

MR IVAN FERNANDEZ MONTIEL  
73 MONTREAL AVENUE  
BRISTOL  
BS7 0NJ

22 Feb - 19 May 2023

Mr Ivan Fernandez Montiel

- Sort Code 20-13-45
- Account no. 63157539
- SWIFTBIC BUKBGB22
- IBAN GB25 BUKB 2013 4563 1575 39

**At a glance**

Start balance	£868.20
Money in	£4,869.93
Money out	£5,291.51
<b>End balance</b>	<b>£446.62</b>

**NOTICEBOARD**

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











# Your BARCLAYS BASIC CURRENT ACCOUNT statement

## Current account statement

**Your transactions**

















 Bank Giro
  Cash machine
  Contactless
  Debit Card
  Direct Debit

 Online
  Other
  Standing Order
  Branch

Date	Description	Money out	Money in	Balance
22 Feb	<b>Start balance</b>			<b>868.20</b>
22 Feb	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	10.99		
	 Payment to Adrian Ref: Piso	450.00		
	 Card Payment to Tesco Stores 2151 On 21 Feb	6.12		401.09
23 Feb	 Card Payment to Tesco Stores 2151 On 22 Feb	8.86		
	 Card Purchase Ryanair XI7Gww Ireland On 21 Feb	61.52		330.71
24 Feb	 Card Payment to Costa Coffee 43010 On 23 Feb	9.40		321.31
27 Feb	 Card Payment to Costa Coffee 43010 On 25 Feb	6.12		
	 Bill Payment to Adrian Ref: Luz	26.25		
	 Received From Fernandez Monti A Ref: Net		15.00	303.94
28 Feb	 Card Payment to Paypal *Apple.Com/ On 27 Feb	0.79		

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## Your transactions

Date	Description	Money out	Money in	Balance
28 Feb	 Card Payment to Sky Subscription On 25 Feb	27.50		
	 Cash Withdrawal at Global 714 Bristol On 27 Feb	22.01		
	 Card Payment to Ryanair Ireland EUR 3.00 On 27 Feb at VISA Exchange Rate 1.13 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.08	2.73		
	 Card Payment to Burger King On 27 Feb	8.99		241.92
01 Mar	 Direct Debit to Barclays Bank UK Ref: 0219B2704548671	135.51		
	 Direct Debit to Barclays Bank UK Ref: 0418B2704268350	124.01		
	 Direct Debit to TV Licence MBP Ref: 3916902188	13.25		
	 Card Payment to BB-Samsung Germany On 28 Feb	5.99		
	 Cash Withdrawal at Unicaja Spain On 28 Feb	19.98		
	 Card Payment to Supermercado Covir Spain EUR 8.90 On 28 Feb at VISA Exchange Rate 1.13 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.24	8.11		
	 Card Payment to Expantoniomachado Spain EUR 10.15 On 28 Feb at VISA Exchange Rate 1.13 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.27	9.24		
	 Received From Fernandez Monti A Ref: Brotha		30.00	
	 Barclays Bank UK Ref: 0418B2704268350 Unpaid Direct Debit		124.01	79.84
03 Mar	 Card Payment to Bar Bodega Hnos MA Spain EUR 31.00 On 02 Mar at VISA Exchange Rate 1.12 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.82	28.40		
	 Received From Tesco Stores Ltd Ref: 39602237		1,391.16	1,442.60
06 Mar	 Direct Debit to B/Card Forward Ref: 4929457421130008	60.00		

























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## Your transactions

Date	Description	Money out	Money in	Balance
06 Mar	))) Card Payment to Manzana Rota SL Spain EUR 15.00 On 04 Mar at VISA Exchange Rate 1.13 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.40	13.72		
	))) Card Payment to Cash Converters MA Spain EUR 23.00 On 03 Mar at VISA Exchange Rate 1.12 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.61	21.06		
	))) Card Payment to Rest LA Parada Spain EUR 24.60 On 03 Mar at VISA Exchange Rate 1.12 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.65	22.52		
	☐ Card Purchase Mega Limited New Zealand EUR 4.99 On 05 Mar at VISA Exchange Rate 1.13 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.13	4.56		1,320.74
08 Mar	☐ Card Payment to Currys Care Servic On 08 Mar	5.40		
	☐ Card Payment to Capital One Europe On 07 Mar	23.57		
	☐ Card Payment to Home Retail Group On 07 Mar	75.00		
	☐ Card Payment to Www.Vanquis.Co.UK On 07 Mar	100.00		1,116.77
09 Mar	☐ Card Payment to Paypal *Paypal Cre On 07 Mar	50.00		
	))) Card Payment to Costa Coffee 43010 On 08 Mar	9.40		1,057.37
10 Mar	DD Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	31.49		
	))) Card Payment to Costa Coffee 43010 On 09 Mar	3.33		1,022.55
13 Mar	DD Direct Debit to Barclays Bank UK Ref: 0418B2704268350	124.01		
	☐ Card Payment to Eset.Com UK On 12 Mar	5.40		
	))) Card Payment to Costa Coffee 43010 On 10 Mar	7.29		
	))) Card Payment to Costa Coffee 43010 On 11 Mar	7.29		
	☐ Card Purchase Paypal *Epic Games Switzerland On 11 Mar	2.38		876.18













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## Your transactions

Date	Description	Money out	Money in	Balance
14 Mar	 Card Payment to Tesco Stores 2151 On 13 Mar	6.93		
	 Card Payment to Costa Coffee 43010 On 13 Mar	5.85		
	 Card Payment to Costa Coffee 43010 On 13 Mar	11.70		851.70
15 Mar	 Card Payment to Tesco Stores 2151 On 14 Mar	6.75		844.95
16 Mar	 Card Payment to Costa Coffee 43010 On 15 Mar	3.01		
	 Card Purchase Paypal *Www.Plex.T USA On 15 Mar	0.88		841.06
17 Mar	 Card Payment to Tesco Stores 2151 On 16 Mar	4.00		
	 Card Payment to Costa Coffee 43010 On 16 Mar	7.29		829.77
20 Mar	 Direct Debit to O2 Ref: Ged48955374	16.39		
	 Card Payment to Just Eat On 18 Mar	15.90		
	 Card Payment to Just Eat On 19 Mar	30.20		
	 Card Payment to Amznmktplace On 19 Mar	53.89		
	 Card Payment to Tesco Stores 2151 On 17 Mar	1.13		
	 Card Payment to Tesco Stores 2151 On 19 Mar	3.36		
	 Card Payment to Tesco Stores 2151 On 17 Mar	5.30		
	 Card Payment to Costa Coffee 43010 On 19 Mar	5.71		
	 Card Payment to Costa Coffee 43010 On 18 Mar	7.29		690.60
21 Mar	 Card Payment to Amazon Prime*1X0KB On 20 Mar	8.99		
	 Card Payment to Tesco Stores 6780 On 20 Mar	10.53		671.08
22 Mar	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	10.99		
	 Payment to Adrian Ref: Piso	450.00		
	 Card Payment to Just Eat On 22 Mar	26.09		184.00
23 Mar	 Card Payment to Tesco Stores 2151 On 22 Mar	3.06		
	 Card Payment to Costa Coffee 43010 On 22 Mar	10.08		170.86



















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## Your transactions

Date	Description	Money out	Money in	Balance
24 Mar	 Card Payment to Costa Coffee 43010 On 23 Mar	13.99		156.87
27 Mar	 Card Payment to Paypal *Alipay UK On 23 Mar	24.09		
	 Card Payment to Costa Coffee 43010 On 24 Mar	3.45		
	 Card Payment to Tesco Stores 2151 On 24 Mar	4.73		
	 Card Payment to Costa Coffee 43010 On 25 Mar	5.87		
	 Card Payment to Tesco Stores 2151 On 25 Mar	8.01		
	 Bill Payment to Adrian Ref: Luz	15.00		95.72
28 Mar	 Card Payment to Tesco Stores 6780 On 27 Mar	5.54		90.18
29 Mar	 Card Payment to Paypal *Apple.Com/ On 27 Mar	0.79		
	 Card Payment to BB-Samsung Germany On 28 Mar	5.99		
	 Card Payment to Sky Subscription On 25 Mar	27.50		
	 Card Payment to Tesco Stores 2151 On 28 Mar	3.06		52.84
30 Mar	 Card Payment to Domino S Pizza On 29 Mar	32.48		
	 Card Payment to Costa Coffee 43010 On 29 Mar	3.15		
	 Card Payment to Tesco Stores 2151 On 29 Mar	4.32		12.89
31 Mar	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	14.24		
	 Received From Tesco Stores Ltd Ref: 39602237		1,415.00	1,413.65
03 Apr	 Direct Debit to Barclays Bank UK Ref: 0219B2704548671	135.51		
	 Direct Debit to Barclays Bank UK Ref: 0418B2704268350	124.01		
	 Direct Debit to TV Licence MBP Ref: 3916902188	13.25		
	 Direct Debit to B/Card Forward Ref: 4929457421130008	60.00		
	 Card Payment to Zankys Deli On 02 Apr	19.00		
	 Card Payment to Amznmktplace On 02 Apr	21.98		





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## Your transactions

Date	Description	Money out	Money in	Balance
03 Apr	 Card Payment to Water Services On 01 Apr	28.00		
	 Card Payment to Paypal *Steam Game On 31 Mar	59.99		
	 Card Payment to Tesco Stores 2151 On 31 Mar	0.67		
	 Card Payment to Tesco Stores 2151 On 01 Apr	2.81		
	 Card Payment to Tesco Stores 2151 On 31 Mar	2.89		
	 Card Payment to Costa Coffee 43010 On 01 Apr	3.82		
	 Card Payment to Tesco Stores 2151 On 02 Apr	5.78		
	 Card Payment to Costa Coffee 43010 On 02 Apr	5.85		
	 Card Payment to Costa Coffee 43010 On 31 Mar	6.16		
	<b>Giro</b> Received From Fernandez Monti A Ref: Airfrayer		22.00	
	<b>Giro</b> Received From Fernandez Monti A Ref: Watcounnet		56.04	1,001.97
04 Apr	 Card Payment to Bristol City Council On 01 Apr	186.08		
	 Card Payment to Tesco Stores 2151 On 03 Apr	59.41		
	 Bill Payment to Adrian Ref: Compra	17.06		739.42
05 Apr	 Card Payment to Currys Care Servic On 05 Apr	5.40		
	 Card Payment to Ubr* Pending.Uber. On 04 Apr	8.72		
	 Card Payment to Tesco Stores 2151 On 04 Apr	52.97		672.33
06 Apr	 Card Payment to Costa Coffee 43010 On 05 Apr	10.21		
	 Card Purchase Mega Limited New Zealand EUR 4.99 On 05 Apr at VISA Exchange Rate 1.14 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.13	4.52		657.60
11 Apr	 Card Payment to First Bus - Mobile On 09 Apr	3.50		
	 Card Payment to Amznmktplace On 10 Apr	4.99		

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## Your transactions

Date	Description	Money out	Money in	Balance
11 Apr	 Card Payment to Amznmktplace On 11 Apr	6.79		
	 Card Payment to Showcase Bristol C On 09 Apr	27.50		
	 Card Payment to Wwww.Vanquis.Co.UK On 10 Apr	93.56		
	 Card Payment to Tesco Stores 2151 On 06 Apr	2.48		
	 Card Payment to Tesco Stores 2151 On 06 Apr	4.32		
	 Card Payment to Tesco Stores 2151 On 08 Apr	6.60		
	 Card Payment to Costa Coffee 43010 On 07 Apr	6.79		
	 Card Payment to Costa Coffee 43010 On 08 Apr	7.28		
	 Card Payment to Costa Coffee 43010 On 06 Apr	7.29		
	 Card Payment to Tesco Stores 2151 On 07 Apr	10.26		
	 Bill Payment to Adrian Ref: Franki	30.00		446.24
13 Apr	 Card Payment to Eset.Com UK On 12 Apr	5.40		440.84
17 Apr	 Card Payment to A & S Convenience On 16 Apr	2.49		
	 Card Purchase Paypal *Wwww.Plex.T USA On 15 Apr	3.99		434.36
18 Apr	 Direct Debit to O2 Ref: Ged48955374	18.58		415.78
21 Apr	 Card Payment to Amazon Prime*6M29K On 20 Apr	8.99		
	 ASD Deposit: B4 Bristol Bmead Cientocinquenta C		150.00	556.79
24 Apr	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	10.99		
	 Payment to Adrian Ref: Piso	450.00		
	 Card Payment to First Bus - Mobile On 21 Apr	3.50		
	 Card Payment to Paypal *Paypal Cre On 20 Apr	23.04		
	 Card Payment to Tesco Stores 2151 On 21 Apr	2.97		
	 Card Payment to Tesco Stores 2151 On 22 Apr	3.06		

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## Your transactions

Date	Description	Money out	Money in	Balance
24 Apr	))) Card Payment to Costa Coffee 43010 On 21 Apr	3.55		
	))) Card Payment to Tesco Stores 6780 On 23 Apr	11.30		48.38
26 Apr	<b>Giro</b> Received From Fernandez Monti A Ref: Sky		16.00	64.38
28 Apr	☐ Card Payment to Sky Subscription On 25 Apr	31.50		
	))) Card Payment to Tesco Stores 2151 On 27 Apr	6.21		
	👉 Bill Payment to Adrian Ref: Luz	60.00		
	<b>Giro</b> Received From Tesco Stores Ltd Ref: 39602237		1,425.72	1,392.39
02 May	<b>DD</b> Direct Debit to Barclays Bank UK Ref: 0219B2704548671	135.51		
	<b>DD</b> Direct Debit to TV Licence MBP Ref: 3916902188	13.25		
	<b>DD</b> Direct Debit to Barclays Bank UK Ref: 0418B2704268350 This Is Your Final Payment	120.25		
	☐ Card Payment to Paypal *Apple.Com/ On 27 Apr	0.79		
	☐ Card Payment to BB-Samsung Germany On 28 Apr	5.99		
	☐ Card Payment to Ubr* Pending.Uber. On 01 May	6.96		
	☐ Card Payment to Paypal *Paypal Cre On 29 Apr	25.00		
	☐ Card Payment to Water Services On 01 May	28.00		
	☐ Card Payment to Domino S Pizza On 28 Apr	32.48		
	☐ Card Payment to Home Retail Group On 28 Apr	53.97		
	☐ Card Payment to Www.Vanquis.Co.UK On 28 Apr	150.00		
	☐ Card Payment to Bristol City Council On 01 May	182.00		
	))) Card Payment to Tesco Stores 2151 On 29 Apr	1.41		
	))) Card Payment to Costa Coffee 43010 On 30 Apr	3.15		
	))) Card Payment to Costa Coffee 43010 On 28 Apr	5.10		
	))) Card Payment to Costa Coffee 43010 On 29 Apr	6.88		

Continued








## Your transactions

Date	Description	Money out	Money in	Balance
02 May	 Card Payment to Zankys Deli On 30 Apr	24.85		
	 Bill Payment to Adrian Ref: Compra	80.00		
	 Received From Fernandez Monti A Ref: Tax Wat		105.00	621.80
04 May	 Card Payment to BB-Samsung Germany On 03 May	6.99		
	 Card Payment to BB-Samsung Germany On 03 May	6.99		
	 Card Payment to Tesco Stores 2151 On 03 May	6.75		601.07
05 May	 Bill Payment to Adrian Ref: Zelda	72.50		528.57
09 May	 Direct Debit to B/Card Forward Ref: 4929457421130008	60.00		
	 Card Payment to Uber *Trip On 07 May	1.00		
	 Card Payment to Ubr* Pending.Uber. On 07 May	6.94		
	 Card Payment to Tesco Stores 2151 On 07 May	6.12		
	 Card Payment to Costa Coffee 43010 On 07 May	7.10		
	 Card Purchase Mega Limited New Zealand EUR 4.99 On 05 May at VISA Exchange Rate 1.13 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.13	4.53		442.88
10 May	 Card Payment to Currys Care Servic On 10 May	5.40		
	 Card Payment to Ftc Bristol, GB205 On 08 May	6.00		
	 Card Payment to Tesco Stores 6780 On 09 May	3.87		
	 Card Payment to Cex On 09 May	16.00		
	 Card Payment to Showcase Bristol C On 09 May	18.74		392.87
11 May	 ASD Deposit: B2 Bristol Bmead Ninero C		120.00	512.87
12 May	 Card Payment to Halfords 0797 On 11 May	15.00		497.87
15 May	 Card Payment to Eset.Com UK On 12 May	4.49		

Continued

## Your transactions

Date	Description	Money out	Money in	Balance
15 May	 Card Payment to Capital One Europe On 13 May	5.00		
	 Card Payment to Amznmktplace On 12 May	11.99		
	 Card Payment to Tesco Stores 6780 On 14 May	7.20		469.19
16 May	 Card Purchase Paypal *Www.Plex.T USA On 15 May	3.99		465.20
18 May	 Direct Debit to O2 Ref: Ged48955374	18.58		446.62
19 May	End balance			<b>446.62</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

BRISTOL KINGSWOOD

### ► 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