



Payment Due Date	August 21, 2015
Minimum Payment Due	\$1,305.89
Previous Balance	\$7,074.62
Statement Balance	\$7,209.56

Barclaycard Financing Visa® Statement

Page 1 of 4

Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Primary Account Number Ending in: 6869
Statement Billing Period: 06/25/15 - 07/24/15

Account Summary

Minimum Payment Due	\$1,305.89
Payment Due Date	08/21/15
Statement End Date	07/24/15
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$1,100.21
Overlimit Amount	\$709.56

Activity Summary

Previous Balance	\$7,074.62
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$134.94
Statement Balance	\$7,209.56

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$2,015.45. This amount is equal to your minimum payment due of \$1,305.89 plus the amount over your credit line which is currently \$709.56.

IMPORTANT ACCOUNT INFORMATION

As a courtesy we did not charge you a late payment fee this month despite the fact that your payment was late. We strongly urge you to pay your bill by the due date to avoid damage to your credit or future late fees and higher interest rates.

Payment Information

Statement Balance	\$7,209.56
Minimum Payment Due	\$1,305.89
Payment Due Date	8/21/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	21 years	\$17,766.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.

Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.

Payment Coupon

Make payments online at
www.BarclaycardUS.com

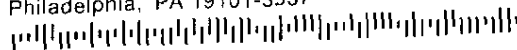
Check for address change.
Complete form on the back

Amount Enclosed: \$

Account Number	
Minimum Payment Due	\$1,305.89
Statement Balance	\$7,209.56
Payment Due Date	August 21, 2015



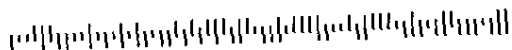
Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

- BarclaycardUS.com
- Barclaycard Mobile App
- 866-483-3735

----- manifest line -----
ROY PHILIPOSE
PO BOX 60268
KING OF PRUSSIA PA 19406-0268





barclaycard

Activity for ROY PHILOPSE - card ending in 6869

No Transaction Activity At This Time

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
07/24	07/24	INTEREST CHARGE ON PURCHASES	\$14.64
07/24	07/24	INTEREST CHARGE ON BALANCE TRANSFERS	\$120.30
Total Interest for this Period			\$134.94
Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
Total Fees for this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2015	\$211.00	Total Interest charged in 2015	\$558.26
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2015. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	—	\$774.64	22.99%(v)	\$14.64
Balance Transfers				
Current Balance Transfers/Checks	—	\$6,364.99	22.99%(v)	\$120.30
Cash Advances				
Current Cash Advance	—	\$0.00	25.24%(v)	\$0.00
Total				\$134.94

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-483-3735 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned. When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on

Continued on Page 4

Make changes to your contact information below.

Name

Address

City State Zip

Home Phone Work Phone

E-mail Address

062697 3/4



Important Information

Page 4 of 4

Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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