



Lloyds TSB

MR J A LAUNDERS
3 CHERITON PARK
BOURNE
LINCOLNSHIRE
PE10 9TA

Statement number 46

Issue date 01 February 2013
Write to us at Box 3, BX1 1LT
Call us on 0845 300 0000 (from UK)
Visit us online www.lloydstsb.com
Your Branch STAMFORD
Sort Code 77-72-27
Account Number 04044660
IBAN GB73 LOYD 7772 2704 0446 60
BIC LOYDGB21L01



C3603448837383 1540 134/1/19353

CLASSIC

19 January 2013 to 01 February 2013

Your Account

Planned Overdraft limit £750

Date of previous statement	18 January 2013
Balance on 19 Jan 2013	£3,618.24
Money in	£19,525.61
Money out	£18,562.47
Balance on 01 Feb 2013	£4,581.38
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)
£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 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.lloydstsb.com

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00005886

BRAD PAVES
B.M. Paves
15 MARCH 2013
SCHEME ADMINISTRATOR