

MR M RADZIUS
6 THE VALE
ACTON
LONDON
W3 7SB

Statement number 82
Issue date 6 November 2020
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch WOKING
Sort Code 30-99-80
Account Number 30842768
IBAN GB47 LOYD 3099 8030 8427 68
BIC LOYDGB21061

CLUB LLOYDS

09 October 2020 to 06 November 2020

Your Account

Date of previous statement 08 October 2020
Balance on 09 Oct 2020 £845.10
Money in £1,553.17
Money out £1,463.85
Balance on 06 Nov 2020 £934.42

Credit interest £0.00

Arranged overdraft interest £0.00

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

Your Interest Rates

Any balance up to £5000.00 will earn the interest rate in the table below subject to account conditions. No additional interest will be paid on any balance over £5000.00.

Balances of	AER%	Gross p.a.%
£5,000.00+	0.00	0.00
£4,000.00+	1.50	1.49
£1.00+	0.60	0.60

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.

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.

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. 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. We can end or vary the terms of our current accounts and arranged overdrafts (including the interest rate and other 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.

Interest-Free

Some accounts offer an Arranged Overdraft subject to application and approval with an Interest-free arranged overdraft amount. 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).

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

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



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

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

Personal customers can choose to stop receiving paper statements. To do this you must be registered for Internet Banking. To register please visit www.lloydsbank.com/registerquick or any Lloyds branch.

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

Textphone service for Hearing Impaired Customers is available on 0800 056 7611 (International customers should ring +44 1624 680719). Lloyds Bank also accepts telephone calls via Text Relay. We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help us improve our quality of service. Cashpoint® and PhoneBank® are registered trademarks of Lloyds Bank plc. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone 020 7626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

Statement No. 82
06 November 2020
Page 3 of 5

Sort Code 30-99-80
Account Number 30842768

CLUB LLOYDS

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Oct 20		STATEMENT OPENING BALANCE			845.10
09 Oct 20	DEB	YOU ME SUSHI CD 1610	21.45		823.65
12 Oct 20	DEB	TESCO STORES 5780 CD 1610 10OCT20	7.60		816.05
12 Oct 20	DEB	W M MORRISON STORE CD 1610 11OCT20	21.97		794.08
12 Oct 20	BP	SAVE THE CHANGE 0001	0.98		793.10
12 Oct 20	DEB	TESCO STORES 5780 CD 1610	1.18		791.92
12 Oct 20	DEB	SAINSBURYS S/MKTS CD 1610	1.05		790.87
13 Oct 20	BP	SAVE THE CHANGE 0001	1.77		789.10
14 Oct 20	DEB	TESCO STORES 5780 CD 1610	1.45		787.65
14 Oct 20	DEB	L A SUPPORT LTD CD 1610	150.00		637.65
15 Oct 20	BP	SAVE THE CHANGE 0001	0.55		637.10
15 Oct 20	DEB	TESCO STORES 5780 CD 1610	4.25		632.85
15 Oct 20	DEB	W M MORRISON STORE CD 1610	6.90		625.95
15 Oct 20	DEB	LIDL GB ACTON CD 1610	9.84		616.11
15 Oct 20	DEB	Just Eat CD 1610	13.88		602.23
16 Oct 20	BP	SAVE THE CHANGE 0001	1.13		601.10
19 Oct 20	DEB	TESCO STORES 5780 CD 1610 17OCT20	3.55		597.55
19 Oct 20	DEB	W M MORRISON STORE CD 1610 17OCT20	31.79		565.76
19 Oct 20	DEB	TESCO STORES 5780 CD 1610 18OCT20	2.21		563.55
19 Oct 20	DEB	TESCO STORES 5780 CD 1610 18OCT20	3.15		560.40
19 Oct 20	DEB	ACTON CD 1610 18OCT20	16.30		544.10
19 Oct 20	BP	SAVE THE CHANGE 0001	3.00		541.10
20 Oct 20	DEB	COSTA COFFEE ACTON CD 1610	2.20		538.90
20 Oct 20	DEB	LIDL GB ACTON CD 1610	6.46		532.44
20 Oct 20	DEB	W M MORRISON STORE CD 1610	15.86		516.58
21 Oct 20	BP	SAVE THE CHANGE 0001	1.48		515.10
23 Oct 20	DEB	AMZNMktplace CD 1610	29.58		485.52
26 Oct 20	DEB	TESCO STORES 5780 CD 1610 24OCT20	7.81		477.71
26 Oct 20	DEB	LIDL GB ACTON CD 1610 25OCT20	10.83		466.88
26 Oct 20	BP	SAVE THE CHANGE 0001	0.78		466.10
26 Oct 20	DEB	W M MORRISON STORE CD 1610	31.24		434.86
26 Oct 20	DEB	TESCO STORES 6215 CD 1610	12.71		422.15
27 Oct 20	BP	SAVE THE CHANGE 0001	1.05		421.10
27 Oct 20	DEB	TESCO STORES 6215 CD 1610	3.00		418.10
28 Oct 20	CPT	LNK MONACO FOOD & CD 1610 28OCT20	10.00		408.10
28 Oct 20	DEB	AMZNMktplace CD 1610	3.15		404.95
28 Oct 20	DEB	TESCO STORES 5780 CD 1610	9.50		395.45
29 Oct 20	BP	SAVE THE CHANGE 0001	1.35		394.10
29 Oct 20	DEB	TFL TRAVEL CH CD 1610	5.30		388.80

(Continued on next page)

Statement No. 82

06 November 2020

Page 4 of 5

Sort Code

30-99-80

Account Number

30842768

CLUB LLOYDS

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
29 Oct 20	DEB	THE NELLIE BEAN CD 1610	6.00		382.80
29 Oct 20	DEB	THE NELLIE BEAN CD 1610	6.80		376.00
30 Oct 20	BGC	FIRMDALE HOTELS PL		1,550.17	1,926.17
30 Oct 20	BP	SAVE THE CHANGE 0001	0.90		1,925.27
30 Oct 20	DEB	TESCO STORES 5780 CD 1610	0.60		1,924.67
30 Oct 20	DEB	LIDL GB ACTON CD 1610	4.17		1,920.50
30 Oct 20	DEB	TESCO STORES 5780 CD 1610	7.00		1,913.50
30 Oct 20	DEB	W M MORRISON STORE CD 1610	10.50		1,903.00
02 Nov 20	DEB	J D WETHERSPOON PL CD 1610 31OCT20	2.99		1,900.01
02 Nov 20	DEB	J D WETHERSPOON PL CD 1610 31OCT20	2.99		1,897.02
02 Nov 20	DEB	J D WETHERSPOON PL CD 1610 31OCT20	5.98		1,891.04
02 Nov 20	DEB	J D WETHERSPOON PL CD 1610 31OCT20	16.73		1,874.31
02 Nov 20	DEB	WM MORRISONS STORE CD 1610 31OCT20	17.52		1,856.79
02 Nov 20	DEB	HALFWAY MINIMART CD 1610 31OCT20	50.09		1,806.70
02 Nov 20	DEB	TFL TRAVEL CH CD 1610 01NOV20	2.40		1,804.30
02 Nov 20	BP	SAVE THE CHANGE 0001	4.03		1,800.27
02 Nov 20	FPO	JACKSON PIERCE LTD 600000000670730297 02NOV20 14:19	671.00		1,129.27
03 Nov 20	DEB	TESCO STORE2097 CD 1610	0.68		1,128.59
03 Nov 20	DEB	TRANSFERGO CD 1610	100.00		1,028.59
03 Nov 20	PAY	CLUB LLOYDS FEE	3.00		1,025.59
03 Nov 20	DEP	CLUB LLOYDS WAIVED		3.00	1,028.59
04 Nov 20	BP	SAVE THE CHANGE 0001	0.32		1,028.27
04 Nov 20	DEB	TFL TRAVEL CH CD 1610	2.90		1,025.37
04 Nov 20	DEB	W M MORRISON STORE CD 1610	8.63		1,016.74
04 Nov 20	DEB	TESCO STORES 5780 CD 1610	9.90		1,006.84
04 Nov 20	DEB	W M MORRISON STORE CD 1610	16.00		990.84
05 Nov 20	BP	SAVE THE CHANGE 0001	0.57		990.27
05 Nov 20	CPT	LNK MORRISON'S LON CD 1610 05NOV20	10.00		980.27
05 Nov 20	DEB	J D WETHERSPOON PL CD 1610	6.95		973.32
06 Nov 20	BP	SAVE THE CHANGE 0001	0.05		973.27
06 Nov 20	DEB	LIDL GB ACTON CD 1610	12.59		960.68
06 Nov 20	DEB	W M MORRISON STORE CD 1610	26.26		934.42
06 Nov 20		STATEMENT CLOSING BALANCE	1,463.85	1,553.17	934.42

Payment types:

DEB - Debit Card

BP - Bill Payment

CPT - Cashpoint

BGC - Bank Giro Credit

FPO - Faster Payment

PAY - Payment

DEP - Deposit

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.

Statement No. 82

06 November 2020

Page 5 of 5

Sort Code

30-99-80

Account Number

30842768

CLUB LLOYDS

Ways to manage your arranged overdraft.

No matter what current account you have, we have several features to help you manage your money.

Mobile and Internet Banking - You can access Internet and mobile banking 24 hours a day 7 days a week. By making use of Internet Banking you can track your money, make payments and transfers and see your statements.

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.

To find out more visit www.lloydsbank.com/alerts

Calculating the cost - If you have an arranged overdraft with us, would like to increase the limit on an existing one, or are thinking of applying for an arranged overdraft, you can calculate the cost using our cost calculator tool at www.lloydsbank.com/overdrafts

You can also find general information about the cost of arranged overdrafts at www.lloydsbank.com/overdrafts

Keeping track of your borrowing - An overdraft is there to help out when you need to borrow in the short term. But if you use it often and don't reduce your balance, you could pay more in charges than other forms of borrowing.

You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you would like to discuss potential alternative options that we may be able to provide please contact us on 0345 300 0000. You can see our range of borrowing options at www.lloydsbank.com/borrow

You should also consider whether your account type is still right for you.