


MR RUSSELL EDWARD COOMBES
7 STOCKDALE DRIVE
GREAT SANKEY
WARRINGTON
WA5 3RU

Your accounts at a glance


▶ Your balances on 28 Mar 2025

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 03457 345 345*, or come into a branch.

Everyday banking

	Barclays Bank Account	£17.57
Mr Russell Edward Coombes Sort code 20-04-96 • Account no 93869334		

Savings

	Everyday Saver	£0.11
Mr Russell Edward Coombes Sort code 20-04-96 • Account no 93702170		

This is the end of your account summary.

We're here

Call 03457 345 345* [Click](#) [barclays.co.uk](#) [Come in](#) to a branch

*Call charges apply. Please check with your service provider.
We may monitor or record calls for quality, security, and training.

28 Dec 2024 - 28 Mar 2025

Mr Russell Edward Coombes

- Sort Code 20-04-96
- Account no. 93869334
- SWIFTBIC BUKBGB22
- IBAN GB17 BUKB 2004 9693 8693 34

 MR RUSSELL EDWARD COOMBES
 7 STOCKDALE DRIVE
 GREAT SANKEY
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 WA5 3RU

At a glance

Start balance	£0.00
Money in	£1,900.98
Money out	£1,883.41
End balance	£17.57





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
 STO Standing Order

Date	Description	Money out	Money in	Balance
28 Dec	Start balance			0.00
30 Dec	 Card Payment to Sainsburys S/Mkts On 28 Dec	38.03		
	 Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	31.97		
	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		32.00	
	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		70.00	32.00
31 Dec	 Card Payment to Sainsburys S/Mkts On 30 Dec	23.79		
	 Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	8.00		
	 Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	118.89		
	 Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	126.00		
	Giro Received From Psn Bayer PEN Ref: Bayergpp		118.68	

Continued

Your transactions

Date	Description	Money out	Money in	Balance
31 Dec	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		126.00	0.00
02 Jan	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		50.00	50.00
03 Jan	 Direct Debit to Dvla-WH05Rgc Ref: 000000000062826190	14.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00042952289904	1.00		
	 Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	50.00		
	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		15.00	0.00
09 Jan	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		22.00	22.00
10 Jan	 Payment to Child Maintenance Ref: 121032628030	21.00		1.00
13 Jan	 Direct Debit to Lowell Portfolio 1 Ref: 00042581283104	1.00		
	 Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	89.98		
	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		89.98	0.00
15 Jan	 Direct Debit to Cabot Financial E Ref: Ccmd01746519/60	1.00		
	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		7.00	6.00
16 Jan	 Direct Debit to Cent Rec Group DD Ref: NR696956C This Is A New Direct Debit Payment	5.00		
	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		20.00	21.00
17 Jan	 Payment to Child Maintenance Ref: 121032628030	21.00		
	 Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	8.65		
	 Received From Cheshire CC Pens Ref: 0		8.65	0.00
20 Jan	 Card Payment to Amazon.Co.UK On 19 Jan	9.99		
	 Card Payment to Just Eat On 18 Jan	17.09		
	 Card Payment to Iceland 1509 On 18 Jan	3.75		
























Continued

Your transactions

Date	Description	Money out	Money in	Balance
20 Jan	))) Card Payment to B&M 340 - An River On 18 Jan	7.38		
	))) Card Payment to BP Euro Stars Widn On 18 Jan	20.01		
	))) Card Payment to Sainsburys S/Mkts On 19 Jan	21.34		
	))) Card Payment to Sainsbury's S/Mkt On 18 Jan	45.68		
	➤ Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	13.67		
	➤ Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	21.09		
	➤ Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		20.00	
	➤ Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		25.00	
	➤ Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		25.00	
	➤ Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		30.00	
	➤ Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		60.00	0.00
22 Jan	➤ Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		50.00	50.00
23 Jan	))) Card Payment to ASDA Stores On 22 Jan	4.50		
	))) Card Payment to Sainsburys S/Mkts On 22 Jan	27.52		
	➤ Transfer to Sort Code 20-04-96 Account 93702170 Ref: Optional	17.98		
	➤ Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		10.00	10.00
24 Jan	STO Payment to Child Maintenance Ref: 121032628030	21.00		-11.00
27 Jan	))) Card Payment to Sumup *Self Employ On 25 Jan	8.80		
	))) Card Payment to Sumup *TY Abba Car On 25 Jan	9.00		
	➤ Bill Payment to G Coombes Ref: Russell	17.43		















Continued

Your transactions

Date	Description	Money out	Money in	Balance
27 Jan	 Transfer From Sort Code 20-04-96 Account 93702170 Ref: Optional		46.23	0.00
31 Jan	 Received From Psn Bayer PEN Ref: Bayergpp		118.08	118.08
03 Feb	 Direct Debit to Dvla-WH05Rgc Ref: 000000000062826190	14.00		
	 Direct Debit to Lowell Portfolio 1 Ref: 00042952289904	1.00		
	 Card Payment to Mnk*Mersey Gateway On 01 Feb	2.00		
	 Card Payment to Sainsburys S/Mkts On 02 Feb	37.81		
	 Card Payment to Sainsburys S/Mkts On 01 Feb	5.60		57.67
06 Feb	 Bill Payment to Child Maintenance Ref: 121032628030	10.00		47.67
11 Feb	 Card Payment to Greggs PLC On 10 Feb	2.70		
	 Bill Payment to Olad Heating and G Ref: Russ	420.00		
	 Received From Coombes G Ref: Gaynor		100.00	
	 Received From Coombes G Ref: Gaynor		390.00	114.97
12 Feb	 Card Payment to McDonalds 298 On 11 Feb	4.69		110.28
13 Feb	 Direct Debit to Lowell Portfolio 1 Ref: 00042581283104	1.00		
	 Bill Payment to Livewire Ltd T/A A Ref: 7 Stockdale	30.00		79.28
14 Feb	 Payment to Child Maintenance Ref: 121032628030	10.00		69.28
17 Feb	 Direct Debit to Cabot Financial E Ref: Ccmd01746519/61	1.00		
	 Direct Debit to Cent Rec Group DD Ref: NR696956C	5.00		
	 Card Payment to Mnk*Mersey Gateway On 14 Feb	8.00		55.28
18 Feb	 Bill Payment to Livewire Ltd T/A A Ref: 7 Stockdale	42.00		
	 Received From Cheshire CC Pens Ref: 0		8.65	21.93
19 Feb	 Card Payment to EE Limited On 18 Feb	15.20		6.73
20 Feb	 Transfer From Sort Code 20-25-19 Account 63567826 Ref: Optional		5.00	11.73
















Continued

Your transactions

Date	Description	Money out	Money in	Balance
21 Feb	STO Payment to Child Maintenance Ref: 121032628030	10.00		
	 Refund From Amazon.Co.UK On 20 Feb		9.99	
	 Refund From Amazon.Co.UK On 20 Feb		9.99	
	 Transfer From Sort Code 20-25-19 Account 63567826 Ref: Optional		136.00	157.71
24 Feb	 Card Payment to Sainsburys S/Mkts On 23 Feb	27.65		
	 Card Payment to Sainsburys S/Mkts On 21 Feb	63.97		66.09
25 Feb	 Card Payment to Mnk*Mersey Gateway On 24 Feb	4.00		
	 Card Payment to Sainsburys S/Mkts On 24 Feb	31.20		
	 Bill Payment to G Coombes Ref: Bed Fun Thanks	30.00		0.89
27 Feb	Giro Received From Coombes G Ref: Gaynor		10.00	10.89
28 Feb	STO Payment to Child Maintenance Ref: 121032628030	10.00		
	Giro Received From Psn Bayer PEN Ref: Bayergpp		118.08	118.97
03 Mar	DD Direct Debit to Dvla-WH05Rgc Ref: 000000000062826190	14.00		
	 Card Payment to Mnk*Mersey Gateway On 02 Mar	4.00		100.97
04 Mar	 Card Payment to Mnk*Mersey Gateway On 03 Mar	4.00		96.97
06 Mar	 Card Payment to Mnk*Mersey Gateway On 05 Mar	6.00		90.97
07 Mar	STO Payment to Child Maintenance Ref: 121032628030	10.00		
	 Card Payment to Mnk*Mersey Gateway On 06 Mar	4.00		76.97
10 Mar	 Card Payment to Mnk*Mersey Gateway On 07 Mar	4.00		72.97
14 Mar	STO Payment to Child Maintenance Ref: 121032628030	10.00		62.97
17 Mar	DD Direct Debit to Cabot Financial E Ref: Ccmd01746519/62	1.00		
	DD Direct Debit to Cent Rec Group DD Ref: NR696956C	5.00		
	 Card Payment to Mnk*Mersey Gateway On 14 Mar	10.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
17 Mar	 Card Payment to Sainsbury's S/Mkt On 14 Mar	1.00		45.97
18 Mar	 Card Payment to Mnk*Mersey Gateway On 17 Mar	4.00		
	 Bill Payment to Michael Lloyd Ref: 7 Stockdale Drive	115.00		
	 Received From Cheshire CC Pens Ref: 0		8.65	
	 Transfer From Sort Code 20-25-19 Account 63567826 Ref: Optional		141.00	76.62
19 Mar	 Card Payment to Mnk*Mersey Gateway On 18 Mar	4.00		72.62
20 Mar	 Card Payment to Amazon* RW67K1OH4 On 19 Mar	9.95		
	 Card Payment to EE Limited On 19 Mar	15.20		
	 Card Payment to RP*Indexmed On 19 Mar	17.40		30.07
21 Mar	 Payment to Child Maintenance Ref: 121032628030	10.00		20.07
24 Mar	 Card Payment to Mnk*Mersey Gateway On 21 Mar	2.00		
	 Card Payment to Mnk*Mersey Gateway On 21 Mar	8.00		10.07
27 Mar	 Received From Coombes G Ref: Gaynor		20.00	30.07
28 Mar	 Payment to Child Maintenance Ref: 121032628030	10.00		
	 Card Payment to Iceland 1509 On 27 Mar	2.50		17.57
28 Mar	End balance			17.57

► **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

BASILDON

► 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