

MR IVAN FERNANDEZ MONTIEL
73 MONTREAL AVENUE
BRISTOL
BS7 0NJ

23 Nov 2022 - 21 Feb 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	£601.05
Money in	£5,363.49
Money out	£5,096.34
End balance	£868.20

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
  ATM Cash machine
  Contactless
  Debit Card
  Direct Debit

 Online
  Standing Order

Date	Description	Money out	Money in	Balance
23 Nov	Start balance			601.05
23 Nov	 Direct Debit to Paypal Payment <small>Ref: 45JJ2227Bctvy</small>	10.99		
	 Card Payment to Amznmktplace On 22 Nov	7.99		582.07
24 Nov	 Card Payment to Co-Op Group <small>380068 On 23 Nov</small>	3.63		
	 Card Payment to Tesco Stores 2151 <small>On 24 Nov</small>	6.12		572.32
25 Nov	 Card Payment to Gog SP. Z O.O. <small>Poland On 25 Nov</small>	6.69		
	 Card Payment to Co-Op Group <small>380068 On 24 Nov</small>	1.75		
	 Bill Payment to Adrian <small>Ref: Luz</small>	23.50		540.38
28 Nov	 Card Payment to Uber *Trip On 26 Nov	1.00		
	 Card Payment to Uber *Trip On 26 Nov	8.91		
	 Card Payment to Co-Op Group <small>380068 On 27 Nov</small>	3.25		























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Your transactions

Date	Description	Money out	Money in	Balance
28 Nov))) Card Payment to Tesco Stores 2151 On 26 Nov	6.12		
	))) Card Payment to Co-Op Group 380068 On 25 Nov	6.95		
	Giro Received From Fernandez Monti A Ref: Brotha		14.00	528.15
29 Nov	☐ Card Payment to Paypal *Apple.Com/ On 27 Nov	0.79		
	☐ Card Payment to BB-Samsung Germany On 28 Nov	5.99		521.37
30 Nov	☐ Card Payment to Sky Subscription On 25 Nov	27.50		
	))) Card Payment to Co-Op Group 380068 On 29 Nov	10.80		
	☐ Card Purchase Paypal *Pmntsbveat Netherlands On 27 Nov	1.96		
	☐ Card Purchase Paypal *Pmntsbveat Netherlands On 27 Nov	13.85		467.26
01 Dec	DD Direct Debit to Barclays Bank UK Ref: 0219B2704548671	135.51		
	DD Direct Debit to Barclays Bank UK Ref: 0418B2704268350	124.01		
	DD Direct Debit to TV Licence MBP Ref: 3916902188	13.25		
	☐ Card Payment to Zankys Deli On 30 Nov	17.12		
	Giro Received From Fernandez Monti A Ref: Brotha		75.00	252.37
02 Dec	☐ Card Payment to Water Services On 01 Dec	27.00		
	☐ Card Payment to Bristol City Council On 01 Dec	123.00		
	))) Card Payment to Co-Op Group 380068 On 01 Dec	0.99		
	))) Card Payment to Co-Op Group 380068 On 01 Dec	4.50		
	))) Card Payment to Tesco Stores 2151 On 01 Dec	6.38		90.50
05 Dec	DD Direct Debit to B/Card Forward Ref: 4929457421130008	60.00		
	☐ Card Payment to Uber *Trip On 04 Dec	6.90		
	))) Card Payment to Tesco Stores 2151 On 02 Dec	9.27		14.33







Continued

Your transactions

Date	Description	Money out	Money in	Balance
06 Dec	 Card Purchase Mega Limited New Zealand EUR 4.99 On 05 Dec at VISA Exchange Rate 1.16 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.13	4.44		9.89
07 Dec	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.59		8.30
08 Dec	 Card Payment to Co-Op Group 380068 On 07 Dec	4.80		3.50
09 Dec	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.87		
	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.87		
	 Received From Tesco Stores Ltd Ref: 39602237		1,657.42	1,657.18
12 Dec	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.87		
	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	2.01		
	 Card Payment to Amznmktplace On 11 Dec	17.98		
	 Card Payment to Home Retail Group On 09 Dec	25.00		
	 Card Payment to Capital One Europe On 09 Dec	50.00		
	 Card Payment to Paypal *Paypal Cre On 09 Dec	50.00		
	 Card Payment to Www.Vanquis.Co.UK On 09 Dec	79.55		
	 Card Payment to Co-Op Group 380068 On 09 Dec	3.10		
	 Card Payment to Tesco Stores 2151 On 09 Dec	6.03		
	 Card Payment to Tesco Stores 2151 On 12 Dec	6.12		
	 Card Payment to Co-Op Group 380068 On 09 Dec	6.15		
	 Card Payment to 43026950 Costa Cof On 09 Dec	9.45		
	 Card Payment to Co-Op Group 380068 On 11 Dec	16.15		
	 Received From Paypal Ref: Ppwdl45JJ222364AY		29.52	1,413.29
13 Dec	 Card Payment to Just Eat On 13 Dec	35.40		1,377.89
14 Dec	 Card Payment to Amazon.Co.UK*1Z3N8 On 13 Dec	44.99		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
14 Dec	 Card Payment to Amazon.Co.UK*1Z24S On 13 Dec	49.99		
	 Card Payment to Tesco Stores 2151 On 14 Dec	2.64		
	 Bill Payment to Adrian Ref: Compra	71.00		1,209.27
15 Dec	 Card Payment to Paypal *Paypal Cre On 13 Dec	12.49		1,196.78
16 Dec	 Card Payment to Tesco Stores 2151 On 15 Dec	0.54		
	 Card Payment to Paypal *Www.Plex.T USA On 15 Dec	3.99		1,192.25
19 Dec	 Direct Debit to O2 Ref: Ged48955374	16.39		
	 Card Payment to Just Eat On 18 Dec	22.90		
	 Card Payment to Amazon.Co.UK On 18 Dec	26.19		
	 Card Payment to Zankys Deli On 16 Dec	4.94		
	 Card Payment to Co-Op Group 380068 On 18 Dec	8.75		
	 Card Payment to Tesco Stores 2151 On 17 Dec	9.92		
	 Card Payment to 43026950 Costa Cof On 17 Dec	13.06		
	 Card Purchase Paypal *Epic Games Switzerland On 16 Dec	38.01		1,052.09
21 Dec	 Card Payment to Amazon Prime*1N42A On 20 Dec	8.99		1,043.10
22 Dec	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	10.99		
	 Payment to Adrian Ref: Piso	450.00		582.11
23 Dec	 Card Payment to Co-Op Group 380068 On 22 Dec	2.60		
	 Card Payment to Tesco Stores 2151 On 23 Dec	6.12		573.39
28 Dec	 Card Payment to Uber *Trip On 23 Dec	9.48		
	 Card Payment to Co-Op Group 380068 On 23 Dec	3.30		
	 Card Payment to Co-Op Group 380068 On 27 Dec	3.30		
	 Card Payment to Tesco Stores 2151 On 24 Dec	6.12		


















Continued

Your transactions

Date	Description	Money out	Money in	Balance
28 Dec	))) Card Payment to Tesco Stores 2151 On 27 Dec	6.12		
	))) Card Payment to Zankys Deli On 27 Dec	27.50		
	☐ Card Purchase Paypal *Epic Games Switzerland On 27 Dec	5.39		
	Giro Received From Fernandez Monti A Ref: Net		15.00	527.18
29 Dec	☐ Card Payment to Paypal *Apple.Com/ On 27 Dec	0.79		
	☐ Card Payment to BB-Samsung Germany On 28 Dec	5.99		
	☐ Card Payment to Sky Subscription On 25 Dec	27.50		492.90
30 Dec	☐ Card Payment to Tesco Stores 2151 On 30 Dec	6.12		
	))) Card Payment to Co-Op Group 380068 On 29 Dec	4.90		481.88
03 Jan	DD Direct Debit to Barclays Bank UK Ref: 0219B2704548671	135.51		
	DD Direct Debit to Barclays Bank UK Ref: 0418B2704268350	124.01		
	DD Direct Debit to TV Licence MBP Ref: 3916902188	13.25		
	DD Direct Debit to B/Card Forward Ref: 4929457421130008	60.00		
	☐ Card Payment to Water Services On 01 Jan	27.00		
	☐ Card Payment to Bristol City Council On 01 Jan	33.00		
	☐ Card Payment to Bristol City Council On 01 Jan	123.00		
	))) Card Payment to Tesco Stores 2151 On 31 Dec	6.12		
	))) Card Payment to Tesco Stores 2151 On 31 Dec	20.03		
	Giro Received From Fernandez Monti A Ref: Wat Tax		75.00	14.96
05 Jan	☐ Card Payment to Amznmktplace On 04 Jan	8.89		6.07
06 Jan	☐ Card Purchase Mega Limited New Zealand EUR 4.99 On 05 Jan at VISA Exchange Rate 1.13 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.13	4.55		
	Bill Payment to Adrian Ref: Por-Puta	100.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
06 Jan	Giro Received From Tesco Stores Ltd Ref: 39602237		1,905.09	1,806.61
09 Jan	 Card Payment to Uber *Trip On 07 Jan	8.50		
	 Card Payment to Capital One Europe On 07 Jan	50.00		
	 Card Payment to Home Retail Group On 07 Jan	50.00		
	 Card Payment to Tesco Stores 2151 On 07 Jan	5.78		
	 Card Payment to Tesco Stores 2151 On 06 Jan	18.62		
	 Card Payment to Tesco Stores 2151 On 08 Jan	70.47		
	 Bill Payment to Adrian Ref: Compra	70.00		
	Giro Received From Fernandez Monti A Ref: Brotha		25.50	1,558.74
10 Jan	 Card Payment to Www.Vanquis.Co.UK On 06 Jan	77.41		1,481.33
11 Jan	 Card Payment to Paypal *Paypal Cre On 09 Jan	25.00		
	 Bill Payment to Adrian Ref: Odin	250.00		1,206.33
16 Jan	 Card Payment to Uber *Trip On 14 Jan	8.19		
	 Card Payment to Co-Op Group 380068 On 15 Jan	4.90		
	 Card Payment to Co-Op Group 380068 On 13 Jan	9.50		
	 Card Purchase Paypal *Www.Plex.T USA On 15 Jan	3.99		1,179.75
17 Jan	 Card Payment to Showcase Bristol C On 16 Jan	28.92		1,150.83
18 Jan	DD Direct Debit to O2 Ref: Ged48955374	16.39		1,134.44
20 Jan	 Card Payment to Eset.Com UK On 20 Jan	5.40		
	 Card Payment to Amznmktplace On 19 Jan	18.99		
	 Card Payment to Co-Op Group 380068 On 19 Jan	15.75		1,094.30
23 Jan	STO Payment to Adrian Ref: Piso	450.00		
	 Card Payment to Paypal *Steam Game On 20 Jan	4.29		























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Your transactions

Date	Description	Money out	Money in	Balance
23 Jan	 Card Payment to Amazon Prime*1A0JU On 20 Jan	8.99		631.02
24 Jan	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	10.99		620.03
25 Jan	 Bill Payment to Adrian Ref: Luz	27.50		592.53
27 Jan	 Card Payment to Sky Subscription On 25 Jan	27.50		
	 Card Payment to Co-Op Group 380068 On 26 Jan	7.73		557.30
30 Jan	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.97		
	 Card Payment to Paypal *Apple.Com/ On 27 Jan	0.79		
	 Card Payment to BB-Samsung Germany On 28 Jan	5.99		
	 Card Payment to Paypal *Ebay UK On 29 Jan	7.79		
	 Card Payment to Tesco Stores 2151 On 28 Jan	9.09		
	 Card Payment to Tesco Stores 2151 On 27 Jan	16.56		
	 Received From Fernandez Monti A Ref: Net		14.00	529.11
31 Jan	 Card Payment to Currys Bristol On 30 Jan	6.99		
	 Card Payment to Poundland Ltd 1265 On 30 Jan	12.00		
	 Card Payment to Itsu 081 On 30 Jan	19.06		
	 Card Payment to SQ *8 Bit Planet On 30 Jan	30.00		461.06
01 Feb	 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 Paypal Payment Ref: 45JJ2227Bctvy	3.50		
	 Card Payment to Paypal *Justeatcou On 30 Jan	32.08		
	 Card Payment to 43026950 Costa Cof On 31 Jan	3.37		
	 Card Payment to Zankys Deli On 31 Jan	24.90		124.44



















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Your transactions

Date	Description	Money out	Money in	Balance
02 Feb	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.67		
	 Card Payment to Tesco Stores 2151 On 01 Feb	12.60		110.17
03 Feb	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.87		
	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.87		
	 Card Payment to Uber *Trip On 02 Feb	6.90		
	 Card Payment to 43026950 Costa Cof On 02 Feb	4.50		
	 Received From Tesco Stores Ltd Ref: 39602237		1,552.96	1,647.99
06 Feb	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.87		
	 Direct Debit to B/Card Forward Ref: 4929457421130008	60.00		
	 Card Payment to Paypal *Voitechnol On 04 Feb	1.59		
	 Card Payment to Uber *Trip On 05 Feb	7.01		
	 Card Payment to Uber *Trip On 03 Feb	8.02		
	 Card Payment to Tesco Stores 2151 On 04 Feb	3.57		
	 Card Payment to Tesco Stores 2151 On 04 Feb	7.36		
	 Card Payment to 43026950 Costa Cof On 03 Feb	8.28		
	 Card Payment to 43026950 Costa Cof On 05 Feb	13.77		
	 Card Purchase Mega Limited New Zealand EUR 4.99 On 05 Feb at VISA Exchange Rate 1.11 The Final GBP Amount Includes A Non-Sterling Transaction Fee of £ 0.13	4.61		
	 Card Purchase Paypal *Epic Games Switzerland On 03 Feb	26.79		
	 Bill Payment to Adrian Ref: Compra	66.66		1,438.46
07 Feb	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.73		
	 Card Payment to Ftc Bristol, GB205 On 05 Feb	10.50		
	 Card Payment to Just Eat On 07 Feb	47.20		







Continued

Your transactions

Date	Description	Money out	Money in	Balance
07 Feb	 Card Payment to Paypal *Paypal Cre On 05 Feb	50.00		1,329.03
08 Feb	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.59		
	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	1.73		
	 Direct Debit to Paypal Payment Ref: 45JJ2227Bctvy	3.50		1,322.21
09 Feb	 Card Payment to Wwww.Vanquis.Co.UK On 08 Feb	100.00		1,222.21
10 Feb	 Card Payment to Tesco Stores 2151 On 09 Feb	2.85		1,219.36
13 Feb	 Card Payment to Eset.Com UK On 12 Feb	5.40		
	 Card Payment to Tesco Stores 2151 On 11 Feb	0.94		
	 Card Payment to 43026950 Costa Cof On 11 Feb	9.40		
	 Card Payment to Tesco Stores 2151 On 12 Feb	10.17		1,193.45
14 Feb	 Card Payment to Capital One Europe On 13 Feb	50.00		1,143.45
15 Feb	 Card Payment to Paypal *Justeatcou On 13 Feb	27.90		
	 Cash Machine Withdrawal at Cardtronics UK Ltd The Coop Food Timed at 11.22 On 15 Feb	20.00		
	 Card Payment to 43026950 Costa Cof On 14 Feb	3.15		
	 Card Payment to Tesco Stores 2151 On 14 Feb	4.37		1,088.03
16 Feb	 Card Payment to Co-Op Group 380068 On 15 Feb	3.80		
	 Card Payment to Tesco Stores 2151 On 15 Feb	3.87		
	 Card Payment to Costa Coffee 43010 On 15 Feb	6.21		
	 Card Purchase Paypal *Wwww.Plex.T USA On 15 Feb	3.99		1,070.16
17 Feb	 Card Payment to Tesco Stores 2151 On 16 Feb	7.83		1,062.33
20 Feb	 Direct Debit to O2 Ref: Ged48955374	16.39		
	 Card Payment to Amznmktplace On 19 Feb	12.99		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
20 Feb	 Card Payment to Amazon.Co.UK*134NF On 18 Feb	45.46		
	 Card Payment to Home Retail Group On 19 Feb	50.00		
	 Card Payment to Tesco Stores 2151 On 18 Feb	3.06		
	 Card Payment to Costa Coffee 43010 On 17 Feb	6.21		928.22
21 Feb	 Card Payment to Amazon Prime*1389O On 20 Feb	8.99		
	 Card Payment to Lidl GB Bristol On 20 Feb	51.03		868.20
21 Feb	End balance			868.20

▶ **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

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