

DAR AL KHIDMAT FOUNDATION UK

REG CHARITY: 1178891

ANNUAL REPORT PERIOD 02-03-2022 TO 01-03-2023

Total income raised: £11646.54

Total income used: £12963

During this period the exchange rate ranged from 239 to 263 Pakistani Rupees per Pound.

During this period the charity has endured many Projects and below is brief description of the charity work carried out and cost have been given respectively:

1. Broh house project Total cost:1012550 rupees
This project was a very large project for the charity hence the cost however this was an extremely poor family that were living in a mud-built home where rainwater was coming in and was not weatherproof. The Family consisted of a widower and her 4 children who had no means to be able to construct a home or improve the current mud structure. We were fortunate that a local villager donated a piece of land to the family where the charity was able to build a home consisting of 2 rooms, storeroom, kitchen and bathroom. The house is weatherproof, has electricity and fully plastered. The family now have a safe home to live in.
2. Kalabat School maintenance cost:150000 rupees
Kalabat is another small village with a small community, they have managed to build amenities like shops schools etc. however the school was run down and needed plastering and new chairs for the children to make the structure fit for purpose and for the teachers to continue the great work they do. This was a quick project which helped create a clean safe environment for the children to fulfil their education.
3. Education cost for 2 girls from Dec 2021: monthly 8100 rupees 97200 rupees yearly. These are 2 girls that the charity has sponsored to complete their education. The family were made aware to the charity from locals who had said that the girls were very bright and always were top of the class at the local government school. However now that the girls had left standard government school education their father could not afford to pay for college education. Therefore, the charity is paying for both girls to complete college and university education by paying for their college/university fees directly to the respective education authority.
4. Business Support Raja Ejaz Tabarak for grocery shop: 25000 rupees
In this case this local man was trying his very best to provide for his family by means of a local grocery shop. However, due to covid supplies ran out and suppliers were not delivering and in turn customers were not buying. The charity decided to buy 25000 rupees worth of supplies for his shop for him to make more sales and get the running trade again.

5. Shabir shah cancer support for treatment 30000 rupees
This young man had cancer and was undergoing treatment at the time he had been admitted back into hospital due to ill health and he had no means to pay his medical bills. The Charity Trustees decided that this was a deserving case, and that the charity will cover the cost of his medical bills.
6. 100 Food package project total cost: 650000 Rupees
Each Ramadan the charity has given out food packages to the neediest families in the local vicinity. A person from each local village was appointed to assess and make a list of those who were in need. This list was later verified from other trusted sources and a complete list of 100 household was compiled. Each family were given a month's supply of rations which consisted of the following items:
 - 20 kg flour
 - Oil/gee 5kg/l
 - Lentils 5kg
 - Sugar 5kg
 - Rice 3kg
 - Tea pack ½ kg
 - Onions 2.5 kg
 - Potatoes 2.5kg
 - Salt 1kg
 - Peppers ½ kg
 - Basan 1kg
 - Dates ½ kg
 - Rooh afzah 1 bottle

This was distributed by our team of local trusted members that handed out the supplies to each family.

1. Cancer patient Taruf daughter: 100000 rupees
In this case a local builders daughter developed cancer she had young children and her in laws refused to get her any treatment, therefore her father bought her home and started her treatment. The cancer unfortunately was not treated in a timely manner therefore it had spread throughout her body, her father continued treatment in hope of her recovery with everything he had. The charity contributed 100000 rupees to help in her relief. Unfortunately, she later died.
2. Sewing schoolteacher salary: 15000 rupees monthly 180000 yearly
The charity invested in a school to provide young girls or any women who wanted to learn to sew in order provide for her family. The course consists of 6 months for learning to design, cut and use the sewing machine. The course is provided free of charge however the long-term teacher is given a monthly salary.
3. Ambulance driver salary: 12000 rupees monthly 144000 yearly
The charity provided an ambulance a few years back which is available for anyone free of charge. However, an ambulance driver is required to be on call and available for anyone who may need to use the ambulance service and maintenance of the ambulance.
4. Shabir kotli for visa 50000 rupees

This is a case of a young man who in order to better a life for himself and his family with his own means wanted to go out of the country to provide for his family. As he managed to secure a job and was able to pay for his ticket he was unable to have sufficient funds to apply for the visa entry. The charity paid for his visa and we are happy to report that he is doing well and providing for his family successfully.

5. Zohaib Bashir ticket UAE : 50000 rupees

In this case the young man had lost his mother to cancer and his dad was a labourer who got work as and when required. He was the eldest son and had 4 young sisters, in order to better their life and able to support the family a kind local secured a job for him in Dubai and covered the cost for his visa and paperwork. He required a plane ticket and as the family had no means to pay for one the charity paid for a single ticket to Dubai. We are happy to report that since then the young man has been working in Dubai and is sending a regular income home to his father and sisters. His sisters are now able to all go to school and the family have now become self sufficient.

6. Maasi jeena son death 125000 rupees

This unfortunately is a sad case of a hard working poor family where the mother works as a maid for other people and the son worked as a painter. They have not relied upon other people and worked for the money they earned. With their own hard work and effort they were build a solid home for themselves however whilst working the son fell and sustained many injuries. The injuries were extensive with internal bleeding and broken bones, the trustees were in discussions about how to best support them that during this time he sadly passed. As he was the breadwinner of the family the charity decided to cover his medical costs and the cost of the funeral so that the grieving mother does not have to worry.

7. Soul school project cost: 135000

This school has been a permanent feature of the village for a very long time it consisted of 1 room and were teaching around 70 primary age children. This project was one where the whole community contributed, some donated windows, doors, others sand and cement. The remaining items the charity contributed and now stands a 3 room solid comfortable building and a safe environment for the children to use and learn.

8. Sewing school toilet cost: 60000




The sewing school is an ongoing long term projects of the charity and we have turned out 3 batches of girls that have graduated with diploma in sewing which is a huge success for the charity. However the school provides all facilities need but not toilet was available at the school. Therefore as this is a basic hygienic requirement that should be available one was built and in is in full use with the students now 100% happy with the facilities provided.

THE OFFICIALS
DAR AL KHIDMAT FOUNDATION UK
43 WESTBOURNE STREET
STOCKTON ON TEES
CLEVELAND
TS18 3EN

Your Community Account

At a glance







25 Dec 2021 - 28 Mar 2022

Date	Description	Money out £	Money in £	Balance £
25 Dec	Start Balance			2,944.87
29 Dec	 Direct Credit From Raees Qaiser Ref: Charity		60.00	3,004.87
11 Jan	 Deposit Re 31 Stockton On Tees 100016		50.00	3,054.87
	 Deposit Re 31 Stockton On Tees 100017		100.00	3,154.87
	 Deposit Re 31 Stockton On Tees 100015		100.00	3,254.87
	 Deposit Re 31 Stockton On Tees 100018		200.00	3,454.87
	 Deposit Re 31 Stockton On Tees 100014		215.00	3,669.87
2 Feb	 Direct Credit From Mazhar Iqbal Ref: Mr Mazhar Iqbal		425.00	4,094.87
7 Feb	 Direct Credit From Raees Qaiser Ref: Charity		10.00	4,104.87
14 Feb	 Deposit Re 31 Stockton On Tees 100020		32.20	4,137.07
	 Deposit Re 31 Stockton On Tees 100024		85.00	4,222.07
	 Deposit Re 31 Stockton On Tees 100026		105.00	4,327.07
	 Deposit Re 31 Stockton On Tees 100025		125.00	4,452.07
	 Deposit Re 31 Stockton On Tees 100027		129.13	4,581.20
	 Deposit Re 31 Stockton On Tees 100021		142.00	4,723.20

Continued

Start balance	£2,944.87
Money out	£0.00
▶ Commission charges	£0.00
Money in	£3,073.96
▶ Gross interest earned	£0.00
End balance	£6,018.83

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

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				4,723.20
14 Feb	 Deposit Re 31 Stockton On Tees 100019		143.68	4,866.88
	 Deposit Re 31 Stockton On Tees 100023		200.00	5,066.88
	 Deposit Re 31 Stockton On Tees 100022		425.00	5,491.88
25 Mar	 Deposit Re 31 Stockton On Tees 100030		113.64	5,605.52
	 Deposit Re 31 Stockton On Tees 100028		129.43	5,734.95
	 Deposit Re 31 Stockton On Tees 100029		283.88	6,018.83
28 Mar	Balance carried forward			6,018.83
Total Payments/Receipts		0.00	3,073.96	

[Anything wrong?](#) If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

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.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

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barclays.co.uk

On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230

– 24 hours

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

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Using your debit card in the UK and abroad

We will charge you a 2.75% 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.

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.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.



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Your Community Account

At a glance

29 Mar - 28 Jun 2022

Date	Description	Money out £	Money in £	Balance £
29 Mar	Start Balance			6,018.83
	 Direct Credit From Mazhar Iqbal Ref: Mr Mazhar Iqbal		210.00	6,228.83
7 Apr	 ASD Withdrawal: 10.40 On 07/04/22 M1 Stockton High	2,000.00		4,228.83
	 Cash Machine Withdrawal On 7 Apr at 10.42 at Barclays Stockton High 2	500.00		3,728.83
	 Deposit Re 31 Stockton On Tees 100037		30.00	3,758.83
	 Deposit Re 31 Stockton On Tees 100040		80.00	3,838.83
	 Deposit Re 31 Stockton On Tees 100034		100.00	3,938.83
	 Deposit Re 31 Stockton On Tees 100041		110.00	4,048.83
	 Deposit Re 31 Stockton On Tees 100033		180.00	4,228.83
	 Deposit Re 31 Stockton On Tees 100038		210.00	4,438.83
	 Deposit Re 31 Stockton On Tees 100039		210.00	4,648.83
	 Deposit Re 31 Stockton On Tees 100031		284.95	4,933.78
	 Deposit Re 31 Stockton On Tees 100036		300.00	5,233.78
	 Deposit Re 31 Stockton On Tees 100035		300.00	5,533.78
	 Deposit Re 31 Stockton On Tees 100032		1,225.00	6,758.78

Continued

Start balance	£6,018.83
Money out	£6,544.00
▶ Commission charges	£0.00
Money in	£5,684.78
▶ Gross interest earned	£0.00
End balance	£5,159.61

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Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				6,758.78
11 Apr	 Direct Credit From Sajid Iqbal Ref: Donation		100.00	6,858.78
27 Apr	 ASD Withdrawal: 12.44 On 27/04/22 M1 Stockton High	1,237.00		5,621.78
	 Deposit Re 31Stockton On Tees 100043		50.00	5,671.78
	 Deposit Re 31Stockton On Tees 100045		128.40	5,800.18
	 Deposit Re 31Stockton On Tees 100044		146.89	5,947.07
	 Deposit Re 31Stockton On Tees 100042		200.00	6,147.07
28 Apr	 Direct Credit From Mazhar Iqbal Ref: Mr Mazhar Iqbal		130.00	6,277.07
29 Apr	 Direct Credit From Iqbal S Ref: Zakat Fitriana		210.00	6,487.07
12 May	 Direct Credit From Raees Qaiser Ref: Charity		30.00	6,517.07
24 May	 ASD Withdrawal: 12.03 On 24/05/22 M1 Stockton High	820.00		5,697.07
	 Deposit Re 31Stockton On Tees 100049		30.00	5,727.07
	 Deposit Re 31Stockton On Tees 100046		119.54	5,846.61
	 Deposit Re 31Stockton On Tees 100048		200.00	6,046.61
	 Deposit Re 31Stockton On Tees 100047		300.00	6,346.61
8 Jun	 Direct Credit From Mazhar Iqbal Ref: Mr Mazhar Iqbal		200.00	6,546.61
10 Jun	 ASD Withdrawal: 12.22 On 10/06/22 M3 Stockton High	397.00		6,149.61
	 ASD Withdrawal: 12.20 On 10/06/22 M3 Stockton High	610.00		5,539.61
	 Deposit Re 31Stockton On Tees 100050		600.00	6,139.61
20 Jun	 ASD Withdrawal: 13.08 On 20/06/22 M1 Stockton High	980.00		5,159.61
28 Jun	Balance carried forward			5,159.61
Total Payments/Receipts		6,544.00	5,684.78	

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What is an unarranged overdraft?

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If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

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Interest

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Your Community Account

At a glance






29 Jun - 28 Sep 2022

Date	Description	Money out £	Money in £	Balance £
29 Jun	Start Balance			5,159.61
	 ASD Withdrawal: 15.28 On 29/06/22 M1 Stockton High	777.00		4,382.61
4 Jul	 Deposit Re 31 Stockton On Tees 100051		226.52	4,609.13
22 Jul	 ASD Withdrawal: 14.16 On 22/07/22 M1 Stockton High	382.00		4,227.13
	 ASD Withdrawal: 14.18 On 22/07/22 M1 Stockton High	395.00		3,832.13
	 Deposit Re 31 Stockton On Tees 100052		253.72	4,085.85
	 Deposit Re 31 Stockton On Tees 100053		310.00	4,395.85
3 Aug	 ASD Withdrawal: 15.58 On 03/08/22 M1 Stockton High	612.00		3,783.85
	 Direct Credit From Mazhar Iqbal Ref: Charty		265.00	4,048.85
9 Aug	 Direct Credit From Mazhar Iqbal Ref: Charty		100.00	4,148.85
30 Aug	 Direct Credit From Super Saving Barga Ref: Charity		60.00	4,208.85
5 Sep	 ASD Withdrawal: 13.22 On 05/09/22 M2 Stockton High	1,159.00		3,049.85
	 Deposit Re 31 Stockton On Tees 100056		50.00	3,099.85
	 Deposit Re 31 Stockton On Tees 100054		162.78	3,262.63
	 Deposit Re 31 Stockton On Tees 100055		226.62	3,489.25

Continued

Start balance	£5,159.61
Money out	£3,838.00
► Commission charges	£0.00
Money in	£2,495.64
► Gross interest earned	£0.00
End balance	£3,817.25

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

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				3,489.25
22 Sep	 ASD Withdrawal: 12.34 On 22/09/22 M1 Stockton High	513.00		2,976.25
	 Deposit Re 31 Stockton On Tees 100059		181.00	3,157.25
	 Deposit Re 31 Stockton On Tees 100058		200.00	3,357.25
	 Deposit Re 31 Stockton On Tees 100057		400.00	3,757.25
28 Sep	 Standing Order From Super Saving Barga Ref:- Charity		60.00	3,817.25
28 Sep	Balance carried forward			3,817.25
Total Payments/Receipts		3,838.00	2,495.64	

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Dispute resolution

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Important information about compensation arrangements

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Your Community Account

At a glance

29 Dec 2022 - 28 Mar 2023

Date	Description	Money out £	Money in £	Balance £
29 Dec	Start Balance			4,431.12
5 Jan	 ASD Withdrawal: 13.10 On 05/01/23 M3 Stockton High	550.00		3,881.12
	 Deposit Re 31 Stockton On Tees 100068		72.02	3,953.14
	 Deposit Re 31 Stockton On Tees 100070		109.13	4,062.27
	 Deposit Re 31 Stockton On Tees 100067		140.33	4,202.60
	 Deposit Re 31 Stockton On Tees 100066		313.86	4,516.46
	 Deposit Re 31 Stockton On Tees 100069		500.00	5,016.46
30 Jan	 Direct Credit From Super Saving Barga Ref: Charity		60.00	5,076.46
3 Feb	 ASD Withdrawal: 10.37 On 03/02/23 M1 Stockton High	601.00		4,475.46
	 ASD Withdrawal: 10.36 On 03/02/23 M1 Stockton High	620.00		3,855.46
6 Feb	 Deposit Re 31 Stockton On Tees 100071		50.00	3,905.46
	 Deposit Re 31 Stockton On Tees 100072		124.96	4,030.42
10 Feb	 Direct Credit From Hussain M Ref: Majid		85.00	4,115.42
28 Feb	 Standing Order From Super Saving Barga Ref:- Charity		60.00	4,175.42

Continued

Start balance	£4,431.12
Money out	£1,771.00
► Commission charges	£0.00
Money in	£1,575.30
► Gross interest earned	£0.00
End balance	£4,235.42

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

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				4,175.42
28 Mar	STO Standing Order From Super Saving Barga Ref:- Charity		60.00	4,235.42
28 Mar	Balance carried forward			4,235.42
Total Payments/Receipts		1,771.00	1,575.30	

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Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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