



MR S J & MRS C D WELCH
LONG ACRE
STONE LANE
LYDIARD MILLICENT
SWINDON
SN5 3LD



C3603442822256 3980 364/1/6315

Statement number 119
Issue date 25 February 2014
Write to us at Premier Banking Centre, PO Box 2001,
Andover SP10 1SH
Call us on 0845 300 2750 (from UK)
Visit us online www.lloydsbank.com
Your Branch PREMIER BANK CTR
Sort Code 30-98-41
Account Number 00593622
IBAN GB79 LOYD 3098 4100 5936 22
BIC LOYDGB21106

PB PREMIER CURRENT

22 February 2014 to 25 February 2014

Your Account

Planned Overdraft limit £5,000

Date of previous statement	21 February 2014
Balance on 22 Feb 2014	£5,048.75
Money in	£1,902.48
Money out	£1,451.23
Balance on 25 Feb 2014	£5,500.00
Planned debit interest	£0.00

Your Interest Rates

Amount of Planned Overdraft	Planned Overdraft
£0.00+	0.00% per month (0.00% EAR* variable)
£601.00+	0.87% per month (10.95% 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

Monthly Overdraft usage fee - This £6.00 fee is charged in any monthly billing period that you go overdrawn beyond a buffer or any interest and fee free Planned Overdraft limit that applies to your account. You are only ever charged one fee in any billing period no matter how many times you use a Planned or Unplanned Overdraft within that monthly billing period.

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 £99.99 or less; £10.00 a day if your Unplanned Overdraft balance is £100.00 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 returned item over £10.00 in value (maximum of 3 fees a day).

Monthly account fee - The monthly fee for PB PREMIER CURRENT is £15.00.

Other services - These are fees for other services you have asked for. You can find more details in our Banking Charges guide 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.

If your account is held in the Channel Islands, Isle of Man or with WorldWide Service, please write to us at: Lloyds Bank, Customer Service Centre, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

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	Telephone Banking
Personal customers	go to www.lloydsbank.com/registerquick	call the number at the top of your statement - available 24/7
Commercial customers	go to www.lloydsbank.com/business	call the number at the top of your statement
Corporate customers	go to www.lloydsbankcommercial.com	call the number at the top of your statement
Offshore & WorldWide Service customers	go to www.lloydsbank.com/international	call 08457 449900 (or +44 1539 736626 from abroad)

Personal Debit and Cashpoint® Card Charges

- When you use your card in currencies other than sterling (whether for cash withdrawals or purchases), the amount is converted to sterling on the day it is processed by Visa using the Visa payment scheme exchange rate on that day. You can find out this rate by calling 0845 3 000 000 (+44 1733 347007 from abroad). If your account is held in the Channel Islands or Isle of Man, or is a WWS account, call 08457 449900 (+44 1539 736626 from abroad). We will charge a non-sterling transaction fee of 2.99% of the value of the transaction.
- If you use your debit card to withdraw cash abroad (at an ATM or over the counter) we will also charge a non-sterling cash fee of 1.5% of the amount withdrawn which will be a minimum of £2.00 and a maximum of £4.50.
- If you use your Cashpoint® card to withdraw cash abroad (at an ATM or over the counter) we will also charge a non-sterling cash fee of 1.5% of the amount withdrawn, which will be a minimum of £1.50. Please note there is no maximum charge.
- When you use your card to make a transaction (not cash withdrawal) in a currency other than sterling whether in person or by internet or phone, we will also charge a £1 non-sterling purchase fee. This fee does not apply to Platinum or Premier account holders. This fee also does not apply to Private Banking account holders, accounts held in the Channel Islands, the Isle of Man, or WWS Executive Gold accounts.
- We will not make a charge for the withdrawal of cash in the UK, however, the owner of a non Lloyds Bank cash machine may.
- Other charges apply, please see the banking charges guide for details.

Business Debit Card and Business Cashpoint® Card charges

Full information on our charges is set out in our charges brochures and on our website at www.lloydsbank.com/business (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any non-sterling card transactions, the amount is converted into sterling on the day it is debited to your account, using the Payment Scheme Exchange Rate. We charge a non-sterling transaction fee of 2.75% of the value of the transaction. You can find out the Payment Scheme Exchange Rate by calling us on 0845 072 5555.

Charges will be shown on your statement or current account charges invoice.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

Personal Customers: visit www.lloydsbank.com, any branch or call our interest rate line on 0845 300 0032 (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

Commercial Customers: visit www.lloydsbank.com/business.

Corporate Customers: visit www.lloydsbankcommercial.com

International and World Wide Service Customers:

visit www.lloydsbank.com/international

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

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please contact your firm representative, ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Accounts with Lloyds Bank plc include accounts with the following: C & G Savings, Lloyds Bank, Lloyds Bank Agriculture, Lloyds Bank Commercial Banking, Lloyds Bank Private Banking and Worldwide Service. An eligible depositor's £85,000 limit relates to the combined amount in all accounts with Lloyds Bank plc. This limit is applied to the total of any deposits you have with the following: C & G Savings, Lloyds Bank, Lloyds Bank Agriculture, Lloyds Bank Commercial Banking, Lloyds Bank Private Banking and Worldwide Service.

If you are unsure which bank your account is held with please check your account literature or ask at your local branch.

International customers: the Jersey branch of Lloyds Bank International Limited is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request. Customers of the Isle of Man and Guernsey branches should refer to the following websites for information on their compensation scheme arrangements: Guernsey: www.dsc.gg and the Isle of Man: www.gov.im

Marketing Information

We like to keep you informed of new products and services using mail, phone, email or text message. If you'd rather we didn't contact you in any of these ways please write, call us or visit any branch and let us know.

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. International customers should request a copy of 'How to Complain' from their usual contact.

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. International customers can register at www.lloydsbank.com/international

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 and WorldWide Service 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 International PhoneBank is a registered business name of Lloyds Holdings (Jersey) Limited. 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. Lloyds Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all Lloyds Bank Commercial Banking customers will be covered by these schemes). We are licensed and regulated by the Office of Fair Trading for lending services and subscribers to the Lending Code.

Lloyds Bank International Limited Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending. The Guernsey branch of Lloyds Bank International Limited is licensed to conduct banking, investment and insurance intermediary business by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002. The Isle of Man