LLOYDS BANK

Customer Services: 0345 606 2174
www.lloydsbank.com

MS EVE PAWLEY
11 WATSON STREET
SHIELD ROW
STANLEY
DH9 0ES

Platinum

MasterCard number	5521 57** **** 6413
Cardholder	MS EVE PAWLEY
Your credit limit	£4,500
Available to spend	£4,500.00
Next month's estimated interest	£0.00

Summary of your account

Previous balance	£67.95	
Payments received	£67.95	CR
New transactions, fees and charges	£0.00	
Your new balance	£0.00	
Minimum payment due	£0.00	

No payment is required this month

Your credit card statement 01 JUN 2022

Travelling abroad this summer?

To use your Lloyds Credit Card hassle free when you go abroad, remember to notify us before you travel. Adding a travel flag will make us aware you're abroad so your transactions are more likely to be approved.

You can easily add a travel flag to your account by either logging in to Internet Banking or by contacting us on 0345 606 2172. To set a flag up online, go to 'Your Profile' and then 'Set up and manage travel flags'.

It's also a good idea to save our overseas number +44 (0) 1702 278 272 on your mobile in case you need to get in touch with us while you are abroad or would prefer not to use the 0345 number.

Minimum payments
If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Account information

Your standard interest rates are:
15.69% p.a. (variable) for Cash Transactions
15.69% p.a. (variable) for Purchases
15.69% p.a. (variable) for Balance Transfer and Money Transfers
14.66400% p.a. (variable) for Default charges

Cheques should be made payable to the Lloyds Bank plc, followed by the credit card number.
Please also write the credit card number on the back of the cheque.
Please do not fold credit slip or cheque. ENTER AMOUNT IN TOTAL BOX.

Date _____
RECEIVING CASHIERS STAMP

bankgiro credit

5521 57** **** 6413
CARD NUMBER

Paid in by _____
Lloyds Bank Card Services
Brighton

CASH		
CHEQUES		

77-29-00	30093459	35	£

5521 57******6413 MS EVE PAWLEY

PLEASE DO NOT WRITE BELOW THIS LINE

<5521 57** **** 6413< 772900+< 35 X

How you can contact us

By phone
Customer service queries - Please see the number on the front of your statement.

Lost or stolen cards - 0800 096 9779 or
- +44 1702 278 270 (when abroad)
- Textphone from the UK: 0800 056 3874
- +44 1702 364 398 (when abroad)

You can call us 24 hours a day, every day. Please have your credit card details with you when you call.

Balance transfers - 0345 450 4401
- +44 1268 567 274 (when abroad)

You can call us Monday to Friday 8am - 10pm and Saturdays 9am - 5pm.

For your security, and to assist us with staff training, phone calls may be recorded and monitored.

Online
To manage your account 24 hours a day via the Internet, visit www.lloydsbank.com to register. It takes up to 7 days to set up your online registration so remember to allow for this or you could miss a payment or incur a charge.

By post
You can also write to Lloyds Bank at:
Lloyds Banking Group Plc, Pitreavie Credit Card Operations, BX1 1LT. Please quote your account number in all correspondence.

To change your personal details
If you have changed your name, address or bank account details please let us know. Write to us at the above address listing your title, full name and address, home and work telephone numbers, 16 digit card number and any new sort code and account numbers you use to pay your bill. Please remember to sign and date any information you send 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.

Do you need extra help?

If you'd like this in Braille, large print, CD or another format please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on 0800 056 3874 (+44 1702 364 398 when abroad). Lines open seven days a week, 24 hours a day.

Useful information

Available to spend
The amount available to spend shown overleaf may include transactions that have been authorised but have not yet been applied to the account.

Checking your statements
Please keep all receipts to check against your statement. If you have a query about your statement please call customer services as soon as possible. The earlier you contact us about a disputed entry, the more we may be able to do for you.

Lost or can't remember your PIN?
Please call the number on the front of your statement and we will send you a new PIN.

Data Protection Act
If you have an enquiry about your personal records under the Data Protection Act please contact customer services. There is a £10 charge for this information.

Other products and services
You can let us know at any time if you don't want to receive information about other Products and Services.

How interest is charged
We calculate interest daily based on the total amount you owe. We add together all the daily interest amounts in each statement period and add the total to your balance on your statement date. The sooner you make your payments, even before the payment due date, the less interest you will pay. There are some exceptions to these interest rules. Details are available within your terms and conditions.

Estimated interest
This is an estimate of the Interest you'll have to pay next month. It assumes:
- you pay only the minimum due
- you pay by the due date
- you have no more transactions before your next statement
- you don't change your statement date
- your standard interest rates and the way we calculate interest don't change

The estimate does not include reduced interest if a promotional rate starts before your next statement is produced.

Important Information about Promotional Offers
You will lose any promotional offers if your minimum payment is late or you go over your your credit limit. The standard rate will apply on the remaining balance.

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How to pay

Please remember - your payments should reach your account as cleared funds by the date shown on the front of your statement.

If you are unable to make the minimum payment, please contact us as soon as possible by calling the number on the front of your statement.

Direct debit - you can set up a direct debit to pay the minimum or full amount on your statement, a fixed amount, or fixed percentage each month. Please call the number on the front of your statement or if registered for online banking go online and click on the "ways to pay" tab on your credit card section.

Online - If you have a Lloyds Bank Current Account and are registered for our online service you can make a payment via www.lloydsbank.com and your payment will normally be credited to your account within 2 hours. If you do not have a Lloyds Bank Current Account, you may be able to arrange payment through another online banking provider. Please use the sort code and account number shown on the right. Please also make sure that you quote your credit card number.

Post - if you receive paperless statements please send a cheque in an envelope to **Lloyds Bank (120), PO Box 109, Sheffield, S98 1GE.** If you receive paper based statements through the post you can send the completed payment slip and cheque in an envelope to the address above. The cheques should be made payable to Lloyds Bank followed by your credit card number. You must allow 7 working days* for the payment to reach us. Please use blue or black ink and never send cash through the post.

In branch - You can call into any Lloyds Bank branch to make a payment. Just complete and hand in at the counter the Bank Giro Credit Slip (or provide your Credit Card) with a cheque or cash. Cheque payments should be made at least 4 working days* before the due date shown. Cash payments will be credited to your account the same day (Monday to Sunday including bank/public holidays).

Telephone Banking with Lloyds Bank - you can pay by phone by calling PhoneBank® on **0345 300 0000.** If you have a Lloyds Current Account your payment will normally be credited to your account within 2 hours.

Telephone Banking with another bank - you will need to provide these details:
Bank Sort Code no: 77-29-00
Bank Account no: 00000000
Your reference number, which is your 16-digit account number

Please check with your Telephone Banking provider that your payment will reach your account by the due date shown.

Lloyds Bank Credit Cards can receive Faster Payments.

*Working days are Monday to Friday, excluding bank/public holidays.
PhoneBank® is a registered trademark of Lloyds Bank plc.

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Platinum

MasterCard number	5521 57** **** 6413
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Date of transaction	Date entered	Description	Amount £
		BALANCE FROM PREVIOUS STATEMENT	67.95
06 MAY	06 MAY	PAYMENT RECEIVED - THANK YOU	67.95CR
New balance			£0.00

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out in the Summary Box on this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Use your credit card abroad and save on exchange rates.

Take your credit card on holiday with you and you'll get competitive exchange rates on your purchases. Typically, even when you take into account the 2.95% foreign exchange charge, your rate will usually still be better than standard Bureau de Change rates.

Paying with your credit card abroad can also help you avoid buying excess currency that you'd then have to sell when you get home. Plus you won't have the worry of carrying too much cash around.

For more information visit lloydsbank.co.uk/travel

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SUMMARY BOX

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest-free period	Maximum 56 days for purchases if you pay the full balance shown on your previous and current statement on time. No interest-free period on balance transfers and money transfers (if available) and cash transactions.
Interest charging information	You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement on time. Otherwise, the period over which interest is charged is as follows: **Purchases, Cash Transactions, Balance Transfers and Money Transfers (if available):** From the date the item is debited to your account until the balance is paid in full.
Allocation of payments	We use your payments to pay off balances charged at the highest interest rate first and so on down to balances with the lowest interest rates. This means the more expensive balances are always paid off first. If there is more than one type of balance at the same interest rate, they are paid off in the following order: cash transactions, purchases, balances transfers and money transfers (if available) and then default charges (plus any interest or charges incurred as a result of those balances). For each type of balance, your payments will pay off the oldest balance (and related fees, charges or insurance) first.
Minimum repayment	Your monthly minimum payment will be an amount equal to the higher of £5 or the total of any interest charged, any default charges payable, 1/12th of your annual fee (if applicable), any Payment Protection Cover (if applicable), and 1% of the balance you owe shown in your statement. If you owe less than £5 you must pay the full amount you owe.
Annual Fees	None
Other Fees	**Cash Transactions:** 3.00% minimum £3. **Balance Transfers and Money Transfers (if available):** 3.00% for each individual Balance Transfer and Money Transfer. **Copy statements:** £5 for copies of non-current statements.
Non-sterling transactions (foreign usage)	**Payment scheme exchange rate:** For rates please call Customer Services on the number above. Indicative rates can also be found at: Mastercard - www.mastercard.com/global/currencyconversion/index.html VISA - www.visaeurope.com/en/cardholders/exchange_rates.aspx **One or more of the following may apply:** **Non-sterling transaction fee:** 2.95% of the amount of the sterling transaction value. **Cash transaction fee:** 3.00% minimum £3
Default charges	**Missed Payment charge, Returned Payment charge and Overlimit charge: £12**

Account information