



MR A HAWA
30 BELVEDERE ROAD
BOURNEMOUTH
DORSET
BH3 7LB



C360344MK38457 4020 365/1/6192

Issue date	12 November 2013
Write to us at	Box 3, BX1 1LT
Call us on	0845 300 0134 (from UK)
Visit us online	www.lloydsbank.com
Your Branch	WINTON BOURNEMOUTH
Sort Code	77-50-22
Account Number	44261668
IBAN	GB62 LOYD 7750 2244 2616 68
BIC	LOYDGB21H24

Important Information for you

- Important information about compensation arrangements.

For important information about compensation arrangements under the Financial Services Compensation Scheme please refer to the back of your statement.



MR A HAWA
30 BELVEDERE ROAD
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Statement number 7
Issue date 12 November 2013
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Sort Code 77-50-22
Account Number 44261668
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BIC LOYDGB21H24

C360344MK38457 4020 365/2/6193

STUDENT

06 September 2013 to 12 November 2013

Your Account

Date of previous statement	05 September 2013
Balance on 06 Sep 2013	£992.40
Money in	£1,752.25
Money out	£1,859.62
Balance on 12 Nov 2013	£885.03
Planned debit interest	£0.00
Unplanned debit interest	£0.00

Your Interest Rates

Amount of Planned Overdraft	Planned Overdraft
£0.00+	0.00% per month (0.00% EAR* variable)
£1,501.00+	0.66% per month (8.21% EAR* variable)

Amount of Unplanned Overdraft	Unplanned Overdraft
£0.00+	0.66% per month (8.21% 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 £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.lloydsbank.com



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STUDENT

Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
05 Sep 13		STATEMENT OPENING BALANCE			992.40
19 Sep 13	Cash	LTSB 321/323 WIMBO		100.00	1,092.40
20 Sep 13	Cashpoint	LNK PO CHARMINSTER CD 3715 20SEP13	10.00		1,082.40
23 Sep 13	Cashpoint	LNK PO CHARMINSTER CD 3715 22SEP13	20.00		1,062.40
23 Sep 13	Debit Card	SPORTSDIRECT 750 CD 3715	5.00		1,057.40
23 Sep 13	Debit Card	JD SPORTS CD 3715	15.00		1,042.40
27 Sep 13	Cash	LOYD 321/323 WIMBO		280.00	1,322.40
27 Sep 13	Cashpoint	LNK PO CHARMINSTER CD 3715 27SEP13	10.00		1,312.40
30 Sep 13	Cashpoint	LNK UNIV SURREY GL CD 3715 28SEP13	5.00		1,307.40
30 Sep 13	Cashpoint	LNK UNI OF SURREY CD 3715 29SEP13	10.00		1,297.40
30 Sep 13	Debit Card	TESCO STORES 5394 CD 3715	25.00		1,272.40
30 Sep 13	Debit Card	ASDA STORES CD 3715	34.00		1,238.40
30 Sep 13	Debit Card	TESCO STORE 2590 CD 3715	6.62		1,231.78
30 Sep 13	Debit Card	SURREY SPORTS PARK CD 3715	210.00		1,021.78
01 Oct 13	Debit Card	TESCO STORE 2590 CD 3715	22.72		999.06
01 Oct 13	Cashpoint	LNK UNI OF SURREY CD 3715 01OCT13	10.00		989.06
03 Oct 13	Debit Card	TESCO STORE 2590 CD 3715	15.88		973.18
03 Oct 13	Cashpoint	LNK UNIV SURREY GL CD 3715 03OCT13	10.00		963.18
04 Oct 13	Bank Giro Credit	STUDENT LOANS CO		1,179.75	2,142.93
04 Oct 13	Cashpoint	LNK UNI OF SURREY CD 3715 04OCT13	20.00		2,122.93

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Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
07 Oct 13	Debit Card	AMIGO CONV STORE CD 3715	3.79		2,119.14
07 Oct 13	Debit Card	WWW.USSU.CO.UK CD 3715	30.00		2,089.14
08 Oct 13	Debit Card	TESCO STORE 2590 CD 3715	10.30		2,078.84
14 Oct 13	Cashpoint	LNK 269/273 CHARM CD 3715 12OCT13	20.00		2,058.84
14 Oct 13	Debit Card	MCDONALDS CD 3715	5.65		2,053.19
21 Oct 13	Cashpoint	LNK UNIV SURREY GL CD 3715 19OCT13	10.00		2,043.19
21 Oct 13	Debit Card	RODBORO CD 3715	12.00		2,031.19
21 Oct 13	Debit Card	AMIGO CONV STORE CD 3715	4.00		2,027.19
22 Oct 13	Debit Card	TESCO STORE 2590 CD 3715	7.55		2,019.64
22 Oct 13	Cashpoint	LNK 269/273 CHARM CD 3715 22OCT13	30.00		1,989.64
23 Oct 13	Debit Card	SURREY SPORTS PARK CD 3715		192.50	2,182.14
23 Oct 13	Debit Card	WINCHESTER S/E COS CD 3715	2.15		2,179.99
23 Oct 13	Debit Card	MOTO - B KING STH CD 3715	5.99		2,174.00
24 Oct 13	Debit Card	Amazon EU CD 3715	28.99		2,145.01
04 Nov 13	Debit Card	BERRYLANDS CD 3715	5.65		2,139.36
04 Nov 13	Debit Card	BRITISH HEART FOUN CD 3715	18.98		2,120.38
04 Nov 13	Cashpoint	LNK 269/273 CHARM CD 3715 04NOV13	10.00		2,110.38
05 Nov 13	Debit Card	THE GOLDEN SUPERMA CD 3715	4.90		2,105.48
08 Nov 13	Debit Card	STUDENT LOAN COMP CD 3715	1,179.75		925.73

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LLOYDS BANK



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Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
08 Nov 13	Cashpoint	LNK ASDA CSTLEPOIN CD 3715 08NOV13	20.00		905.73
11 Nov 13	Cashpoint	LNK TESCO CHAR RD CD 3715 09NOV13	10.00		895.73
11 Nov 13	Debit Card	TESCO STORES 5394 CD 3715	10.70		885.03
11 Nov 13		STATEMENT CLOSING BALANCE	1,859.62	1,752.25	885.03