


MR & MRS M STOCKER  
2 BUCKINGHAM GATE  
HANDCROSS  
HAYWARDS HEATH  
RH17 6FP

## Your accounts at a glance


### ▶ Your balances on 26 Jun 2024

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 03457 345 345\*, or come into a branch.

#### Everyday banking

	<b>Barclays Bank Account</b>	£346.76
M Stocker Esq & Mrs J V E Stocker Sort code 20-23-97 • Account no 30841285		

#### Savings

	<b>Everyday Saver</b>	£0.16
Rebecca, Mr Mark Stocker Mrs Joanne Vanessa Eugene Stocker Sort code 20-49-76 • Account no 63945081		

This is the end of your account summary.

#### We're here

Call 03457 345 345\* [Click](https://www.barclays.co.uk) 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.

25 May - 26 Jun 2024

M Stocker Esq &amp; Mrs J V E Stocker

- Sort Code 20-23-97
- Account no. 30841285
- SWIFTBIC BUKBGB22
- IBAN GB40 BUKB 2023 9730 8412 85

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**At a glance**

Start balance	£606.56
Money in	£1,425.00
Money out	£1,684.80
<b>End balance</b>	<b>£346.76</b>

**Your arranged limits**

Overdraft	£1,100
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**NOTICEBOARD**

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

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

# Your Barclays Bank Account statement

## Current account statement

**Your transactions**

Giro Bank Giro 
 ))) Contactless 
 ☑ Debit Card 
 DD Direct Debit 
 👉 Online 
   
STO Standing Order

Date	Description	Money out	Money in	Balance
25 May	Start balance			606.56
28 May	☑ Card Payment to Apple.Com/Bill Ireland On 25 May	0.99		
	☑ Card Payment to Ocado On 25 May	154.65		
	))) Card Payment to Howe Co Quality FI On 24 May	17.50		
	))) Card Payment to Bellamie Hair Stud On 25 May	47.00		
	👉 Bill Payment to Beau Nails and Bea Ref: Stocker	37.00		
	👉 Bill Payment to Mulholland S and S Ref: J and M	60.25		
	👉 Bill Payment to Mulholland S and S Ref: J and M	62.00		227.17
29 May	))) Card Payment to Zettle_*Harts at T On 28 May	9.75		
	👉 Transfer From Sort Code 20-45-59 Account 80780367 Ref: Mobile-Channel		1,000.00	1,217.42
30 May	DD Direct Debit to O2 Ref: D9292332	6.37		
	STO Payment to Miss R Stocker Ref: Becky	100.00		














*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
30 May	))) Card Payment to Tesco Stores 2560 On 29 May	9.30		
	))) Card Payment to Tesco Stores 2560 On 29 May	15.55		1,086.20
31 May	☐ Card Payment to Rcp Parking Ltd On 30 May	2.80		
	☐ Card Payment to Barnham Broom On 30 May	95.00		
	☐ Card Payment to Saporita (Norwich) On 30 May	193.55		
	))) Card Payment to Barnham Broom On 30 May	20.15		
	))) Card Payment to Whitlingham Barn C On 30 May	34.15		740.55
03 Jun	DD Direct Debit to Aviva Ref: AU71037099	50.33		
	☐ Card Payment to Www.Gov.UK/Pay-Dar On 31 May	2.50		
	☐ Card Payment to Www.Gov.UK/Pay-Dar On 02 Jun	2.50		
	☐ Card Payment to Tesco Pay at Pump On 01 Jun	66.54		
	☐ Card Payment to Barnham Broom On 31 May	102.85		
	))) Card Payment to Castle Mall Car PA On 31 May	3.50		
	))) Card Payment to Barnham Broom On 31 May	13.65		
	))) Card Payment to Barnham Broom On 31 May	15.65		
	))) Card Payment to Barnham Broom On 31 May	22.00		
	))) Card Payment to Barnham Broom On 31 May	27.00		
	))) Card Payment to Barnham Broom On 31 May	31.70		
	))) Card Payment to Tesco Stores 2313 On 01 Jun	67.15		
	👉 Bill Payment to Six Physio Limited Ref: 1723324	86.40		248.78
04 Jun	))) Card Payment to The Dolphin On 03 Jun	0.60		
	))) Card Payment to The Dolphin On 03 Jun	7.45		

*Continued*

## Your transactions

Date	Description	Money out	Money in	Balance
04 Jun	 Card Payment to Fothergills Coffee On 03 Jun	14.80		
	 Transfer From Sort Code 20-45-59 Account 80780367 Ref: Mobile-Channel		400.00	625.93
05 Jun	 Card Payment to Mid Sussex Distric On 04 Jun	1.20		
	 Card Payment to Leightons Ltd On 04 Jun	200.00		424.73
10 Jun	 Received From 805112823560NS Pbz Ref: Ernie		25.00	449.73
12 Jun	 Card Payment to Apple.Com/Bill Ireland On 11 Jun	2.99		
	 Bill Payment to Jackson Plumbing + Ref: CC2488	20.00		426.74
17 Jun	 Card Payment to Apple.Com/Bill Ireland On 16 Jun	0.99		
	 Bill Payment to Mulholland S and S Ref: J and M	55.80		369.95
20 Jun	 Direct Debit to O2 Ref: D9800842	15.87		
	 Card Payment to Apple.Com/Bill Ireland On 19 Jun	0.99		
	 Card Payment to Apple.Com/Bill Ireland On 20 Jun	0.99		352.10
21 Jun	 Card Payment to Moonpig On 20 Jun	5.34		346.76
26 Jun	<b>End balance</b>			<b>346.76</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.

### 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

CRAWLEY

### ► 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