

MRS V L DOBBINS 10 OTLEY MOUNT **EAST MORTON** KEIGHLEY WEST YORKSHIRE BD20 5TD

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Statement number 135

Issue date 20 May 2014 Box 3, BX1 1LT Write to us at

0845 300 0000 (from UK) Call us on www.lloydsbank.com Visit us online BATLEY (309057) Your Branch

30-90-57 Sort Code 01006014 **Account Number**

GB64 LOYD 3090 5701 0060 14 **IBAN**

BIC LOYDGB21193

CLASSIC

18 April 2014 to 20 May 2014

Your Account

17 April 2014 Date of previous statement £7,878.01 Balance on 18 Apr 2014 £587.16 Money in £566.00 Money out £7.899.17 Balance on 20 May 2014

£0.00 Planned debit interest

Planned Overdraft limit £2,000

Type of Fee	Quantity	Total
Debit card fee	2	£11.05
Total fees	2	£11.05

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 F0.00+ 0.00% per month (0.00% EAR*variable)

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

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.

> Certified As a True Copy of The Original Pension Practitioner .Com Limited Daws House, 33-35 Daws Lane. London, NW7 4SD, HMRC Practitioner No: 00005886

BRAD DAVES B.n. Varion 23 JUNE 2014 SCHEME ADMINISTRATOR 08006344862

Fees Explained

Monthly Overdraft usage fee - This £6.00 fee is charged in any monthly billing period where you exceed any interest and fee free amount of a Planned overdraft or buffer that you have on your account. You will only ever be charged one Monthly Overdraft Usage Fee in a monthly billing period, no matter how many times you use your Planned or Unplanned Overdrafts.

Unplanned Overdraft dally 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 item (no more than 3 fees a day). This fee will not be charged if the amount of the payment that we decline is £10.00 or less.

Other services - These are fees for other services you have asked for. If you have a Club Lloyds Account, the monthly fee will be shown in the transactions overleaf. These items can be found in your statement as 'Club Lloyds fee' and 'Club Lloyds waived'. You can find more details in our Banking Charges guide or at www.lloydsbank.com