

Miss E S Cesario
140 Dorset Road
London
SW8 1AA



Barclays
Leicester
LE87 2BB

03457 345 345*

14 January 2025

Our Ref:
FX6A/20250114031017/002686

Payment Ref: BCTAR02Y6013

Your Reference: saldo VT250223 e

Funds Transfer - Debit Advice

We have arranged to debit your account on 13/01/25 as follows:-

Your Account:	20253000447129	Exchange Rate:	1.15520000000
Debit Amount:	1255.19 GBP	FX Margin Percentage:	
Payment Amount:	1450.00 EUR	FX Reference Rate:	
		Value Date:	13/01/25

FROM:
CESARIO E BBA
MISS ELENA SOFIA CESARIO,140 DORSET
ROAD,LONDON,UNITED KINGDOM,SW8 1AA

TO:
Sto Gran Tour S.L.
Spain

IN FAVOUR OF:
Sto Gran Tour S.L.
Spain

PAYMENT DETAILS
saldoVT250223elesc
/ROC/saldo VT250223 e

You can get this in Braille, large print or audio by contacting any UK Barclays branch to advise us of your requirements.

*Call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

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

CSID/9067826678

SEPA Direct Debit Debtor Guide - for Barclays UK Bank Account

The Single Euro Payments Area ("SEPA") Direct Debit Schemes allow both domestic and cross-border collections to be made in euro throughout the 34 SEPA countries¹. They provide a method of paying for goods or services throughout Europe via euro direct debit.

Some of the key features include:

- There are two SEPA Direct Debit Schemes:
 - The Core Scheme - Intended for use by customers of all types (e.g. individuals, small and medium-sized enterprises, corporates including micro enterprises and government entities)
 - The Business to Business (or "B2B") Scheme - Intended for use by business customers who are non-consumers and are not classified in the UK as a micro-enterprise
- The SEPA Direct Debit Schemes cover both recurring and one-off direct debit collections
- For any SEPA Direct Debit payment from a sterling account, the currency exchange will be carried out in accordance with the Barclays Customer Agreement
- SWIFTBIC (Business Identifier Code) and IBAN (International Bank Account Number) are the only permissible account and bank identifiers. These can be found on your bank statement.
- With a SEPA payment, the person or company to whom the payment is due (known as "the Creditor") can include up to 140 characters of information about the payment at the time of initiating it. This information may not appear in full on statements but is available from Barclays on request.

Setting up a SEPA Direct Debit:

- The Mandate form
 - You start by authorizing the Creditor to collect a payment from your Barclays bank account by completing a Mandate form supplied by the Creditor. The Mandate form should be signed in accordance with your banking authorities
 - You should return the completed Mandate Form to the Creditor (not Barclays). If you are paying a SEPA Direct Debit under the Core Scheme you do not need to take any further action - the Creditor will arrange for the payments to be collected from your account

Pre-notification

- The Creditor will inform you about the due date and amount of each payment which will be collected from you. If the payments are a series of fixed amounts, you may be informed once only at the start of the arrangement. Otherwise you will be notified 14 days before each payment is collected (unless another shorter or longer period is agreed between you and the Creditor)
- Upon receipt of a collection request from the Creditor the payment will be made by Barclays to the Creditor.

Insufficient funds

- If you have insufficient funds in your account to cover a SEPA direct debit, no debit or credit entries will be shown on your Barclays account statement. You will be informed about direct debits which are refused due to insufficient funds.

Cancelling and amending Mandates

- You may inform the Creditor at any time that a Mandate is cancelled. Once the Creditor has been informed, it may no longer collect payments on the basis of the cancelled Mandate
- You may instruct Barclays to refuse a direct debit up to one day before the due date. You may refuse a SEPA direct debit only for the full amount
- You may amend a Mandate by informing the Creditor of the changes you wish to make
- You are entitled to request that your account be blocked for all SEPA direct debits, and you may also limit payments by amount and frequency
- You may also block specific direct debits or only allow certain direct debits
- To set-up any SEPA Direct Debit blocks or limits on your accounts please contact Barclays.

Refunds under the SEPA Core Direct Debit Scheme

- You may request Barclays to refund a direct debit payment under the SEPA Core Direct Debit Scheme:
 - If you consider that the amount of the payment is wrong, or you wish to have a refund for any other reason, you must inform Barclays no later than eight weeks after the payment was debited to your payment account
 - You may only request a refund more than eight weeks after the payment was debited to your payment account provided:
 - i. you did not authorize the payment and
 - ii. you make your claim within 13 months of the debit date.Claims made after 13 months will not be accepted. We may require you to provide evidence supporting your claim. In certain circumstances, after investigating your claim, we may reject your claim for a refund

- If you request a refund, you will still be liable to the Creditor for any amounts outstanding.

Terms for payments under the SEPA Direct Debit Schemes

If you do enter into a mandate with a Creditor permitting them to collect SEPA Direct Debit payments from any account you hold with us, you agree that we are authorized to make those payments arranged by you under the SEPA Direct Debit Schemes. These payments can be one-off or recurring. The requirements of the SEPA Direct Debit Schemes, as described in this Guide, will apply to any payment.

Any dispute with a Creditor must be resolved directly by you with the Creditor. Our duties and the duties of Creditor's bank under the SEPA Direct Debit Schemes are not affected by the arrangements between you and the Creditor.

If you use a device, or a password or procedure, to authorize a Creditor to collect a Direct Debit payment, you must notify us immediately if you know or suspect (i) there has been unauthorized use of that device, password or procedure, (ii) the device is lost or stolen, or (iii) a password or procedure is no longer secret.

1 The list of available countries can be found at:

<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries>