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TTEES STAFFORDSHIRE BUS SYSTEMS EX PENS
C/O PENSION PRACTITIONER
33-35 DAWES LANE
MILL HILL
LONDON
NW7 4SD

Write to us at:
PO Box 1000
Andover
BX1 1LT

Call us on: **0345 072 5555** (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: **CANNOCK**
Sort code: **30-91-58**
Account number: **07216119**
BIC: **LOYDGB21257**
IBAN: **GB53 LOYD 3091 5807 2161 19**

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BUS BANK INSTANT

TTEES STAFFORDSHIRE BUS SYSTEMS EX PENS

INTEREST RATES FOR THE PERIOD 10 SEP 16 TO 10 OCT 16

Credit Rates (Gross) 10 SEP 16 - 10 OCT 16

from	£1,000,000	0.05% pa
from	£250,000	0.05% pa
from	£100,000	0.05% pa
from	£50,000	0.05% pa
	£0	0.05% pa

Unauthorised borrowing fee: £15.00
Unpaid item (direct debit): £0.00

Unpaid item (cheque): £0.00,
Unpaid item (standing order): £0.00

If your account becomes overdrawn, or you exceed any agreed overdraft limit, we may allow an overdraft to be created or allow the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft and you will be charged at the rate for unauthorised borrowing which is shown on your statement and will incur other unauthorised borrowing charges shown above.

Interest is calculated on the cleared daily balance of the new or excess overdraft and is payable for the duration of the new or excess overdraft.

We may change any of our charges and interest at any time and will notify you in writing at least two months before we make any change. You will be deemed to have accepted any such change if you do not notify us to the contrary before the date any such change comes into effect. However, if you choose not to accept any change:

- You can close the account at any time before the change comes into effect provided that any outstanding amounts on the account are paid; or
- Our notice of the change shall be deemed to be notice of termination given under the terms of your account and your account Agreement will terminate the day before any change comes into effect. Should there be any outstanding balance on the account it will become immediately due and payable on termination.

When we tell you about a change we will do so by letter, e-mail, text, statement, statement inserts or messages or in any other way which is sent to you individually.

If the change is to your advantage we may change our interest rates at any time and without notice to you. We will tell you about the change by putting notices in our branches within three Business Days of making the change or by telling you personally within 30 days of making the change and we will update our website within three Business Days of an interest rate change taking effect.

Lloyds Bank plc, 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales no. 2065.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Lloyds Bank International Limited, P O Box 160, 25 New Street, St. Helier, Jersey, JE4 8RG.

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Useful information

Changing your contact details

Please write to us at: **Lloyds Bank, Box 1, BX1 1LT** or visit any Lloyds Bank branch.

If your account is held in the Channel Islands, Isle of Man or with WorldWide Service, please write to us at: **Lloyds Bank, Customer Service Centre, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.**

Lost and stolen Cards or Chequebooks

If you think your cards or PINs have been stolen, please call us immediately on **0800 096 9779**. If you're outside the UK, call us on **+44 1702 278 270**.

If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

Internet and Telephone banking are designed to make your life easier

Internet Banking

Personal customers	go to www.lloydsbank.com/registerquick
Commercial customers	go to www.lloydsbank.com/business
Corporate customers	go to www.lloydsbankcommercial.com
Offshore & WorldWide Service customers	go to www.lloydsbank.com/international

Telephone Banking

call the number at the top of your statement - available 24/7
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call the number at the top of your statement - available 24/7

To help you keep up to date with your finances, there are a range of text alerts including Weekly Balance Alerts and Limit Alerts in order to help manage your money on the move. You must be registered for Internet Banking to benefit from this service.

Personal Debit and Cashpoint® Card Charges

- When you use your card in currencies other than sterling (whether for cash withdrawals or purchases), the amount is converted to sterling on the day it is processed by Visa using the Visa payment scheme exchange rate on that day. You can find out this rate by calling 0345 300 0000 (+44 1733 347007 from abroad). If your account is held in the Channel Islands or Isle of Man, or is a WWS account, call 0345 744 9900 (+44 1539 736626 from abroad). We will charge a non-sterling transaction fee of 2.99% of the value of the transaction.
- If you use your debit card to withdraw cash abroad (at an ATM or over the counter) we will also charge a non-sterling cash fee of 1.5% of the amount withdrawn which will be a minimum of £2.00 and a maximum of £4.50.
- If you use your Cashpoint® card to withdraw cash abroad (at an ATM or over the counter) we will also charge a non-sterling cash fee of 1.5% of the amount withdrawn, which will be a minimum of £1.50. Please note there is no maximum charge.
- When you use your card to make a transaction (not cash withdrawal) in a currency other than sterling whether in person or by internet or phone, we will also charge a £1 non-sterling purchase fee. This fee does not apply to Platinum or Premier account holders. This fee also does not apply to Private Banking account holders, accounts held in the Channel Islands, the Isle of Man, or WWS Executive Gold accounts.
- We will not make a charge for the withdrawal of cash in the UK, however, the owner of a non Lloyds Bank cash machine may.
- We can end or vary the terms of our current accounts and overdrafts (including the interest rate and charges) at any time in the way set out in the Personal Banking Terms and Conditions. We recommend that you continually assess whether an overdraft is the most suitable form of borrowing for your current needs.
- Other charges apply, please see the banking charges guide for details.

Overdraft Buffer

You will not pay any fees or interest on the first £10 of any Unplanned overdraft you may have as long as you stay within this buffer. If you exceed the Unplanned buffer, fees and interest will be levied on the full debit balance over any interest and fee free amount.

Business Debit Card and Business Cashpoint® Card charges

Full information on our charges is set out in our charges brochures and on our website at www.lloydsbank.com/business (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any non-sterling card transactions, the amount is converted into sterling on the day it is debited to your account, using the Payment Scheme Exchange Rate. We charge a non-sterling transaction fee of 2.75% of the value of the transaction. You can find out the Payment Scheme Exchange Rate by calling us on 0345 072 5555.

Charges will be shown on your statement or current account charges invoice.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

Personal Customers: visit www.lloydsbank.com, any branch or call our interest rate line on **0345 300 0032** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

Commercial Customers: visit www.lloydsbank.com/business.

Corporate Customers: visit www.lloydsbankcommercial.com

International and World Wide Service Customers:

visit www.lloydsbank.com/international

Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do e.g. if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.



Protected

Important information about compensation arrangements

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

International customers: the Jersey branch of Lloyds Bank International Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request. Customers of the Isle of Man and Guernsey branches should refer to the following websites for information on their compensation scheme arrangements: Guernsey: www.dcs.gg and the Isle of Man: www.gov.im

Marketing Information

We like to keep you informed of new products and services using mail, phone, email or text message. If you'd rather we didn't contact you in any of these ways please write, call us or visit any branch and let us know.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. **International customers should request a copy of 'How to Complain' from their usual contact.**

Stop receiving paper statements

Personal customers can choose to stop receiving paper statements. To do this you must be registered for Internet Banking. To register please visit www.lloydsbank.com/registerquick or any Lloyds branch. International customers can register at www.lloydsbank.com/international

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

Textphone service for Hearing Impaired Customers is available on 0800 056 7611 (International and WorldWide Service customers should ring +44 1624 680719). Lloyds Bank also accepts telephone calls via Text Relay. We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help us improve our quality of service. Cashpoint® and PhoneBank® are registered trademarks of Lloyds Bank plc. Lloyds Bank International PhoneBank is a registered business name of Lloyds Holdings (Jersey) Limited. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone 020 7626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. Lloyds Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all Lloyds Bank Commercial Banking customers will be covered by these schemes). We subscribe to the Lending Code. Lloyds Bank International Limited Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending. The Guernsey branch of Lloyds Bank International Limited is licensed to conduct banking, investment and insurance intermediary business by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002. The Isle of Man branch of Lloyds Bank International Limited is licensed by the Isle of Man Financial Supervision Commission and registered with the Insurance and Pensions Authority in respect of General Business.