LLOYDS BANK

MR V TAPASZTO
68 SAW MILL WAY
BURTON ON TRENT
STAFFORDSHIRE
DE14 2JP

Statement number	38
Issue date	08 August 2019
Write to us at	Box 3 BX1 1LT
Call us on	0345 300 0000
Visit us online	www.lloydsbank.com
Your Branch	KILBURN
Sort Code	77-91-13
Account Number	26915560
IBAN	GB44 LOYD 7791 1326 9155 60
BIC	LOYDGB21J15

CLASSIC

01 August 2019 to 08 August 2019

Your Account

Date of previous statement	**31 July 2019**
Balance on 01 Aug 2019	**£2.79**
Money in	**£27.25**
Money out	**£24.50**
Balance on 08 Aug 2019	**£5.54**

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

Club Lloyds Account Holders – The Club Lloyds maintaining the account fee will be shown in the transactions overleaf as 'Club Lloyds fee'. If you are eligible to have this Maintaining the account fee waived, you will also see a transaction described as 'Club Lloyds waived'. This does not apply to non-Club Lloyds customers.

Daily arranged overdraft fee - The daily fee for using your arranged overdraft is 1p for every full £6 you borrow each day up to £1,250, a further 1p for every additional full £7 you borrow each day between £1,250 and £2,500, and then a further 1p for every additional full £8 you borrow each day over £2,500. If you are on a special rate you'll have been told about this separately.

Other services - There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com.

Useful information

Changing your contact details

Please write to us at: **Lloyds Bank, Box 1, BX1 1LT** or visit any Lloyds Bank branch.

Lost and stolen Cards or Chequebooks

If you think your cards or PINs have been stolen, please call us immediately on **0800 096 9779.** If you're outside the UK, call us on **+44 1702 278 270**.

If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

Internet and Telephone banking are designed to make your life easier

Internet Banking

go to www.lloydsbank.com/registerquick

Personal Debit and Cashpoint® Card Charges

- If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling 0345 300 0000 (+44 1733 347 007 from overseas). If your account is held in the Channel Islands or Isle of Man, call 0345 744 9900 (+44 1539 736626 from overseas). If you call before the transaction is processed the rate provided will be an indication only. We will charge you a foreign currency transaction fee of 2.99% of the value of the transaction.
- If you use your debit card or your Cashpoint® card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion.
- Where you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person, or by internet or phone, we will also charge a £0.50p foreign currency purchase fee. This fee does not apply to the following accounts: Premier, Platinum, and Private Banking account holders, and accounts held in the Channel Islands or the Isle of Man.
- We will not make a charge for the withdrawal of cash in pounds within the UK, however, the owner of a non-Lloyds Bank cash machine may. We can end or vary the terms of our current accounts and arranged overdrafts (including the interest rate, daily arranged overdraft fees and charges) at any time in the way set out in the Personal Banking Terms and Conditions. We recommend that you continually assess whether an arranged overdraft is the most suitable form of borrowing for your current needs.
- Other charges apply, please see the banking charges guide for details.

Private Banking Overdraft Buffer

You will not be charged any fees when you use an Unarranged Overdraft of £25 or less, but you will be charged debit interest on that amount. If you use an Unarranged Overdraft of more than £25, then you will pay interest on the whole of any Unarranged Overdraft balance, daily fees and a Monthly Overdraft Usage Fee (unless you have already been charged one that month).

Fee-Free

Some accounts offer an Arranged Overdraft subject to application and approval with a fee-free arranged overdraft facility. Please refer to the account terms and conditions for more information.

Charges will be shown on your statement.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

Personal Customers: www.lloydsbank.com, any branch or call our interest rate line on **0345 300 0032** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

Telephone Banking

call the number at the top of your statement

Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do e.g. if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

Important information about compensation arrangements

FSCS Protected

Personal customers

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

Privacy notice

We work hard to keep your information secure, which includes regularly reviewing our privacy notice. You can view our full privacy notice at the link below or call us for a copy on **0345 602 1997**

Personal customers: **www.lloydsbank.com/privacy**

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.

Stop receiving paper statements

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Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

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LLOYDS BANK

Statement No. 38
08 August 2019

Sort Code 77-91-13
Account Number 26915560

CLASSIC

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
31 Jul 19		**STATEMENT OPENING BALANCE**			**2.79**
01 Aug 19	DD	DVLA-V777HUN 23822954 000000000032327140	12.25		9.46 OD
01 Aug 19		RETURNED DD		12.25	2.79
02 Aug 19	FPI	TAPASZTO T SON 03 809232555501208001		15.00	17.79
07 Aug 19	DD	DVLA-V777HUN 03638722 000000000032327140	12.25		5.54
07 Aug 19		**STATEMENT CLOSING BALANCE**	**24.50**	**27.25**	**5.54**

Payment types:
DD - Direct Debit FPI - Faster Payment

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BIC	LOYDGB21J15

Summary of UNDER 19s ACCOUNT 01 November 2018 to 31 July 2019

Your summary is an overview of any interest or fees that have been paid or received to this account during the summary period. You do not need to take any action when you receive your summary.

Your Account

Average credit balance	£62.36
Average debit balance	£0.00
Credit interest	£0.12

You should review your account regularly to check whether it remains appropriate for your circumstances.

Your Interest Rates

Balances of	AER%	Gross p.a.%
£2,500.00+	0.00	0.00
£1.00+	0.50	0.50

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

From 6th April 2016 your non ISA interest is paid gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances tax may be due on the interest and it is your responsibility to disclose and pay any tax due directly to HM Revenue and Customs (HMRC).

If you have a Club Lloyds account Credit Interest will only be paid if you have at least 2 different Direct Debits paid on your account. This does not apply to Private Banking Club accounts.

We will give you at least 14 days notice before we take any Overdraft fees or interest out of your account. Interest rates and fees are detailed as at the date of this statement.

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Other services - There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com.

Fees and interest rates may have changed during the period covered by this summary. For details please see your regular statements.

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