

MR A & MRS A I ALKIVIADES
ANCHOR COTTAGE
BROWNSHILL
STROUD
GLOUCESTERSHIRE
GL6 8AG



Statement number 209
Issue date 23 June 2022
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch CIRENCESTER
Sort Code 30-92-06
Account Number 00832853
IBAN GB68 LOYD 3092 0600 8328 53
BIC LOYDGB21102

CLUB LLOYDS

24 May 2022 to 23 June 2022

Your Account

Arranged Overdraft limit £500

Date of previous statement 23 May 2022
Balance on 24 May 2022 £5,433.60
Money in £6,636.89
Money out £5,060.82
Balance on 23 Jun 2022 £7,009.67

Credit interest £2.67
Arranged overdraft interest £0.00

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

Type of Fee	Quantity	Total
Debit card fee	3	£1.29
Total fees	3	£1.29

The fees detailed above have been paid during this statement period.

The fees paid in this statement period are highlighted in the 'Fees Explained' section and on the reverse.

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

Amount of Arranged Overdraft	Arranged Overdraft
£0.00+	0.000% per day (0.0% EAR* variable)
£51.00+	0.067% per day (27.5% EAR* variable)

We apply the daily interest rate shown above to your arranged overdraft balance at the end of the day

*EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it - charging interest on interest already charged. This interest rate does not include any other fees and charges.

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 not feature in the Type of Fee table above, but 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.

Turn over for more information on managing overdrafts



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**
7am-11pm, 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 7am and 11pm, 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

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.

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



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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Statement No. 209

23 June 2022

Page 3 of 4

Sort Code

30-92-06

Account Number

00832853

CLUB LLOYDS

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
23 May 22		STATEMENT OPENING BALANCE			5,433.60
24 May 22	TFR	FORGN PYT247125437 EUR@1.1249	1,777.94		3,655.66
24 May 22	DEB	WAITROSE 210 CD 4537	10.51		3,645.15
24 May 22	DEB	BOWBRIDGE VETERINA CD 4537	41.11		3,604.04
25 May 22	DEB	WAITROSE 210 CD 4537	137.98		3,466.06
27 May 22	DD	VODAFONE LTD 04059880 685015305-00001	44.65		3,421.41
27 May 22	DD	BT GROUP PLC 01241957 SS76545897-000081	91.76		3,329.65
27 May 22	DEB	WAITROSE 210 CD 4537	15.45		3,314.20
27 May 22	DEB	STROUD CD 4537	53.18		3,261.02
27 May 22	DEB	BROOKES HAIR AND B CD 3821	45.50		3,215.52
30 May 22	DEB	FOURWAYS GARAGE (C CD 4537 28MAY22	41.19		3,174.33
31 May 22	FPI	VER + BE LTD SW SALARY RP4673266010038100		5,772.82	8,947.15
01 Jun 22	SO	STROUD C/TAX 0083	293.00		8,654.15
01 Jun 22	SO	STROUD C/TAX 0084	293.00		8,361.15
01 Jun 22		INTEREST (GROSS)		2.67	8,363.82
06 Jun 22	FPO	LLOYDS BANK PLATIN 5521570094006922 06JUN22 15:11	164.93		8,198.89
06 Jun 22	FPO	EON NEXT ENERGY LT A-DE1E276D 06JUN22 15:22	95.35		8,103.54
06 Jun 22	PAY	CLUB LLOYDS FEE	3.00		8,100.54
06 Jun 22	DEP	CLUB LLOYDS WAIVED		3.00	8,103.54
07 Jun 22	DEB	NYA*CAFES BIBAL VE EUROS 02.10 VISAXR 1.16667 CD 3821	1.80		8,101.74
07 Jun 22	DEB	NON-GBP TRANS FEE 2.99% CD 3821	0.05		8,101.69
07 Jun 22	DEB	GWR FOOD ON TRAIN CD 3821	3.35		8,098.34
08 Jun 22	DD	PRACTICE PLAN 02482873 PA34498181 10C6D2	17.10		8,081.24
08 Jun 22	DD	PRACTICE PLAN 02922049 PA34498191 1C3F5E	24.40		8,056.84
08 Jun 22	DEB	COHENS CHEMIST CD 3821	4.99		8,051.85
08 Jun 22	DEB	CO-OP GROUP 070498 CD 3821	6.95		8,044.90
09 Jun 22	DEB	JOLLY NICE CD 3821	12.30		8,032.60
13 Jun 22	FPO	NAT WEST 5434680003495342 11JUN22 09:42	1,000.00		7,032.60
13 Jun 22	FPO	BRITISH GAS 850003483645 11JUN22 11:24	331.66		6,700.94
13 Jun 22	DEB	SOHO COFFEE CD 3821 11JUN22	7.65		6,693.29
13 Jun 22	DEB	carca agglo eau 27 EUROS 41.02 VISAXR 1.16966 CD 4537 12JUN22	35.07		6,658.22
13 Jun 22	DEB	NON-GBP TRANS FEE 2.99% CD 4537 12JUN22	1.04		6,657.18
13 Jun 22	DD	VWFS UK LIMITED 01310519 0000440137452672	344.33		6,312.85

(Continued on next page)

Statement No. 209

23 June 2022

Page 4 of 4

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30-92-06

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00832853

CLUB LLOYDS

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
13 Jun 22	DEB	EASYJET IN F EUROS 08.00 VISAXR 1.16959 CD 3821	6.84		6,306.01
13 Jun 22	DEB	NON-GBP TRANS FEE 2.99% CD 3821	0.20		6,305.81
20 Jun 22	BGC	YY031711A DWP SP		858.40	7,164.21
20 Jun 22	DEB	MCDONALDS CD 4537	10.98		7,153.23
21 Jun 22	DEB	WAITROSE 210 CD 4537	143.56		7,009.67
21 Jun 22		STATEMENT CLOSING BALANCE	5,060.82	6,636.89	7,009.67

Payment types:

TFR - Transfer

FPI - Faster Payment

FPO - Faster Payment

DEP - Deposit

DEB - Debit Card

SO - Standing Order

PAY - Payment

BGC - Bank Giro Credit

DD - Direct Debit

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.