



MR G & MRS N MYATT
27 WATERMEAD
STRATTON ST MARGARET
SWINDON
WILTSHIRE
SN3 4WE



J3162200JQIMAA0000010516001002398000

Statement number 98
Issue date 01 February 2016
Write to us at Box 3, BX1 1LT
Call us on 0345 070 0365 (from UK)
Visit us online www.lloydsbank.com
Your Branch DEVIZES
Sort Code 30-92-63
Account Number 00742865
IBAN GB74 LOYD 3092 6300 7428 65
BIC LOYDGB21202

CLASSIC

01 January 2016 to 01 February 2016

Your Account

Planned Overdraft limit £100

Date of previous statement 31 December 2015
Balance on 01 Jan 2016 £0.71
Money in £3,036.46
Money out £3,037.16
Balance on 01 Feb 2016 £0.01
Planned debit interest £0.00
Unplanned debit interest £0.00

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

Your Interest Rates

Amount of Planned Overdraft	Planned Overdraft
£0.00+	0.00% per month (0.00% EAR* variable)
£25.00+	1.53% per month (19.94% EAR* variable)

Amount of Unplanned Overdraft	Unplanned Overdraft
£0.00+	1.53% per month (19.94% EAR* variable)

*EAR is the Equivalent Annual Rate. This is the actual annual interest rate of an Overdraft. It does not take into account other fees and charges.

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.

Fees Explained

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

Monthly Overdraft usage fee - This £6.00 fee is charged in any monthly billing period where you exceed any interest and fee free amount of a Planned overdraft or buffer that you have on your account. You will only ever be charged one Monthly Overdraft Usage Fee in a monthly billing period, no matter how many times you use your Planned or Unplanned Overdrafts.

Unplanned Overdraft daily fee - The daily fee we charge you for using an Unplanned Overdraft (limited to a maximum of 8 daily fees in a monthly billing period). The amount of the fee will be worked out at the end of each day (including weekends and bank holidays) on the balance of your Unplanned Overdraft over any interest and fee free buffer. The fee is: £5.00 a day if your Unplanned Overdraft balance is £24.99 or less; £10.00 a day if your Unplanned Overdraft balance is £25.00 or more.

Returned item fee - The fee we charge when you do not have enough available money to make a payment you requested and we did not agree to give you or extend an Unplanned Overdraft to cover that payment. The fee is £10.00 for each item (no more than 3 fees a day). This fee will not be charged if the amount of the payment that we decline is £10.00 or less.

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.

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Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
31 Dec 15		STATEMENT OPENING BALANCE			0.71
04 Jan 16	SO	G MYATT MORTGAGE		1,518.23	1,518.94
04 Jan 16	DD	C&G 80081347 5000000714808600	1,210.08		308.86
04 Jan 16	TFR	N MYATT 309841 04372418	305.00		3.86
04 Jan 16	TFR	N MYATT 309841 04372418	3.00		0.86
01 Feb 16	SO	G MYATT MORTGAGE		1,518.23	1,519.09
01 Feb 16	DD	C&G 80084687 5000000714808600	1,210.08		309.01
01 Feb 16	TFR	N MYATT 309841 04372418	309.00		0.01
01 Feb 16		STATEMENT CLOSING BALANCE	3,037.16	3,036.46	0.01

Payment type: SO - Standing Order DD - Direct Debit TFR - Transfer

Go Paperless

Many current and savings account customers can receive their statements and some letters through Internet Banking, instead of via the post. Switch to paperless and you can view, search and print these documents while online.

Not all accounts can benefit from this service. For more information and to see if you can switch, please go to

lloydsbank.com/paperless