



MR D BLAKE
8 GRASMERE AVENUE
HULLBRIDGE
HOCKLEY
ESSEX
SS5 6LF



C360344MD43188 1720 190/1/24148

Statement number 80

Issue date 12 April 2013
Write to us at Premier Banking Centre, PO Box 2001,
Andover, SP10 1SH
Call us on 0845 070 0365 (from UK)
Visit us online www.lloydstsb.com
Your Branch RAYLEIGH
Sort Code 30-96-94
Account Number 00184057
IBAN GB74 LOYD 3096 9400 1840 57
BIC LOYDGB21417

PREMIER CURRENT

15 March 2013 to 12 April 2013

Your Account

Planned Overdraft limit £1,500

Date of previous statement 14 March 2013
Balance on 15 Mar 2013 £3,983.09
Money in £6,997.33
Money out £6,654.29
Balance on 12 Apr 2013 £4,326.13
Planned debit interest £0.00

Type of Fee	Quantity	Total
Monthly account fee	1	£25.00
Total fees	1	£25.00

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)
£501.00+	1.20% per month (15.43% 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.

CERTIFIED A TRUE COPY
OF THE ORIGINAL

STEVEN HUTCHINSON
DIRECTOR AND FINANCIAL ADVISER

CITRUS WEALTH MANAGEMENT LIMITED
ORWELL HOUSE
THE STRAND
WHERSTEAD
IPSWICH
SUFFOLK
IP2 8NJ

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).

Monthly account fee - The monthly fee for PREMIER CURRENT is £25.00.

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.lloydstsb.com