm

► Lost and stolen cards

01604 230 230

24 hours

Tell us straight away if:

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

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

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