

Mr J Beadle
20 Elgar Close
London
E13 9EW

At a glance

Your new balance:	£3,412.56
Minimum payment:	£76.78
Please pay by:	16 December 2016

see [Ways to pay](#)

Your activity

Your previous balance:	£0.00
Payments towards your account:	£0.00
Your new activity:	£3,412.56
Interest charged:	£0.00
Other charges:	£0.00
Your new balance:	£3,412.56
Available to spend:	£6,087.44
Your current credit limit:	£9,500.00

see [Your transactions](#)

Your current interest rates

Simple standard rate p.a:	17.43% (18.9% compound equivalent)
Simple cash rate p.a:	24.85% (27.9% compound equivalent)
Estimated interest next month:	£0.00

see [Understanding your interest](#)

17 November 2016

Minimum Payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

You can also make a partial payment of any amount over £76.78.

Your transactions

Your previous balance **£0.00**

Payments towards your account **£0.00**

You had no payment transactions

Transactions, interest and charges **£3,412.56**

How you've used your card **£0.00**

You had no transactions

Promotional transactions **£3,412.56**

31 Oct	Card Balance Transfer	£1,925.80
31 Oct	Card Balance Transfer	£1,482.07
31 Oct	Card Balance Transfer Fee	£38.52
31 Oct	Card Balance Transfer Fee	£29.64
01 Nov	Bal Tran Fee Credit	£68.16CR
13 Nov	Upper Crust, Crewe	£4.69

Interest and charges **£0.00**

17 Nov	Interest On Your Promotional Spending Balance £4.69 Interest 0.0000% To 28 Apr 2017	£0.00
17 Nov	Interest On Your Balance Transfer Balance £3407.87 Interest 0.0000% To 28 Oct 2018	£0.00

Your new balance **£3,412.56**

- If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out in the 'Summary box' section. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Minimum payment **£76.78**

Using your card

- Your credit limit is **£9,500.00** - includes your cash withdrawal limit of **£2,850.00**
- You have **£6,087.44** available to spend or **£2,850.00** to withdraw as cash. Recent transactions may affect the amount available
- Your daily cash machine limit is **£500.00**
- The limit each time you use Contactless is **£30.00** 

Understanding your interest

- Your interest rates:** your simple standard and cash interest rates will move up and down in line with changes to the Bank of England Base Rate. Base Rate changes will not apply to your promotional and purchase plan interest rates
- Simple interest:** we work out how much interest we charge each month using a simple interest rate
- Compound interest:** we also show you the compound equivalent as it takes account of interest you will pay on interest if you do not repay your total outstanding balance in full each month. This rate may be the most comparable to rates you see offered by other credit cards.
- Estimated interest:** this is an estimate of next month's interest based on your minimum payment reaching us on the payment due date. The actual amount of interest you pay may be less or more depending on when your payment reaches us, the amount you repay and whether you use your card.
- For more information, interest calculator and more,** go to barclaycard.co.uk/understanding-interest or see the **How it works** section on this statement.

Your current balance is made up of:

- Your standard balance: **£0.00**
- Your cash balance: **£0.00**

This excludes any promotional or purchase plan balances

This month's updates

Promotional Spending

Where interest is payable on your Promotional Spending it will be charged this month at an interest rate of 0.0000%.

BALANCE TRANSFER

Where interest is payable on your BALANCE TRANSFER it will be charged this month at an interest rate of 0.0000%.

Ways to pay

Direct Debit

For the minimum payment, the full balance, or any other monthly amount:

- Visit barclaycard.co.uk/login or call us.

Bank transfer

Please pay before 23:45 on 16 December. Most banks use the Faster Payment Service. This means your payment will usually arrive within 2 hours - but could take up to 3 working days from a non-Barclays account:

- Sort code 20-04-15
- Account number 38290008
- Your card number is your payment reference.

QR code - via Pingit or at an ATM

To pay any amount using the QR code on the Bank Giro Credit slip, you'll need the Pingit app or a Barclays reader-enabled ATM:

- Via Pingit - select 'Pay' and then 'QR code payment'
- At selected Barclays ATMs - select 'Pay Bill' from the menu, then scan the QR code under the ATM's reader.

Debit card

Please pay before 23:45 on 16 December using the Barclaycard app, logging in to online servicing or calling us.

We'd like to remind you...

- Please pay in Sterling only
- Your payment must clear before the credit is available to you.

Summary box

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest free period	Up to 56 days interest free from the date of transaction on new purchases and non-Sterling cash, gaming and cash like transactions if you pay your main balance and any monthly purchase plan payments (if you've taken out any purchase plans) in full and on time each month. Your main balance is your current statement balance less any purchase plan balance. No interest free period on balance transfers (subject to any interest free promotional offer) or Sterling cash withdrawals, including gaming or cash like transactions. Any purchase plan you take out is interest free until the end of the plan.
Interest charging information	If interest is payable it will be charged over the following period: <ul style="list-style-type: none"> • Purchases and non-Sterling cash withdrawals: from the date the transaction is debited to your account until the date of your last statement before the transaction is paid in full. • Sterling cash withdrawals and balance transfers: from the date the transaction is debited to your account until the transaction is paid in full. If your main balance and any purchase plan payments due for that month are not paid in full, interest will be charged on all items in your main balance. Interest is charged on a daily basis. By repaying more of your balance, or by making your repayments earlier, you will pay less interest.
Allocation of payments	Your payments will be applied in the following order: <ul style="list-style-type: none"> • Make any purchase plan payments due for that month. • Reduce your main balance (your statement balance less any purchase plan balance). We'll start with the balances charged at the highest interest rate first and then reduce the lower rate balances, and then • If you've taken out any purchase plans, to reduce any remaining purchase plan balance. Please see your Barclaycard Conditions for further details.
Minimum repayment	The highest of: <ul style="list-style-type: none"> • £5.00 (or the full outstanding balance if it's less than £5.00); • 2.25% of your main balance plus any purchase plan payments due for that month; or • An amount equal to any interest, default fees or account maintenance fees that have been added to your account since your last statement, plus 1.00% of the rest of your main balance, plus any purchase plan payments due for that month. Default fees and account maintenance fees will only be included if the % referred to above is 1%.
Fees	There is no account maintenance fee for this account.
Charges	<ul style="list-style-type: none"> • Cash fee: 2.99% on Sterling transactions (min £2.99 except for gaming transactions). • Balance transfers and creating a purchase plan: depends on the offer. • Copy of a statement: £2.00 • Copy of transaction details: £2.00
Foreign usage	Payment scheme exchange rate. The rate can be found at visaurope.com/en/cardholders/exchange_rates.aspx One or more of the following may apply: <ul style="list-style-type: none"> • Non-Sterling transaction fee: 2.99% • Cash fee: 0%
Default fees	To avoid default fees, make sure you keep within your credit limit and that we get your payments on time. <ul style="list-style-type: none"> • Late payment: £12 • Over credit limit: £12 • Returned payment: £12

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.

Problems paying? Call us on 0800 151 0900 or 0333 200 9090. For other sources of help, visit www.mymoneysteps.org, call the StepChange Debt Charity on 0800 138 1111 or National Debtline on 0808 808 4000, or visit your local Citizens Advice Bureau.

Get in touch

 **Click:** barclaycard.co.uk/login

 **Phone:** 0800 151 0900
From a mobile: 0333 200 9090
From abroad: +44 1604230230 (open 24/7)

 **Lost and stolen cards:** 01604 230 230
From abroad: +44 1604230230 (open 24/7)

 **Write to:** Barclays Bank PLC, PO Box 9131, 51 Saffron Road, Leicester LE18 9DE

 **Next Generation text:** 18001 0800 161 5276

Need this in large print, Braille or audio? Please call 0800 161 5326.

All Barclaycard customer service lines are non-premium rate numbers. Calls to 0800 and 0808 numbers are free from UK landlines. Mobile charges may vary. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

If you no longer want to receive personalised marketing communications, please call us to let us know.

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