LLOYDS BANK

MR F DUMITRACHE
129 GRANGE PARK ROAD
LONDON
E10 5ET

Statement number	14
Issue date	29 March 2023
Write to us at	Box 3 BX1 1LT
Call us on	0345 300 0000
Visit us online	www.lloydsbank.com
Your Branch	WALTHAMSTOW
Sort Code	77-91-56
Account Number	27399862
IBAN	GB24 LOYD 7791 5627 3998 62
BIC	LOYDGB21K31

CLASSIC

01 March 2023 to 29 March 2023

Your Account

Date of previous statement	**28 February 2023**
Balance on 01 Mar 2023	**£0.54**
Money in	**£500.00**
Money out	**£500.00**
Balance on 29 Mar 2023	**£0.54**
Arranged overdraft interest	£0.00

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.

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.

Things you need to know

Getting in touch

Write to us: Lloyds Bank, PO Box 1, BX1 1LT

Visit us in branch

Go online: **lloydsbank.com/contactus**

Call: **0345 300 0000** 8am-8pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** – View and manage your accounts online - 24 hours a day, 7 days a week. Register at **lloydsbank.com/internetbanking**
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at **lloydsbank.com/mobilealerts**

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at **lloydsbank.com/overdrafts**, tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit **lloydsbank.com/borrow** or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting **lloydsbank.com/currentaccounts** to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit **lloydsbank.com/current-accounts/rates**. Alternatively ask us in branch.

Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on **0800 917 7017** or **+44 207 4812614** if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit **lloydsbank.com/security** for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on **0800 096 9779** or **+44 1702 278 270** if outside the UK – lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at **lloydsbank.com/help-guidance/customer-support/lost-or-stolen-cards**

About the fees we charge if you use your card abroad

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. This is a fee for the currency conversion. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

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. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

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 £0.50 foreign currency purchase fee. The foreign currency purchase fee does not apply to the Premier and Platinum debit cards; and will not be charged if your payment is made in euro within the EEA or UK.

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. Other charges apply, please see the banking charges guide for details.

With Travel Smart you can use your debit card abroad as often as your like with no debit card fees for £7 a week. Add it to your account before you travel and it'll start on the date you tell us.

Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at **lloydsbank.com/privacy** or call us for a copy on **0345 602 1997**.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit **FSCS.org.uk**

FSCS Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service or via Textphone on **0345 300 2281** (lines are open 24 hours a day, 7 days a week). SignVideo services are also available if you're Deaf and use British Sign Language at **lloydsbank.com/signvideo**

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Fair lending – we adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: **www.lendingstandardsboard.org.uk**

LLOYDS BANK

Statement No. 14
29 March 2023

Sort Code 77-91-56
Account Number 27399862

CLASSIC

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
28 Feb 23		**STATEMENT OPENING BALANCE**			**0.54**
28 Mar 23	FPI	MARIUS DANIEL SAND TIKET 230328162401548409		100.00	100.54
28 Mar 23	CPT	LNK TESCO LEYT H R CD 5228 28MAR23	100.00		0.54
28 Mar 23	FPI	MARIUS DANIEL SAND TIKET 230328175047152179		400.00	400.54
28 Mar 23	FPO	MARIUS DANIEL SAND TIKET 28MAR23 17:51	200.00		200.54
28 Mar 23	CPT	LNK TESCO LEYT H R CD 5228 28MAR23	200.00		0.54
28 Mar 23		**STATEMENT CLOSING BALANCE**	**500.00**	**500.00**	**0.54**

Payment types:
FPI - Faster Payment CPT - Cashpoint FPO - Faster Payment

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.