



MRS C STEPHENS  
GEWDHENNEK SILVERLAKE  
LOSTWITHIEL  
CORNWALL  
PL22 0JP



C3603445G31822 1990 651/1/2202

## Statement number 4

**Issue date** 29 July 2013  
**Write to us at** Box 3, BX1 1LT  
**Call us on** 0845 300 0000 (from UK)  
**Visit us online** [www.lloydstsb.com](http://www.lloydstsb.com)  
**Your Branch** ST AUSTELL  
**Sort Code** 30-97-28  
**Account Number** 11383868  
**IBAN** GB02 LOYD 3097 2811 3838 68  
**BIC** LOYDGB21319

CLASSIC

07 June 2013 to 29 July 2013

## Your Account

<b>Date of previous statement</b>	<b>06 June 2013</b>
<b>Balance on 07 Jun 2013</b>	<b>£62.17</b>
<b>Money in</b>	<b>£1,122.50</b>
<b>Money out</b>	<b>£1,058.21</b>
<b>Balance on 29 Jul 2013</b>	<b>£126.46</b>
<b>Planned debit interest</b>	<b>£0.00</b>
<b>Unplanned debit interest</b>	<b>£0.00</b>

Type of Fee	Quantity	Total
Monthly Overdraft usage fee	1	£6.00
Unplanned Overdraft daily fee	2	£10.00
Total fees	3	£16.00

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

Amount of Planned Overdraft	Planned Overdraft
£0.00+	0.00% per month (0.00% EAR* variable)
£26.00+	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

**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 £ 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 returned item over £10.00 in value (maximum of 3 fees a day).

**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.lloydstsb.com](http://www.lloydstsb.com)