

25 Sep - 24 Oct 2025

Mr Edward Burnett

- Sort Code 20-00-77
- Account no. 03579913
- SWIFTBIC BUKBGB22
- IBAN GB96 BUKB 2000 7703 5799 13

 MR EDWARD BURNETT
 94 ANDERSON STREET
 INVERNESS
 IV3 8DX

At a glance

Start balance	£364.83
Money in	£1,268.96
Money out	£1,409.73
End balance	£224.06

NOTICEBOARD












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

Your Barclays Bank Account statement

Current account statement

Your transactions

 Giro Bank Giro  Contactless  Debit Card  Direct Debit  Online

Date	Description	Money out	Money in	Balance
25 Sep	Start balance			364.83
25 Sep	 Card Payment to Klarna*Curaleaf CL On 24 Sep	10.00		
	 Card Purchase B&M 549 - Invernes On 24 Sep	25.49		329.34
26 Sep	 Card Payment to Curaleaf On 25 Sep	110.00		
	 Card Purchase Tesco Stores 2756 On 25 Sep	3.40		
	 Card Purchase Lloyds Pharmacy On 25 Sep	12.45		203.49
29 Sep	 Card Payment to Google Play Apps On 28 Sep	0.89		
	 Card Payment to Premier Stores On 26 Sep	4.99		
	 Card Payment to Inverness Evergree On 26 Sep	2.60		
	 Card Payment to Rowlands Pharmacy On 27 Sep	4.09		
	 Card Payment to Merkinch Store & P On 26 Sep	7.59		
	 Card Payment to Lidl GB Inverness On 26 Sep	21.97		161.36

Continued

Your transactions

Date	Description	Money out	Money in	Balance
30 Sep	))) Card Payment to Nyx*Norscottvendin On 29 Sep	1.90		
	))) Card Payment to Maclver TA* Maclve On 29 Sep	20.30		
	☐ Refund From Ebay O*04-13581-34 On 13 Sep		20.95	160.11
01 Oct	☐ Card Payment to Amazon Luna On 30 Sep	8.99		
	))) Card Payment to Nyx*Norscottvendin On 30 Sep	1.90		
	☐ Card Purchase Nyx*Norscottvendin On 30 Sep	1.90		
	☐ Card Purchase Nyx*Norscottvendin On 30 Sep	1.90		
	☐ Card Purchase Nyx*Nhshighland On 30 Sep	2.60		142.82
02 Oct	))) Card Payment to Nyx*Norscottvendin On 01 Oct	1.90		
	))) Card Payment to Nyx*Norscottvendin On 01 Oct	1.90		139.02
06 Oct	))) Card Payment to Nyx*Norscottvendin On 03 Oct	1.90		
	))) Card Payment to Nyx*Norscottvendin On 03 Oct	1.90		
	))) Card Payment to Nyx*Norscottvendin On 04 Oct	1.90		133.32
10 Oct	))) Card Payment to Nyx*Norscottvendin On 09 Oct	1.90		
	Giro Received From 206Q87T64 Dwp UC Ref: 000000003358654999		765.41	896.83
13 Oct	☐ Card Payment to Nyx*Norscottvendin On 11 Oct	1.90		
	))) Card Payment to Nyx*Norscottvendin On 10 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendin On 11 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendin On 11 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendin On 11 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendin On 11 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendin On 11 Oct	1.60		
























Continued

Your transactions

Date	Description	Money out	Money in	Balance
13 Oct	))) Card Payment to Nyx*Norscottvendi On 11 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 12 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 12 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 12 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 12 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 12 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 10 Oct	1.90		
	))) Card Payment to Nyx*Norscottvendi On 11 Oct	1.90		
	))) Card Payment to Nyx*Norscottvendi On 12 Oct	1.90		
	))) Card Payment to Nyx*Norscottvendi On 12 Oct	1.90		868.13
14 Oct	))) Card Payment to Nyx*Norscottvendi On 13 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 13 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 13 Oct	1.60		
	))) Card Payment to Nyx*Norscottvendi On 13 Oct	1.60		
	))) Card Payment to Sumup *Shanto Taxi On 13 Oct	11.30		
	))) Card Payment to Merkinch Store & P On 13 Oct	11.78		
	🔍 Bill Payment to Klarna Financial S Ref: YA7777777777FS8Zyb	15.04		
	🔍 Bill Payment to Just Eat UK Ref: Justeat-696931985	33.29		
	🔍 Bill Payment to Miss M Sandeman Ref: Love YA Xxxxxx	20.00		
	Giro Received From SC014368A SSS ADP Ref: 000000003365823697		441.60	1,211.92
15 Oct	DD Direct Debit to O2 Ref: D25018348	52.97		
	DD Direct Debit to 4TH Utility Ref: 4Unnfh/Inv589011	27.00		







Continued

Your transactions

Date	Description	Money out	Money in	Balance
15 Oct	 Card Payment to Premier Stores On 14 Oct	2.59		
	 Card Payment to Lending Stream On 14 Oct	208.80		
	 Card Payment to Merkinch Store & P On 14 Oct	3.79		
	 Card Payment to Harry Gow Grant St On 14 Oct	8.17		908.60
17 Oct	 Card Payment to Rowlands Pharmacy On 16 Oct	12.79		
	 Card Payment to Merkinch Store & P On 16 Oct	29.30		
	 Received From Mandy Sandeman Ref: Debt		20.00	886.51
20 Oct	 Direct Debit to Capital One Ref: 5185819719786252 This Is A New Direct Debit Payment	100.00		
	 Card Payment to Amazon.Co.UK On 19 Oct	1.07		
	 Card Payment to Vodafone Ltd On 18 Oct	16.37		
	 Card Payment to Ebay O*03-13727-06 On 18 Oct	21.00		
	 Card Payment to Ebay O*08-13724-05 On 19 Oct	21.00		
	 Card Payment to Ebay O*19-13699-98 On 17 Oct	30.98		
	 Card Payment to Merkinch Store & P On 19 Oct	7.92		
	 Bill Payment to Just Eat UK Ref: Justeat-701357636	22.92		
	 Bill Payment to Capital One Ref: Pbb00015710130	100.00		
	 Bill Payment to Miss M Sandeman Ref: Sub	20.00		
	 Refund From Ebay O*03-13727-06 On 18 Oct		21.00	566.25
21 Oct	 Card Payment to Klarna*Ebay On 20 Oct	10.00		
	 Bill Payment to Biom Ltd Ref: Bexw6Fat7	135.00		421.25
22 Oct	 Card Payment to Lloyds Pharmacy On 21 Oct	3.29		
	 Card Payment to Sumup *Kiedthy On 21 Oct	8.20		
	 Card Payment to Burger King On 21 Oct	10.99		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
22 Oct	 Card Payment to Vpz - Inverness On 21 Oct	13.98		
	 Card Payment to Rowlands Pharmacy On 21 Oct	15.78		369.01
23 Oct	 Card Payment to Curaleaf On 22 Oct	110.00		
	 Card Payment to Rowlands Pharmacy On 22 Oct	3.99		
	 Bill Payment to Just Eat UK Ref: Justeat-703385824	20.47		234.55
24 Oct	 Card Payment to Rowlands Pharmacy On 23 Oct	10.49		224.06
24 Oct	End balance			224.06

▶ **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

ABERDEEN BANKING CENTRE

► 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