

18 Dec 2021 - 17 Jan 2022

Mr Abdullah Azzam

- Sort Code 20-71-75
- Account no. 53981320
- SWIFTBIC BUKBGB22
- IBAN GB08 BUKB 2071 7553 9813 20

 MR ABDULLAH AZZAM
 86 WOODSTOCK ROAD
 OXFORD
 OX2 7ND

At a glance

Start balance	£2,816.63
Money in	£0.00
Money out	£835.14
End balance	£1,981.49

NOTICEBOARD

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

Your Higher Education Account statement
























Current account statement

Your transactions
 Contactless Debit Card

Date	Description	Money out	Money in	Balance
18 Dec	Start balance			2,816.63
20 Dec	<input type="checkbox"/> Card Payment to Lycamobile On 17 Dec	9.90		
	<input checked="" type="checkbox"/> Card Payment to Tesco Stores 6292 On 19 Dec	13.43		
	<input checked="" type="checkbox"/> Card Payment to Tahmid Store On 17 Dec	23.17		
	<input type="checkbox"/> Card Purchase Najar Place On 19 Dec	1.30		2,768.83
23 Dec	<input checked="" type="checkbox"/> Card Payment to East West Provisio On 22 Dec	5.95		2,762.88
29 Dec	<input type="checkbox"/> Card Payment to Wise On 24 Dec	140.00		
	<input checked="" type="checkbox"/> Card Payment to Londis On 24 Dec	3.48		
	<input checked="" type="checkbox"/> Card Payment to Kebab King On 28 Dec	8.16		
	<input checked="" type="checkbox"/> Card Payment to East West Provisio On 24 Dec	8.68		
	<input checked="" type="checkbox"/> Card Payment to IZ *Quirky Barber On 24 Dec	13.00		
	<input checked="" type="checkbox"/> Card Payment to Tesco Stores 6292 On 28 Dec	19.75		2,569.81

Continued

Your transactions

Date	Description	Money out	Money in	Balance
30 Dec	 Card Payment to Comptoir Oxford On 29 Dec	49.34		2,520.47
31 Dec	 Card Payment to Tfl Travel CH On 30 Dec	4.05		
	 Card Payment to Stgcoach/Ctylink On 30 Dec	15.00		2,501.42
04 Jan	 Card Payment to Circuit UK - App 1 On 02 Jan	5.00		
	 Card Payment to Tfl Travel CH On 31 Dec	4.05		2,492.37
05 Jan	 Card Payment to Tesco Stores 6292 On 04 Jan	14.57		2,477.80
07 Jan	 Card Payment to East West Provisio On 06 Jan	3.15		2,474.65
10 Jan	 Card Payment to Circuit UK - App 1 On 09 Jan	5.00		
	 Card Payment to Boots UK Ecomm On 07 Jan	10.94		
	 Card Payment to Amznmktplace On 07 Jan	28.52		
	 Card Payment to Expresstest On 04 Jan	69.00		
	 Card Payment to Mango Oxford Westg On 08 Jan	79.99		
	 Card Payment to Wise On 09 Jan	150.00		
	 Card Payment to Gails - Jericho On 07 Jan	5.20		
	 Card Payment to Kebab King On 08 Jan	6.37		
	 Card Payment to Accz Ltd On 08 Jan	13.50		
	 Card Payment to Boots 0330 On 08 Jan	14.92		
	 Card Payment to Zara Oxford 12318 On 08 Jan	19.99		
	 Card Payment to Tesco Stores 6292 On 07 Jan	20.60		
	 Card Payment to H & M On 08 Jan	35.98		2,014.64
11 Jan	 Card Payment to East West Provisio On 10 Jan	0.75		
	 Card Payment to Oxford Bus Company On 10 Jan	2.00		
	 Card Payment to Ryman 1172 On 10 Jan	4.25		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
11 Jan))) Card Payment to Oxford Bus Company On 10 Jan	23.00		1,984.64
12 Jan))) Card Payment to Caffè Nero Htw T3 On 10 Jan	3.15		1,981.49
17 Jan	End balance			1,981.49

▶ **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) 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

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 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 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, 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/
0800 400 100
Open 24/7 including holidays

► Your home branch

27 REGENT STREET 2

► 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