

Your account statement
Statement sheet number: 65
Issue date: 14 July 2011
Page: 1 of 2



Lloyds TSB

C A TAYLOR ESQ
STAFFORDSHIRE BUS SYSTEMS
C/O PENSION PRACTITIONER
33-35 DAWES LANE
MILL HILL
LONDON
NW7 4SD



00271020G18014 7720
1960/1/006208

BUSINESS ACCOUNT

TTEES STAFFORDSHIRE BUS SYST EXEC PENS

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

Call us on: **0845 072 5555** (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydstsb.com

Your branch: **CANNOCK**
Sort code: **30-91-58**
Account number: **00862376**
BIC: **LOYDGB21257**
IBAN: **GB18 LOYD 3091 5800 8623 76**

Account Summary

Balance On 7 July 2011	£37,118.97
Total Paid In	£0.00
Total Paid Out	£160.74
Balance On 13 July 2011	£36,958.23

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
7 Jul 11		BALANCE BROUGHT FORWARD			37,118.97
13 Jul 11	Cheque	000252	160.74		36,958.23
13 Jul 11		BALANCE CARRIED FORWARD			36,958.23

Messages

For important information about compensation arrangements, please refer to the back of this statement.

Useful information

Changing your contact details

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

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

Lost and stolen Cards or Chequebooks

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Internet and Telephone banking are designed to make your life easier

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Telephone Banking

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call the number at the top of your statement
call the number at the top of your statement
call 08457 449900 (or +44 1539 736626 from abroad)

Personal Debit and Cashpoint® Card Charges

- When you use your card in currencies other than sterling, the amount is converted to sterling on the day it is processed by Visa, using their standard exchange rate that day. We also include a foreign exchange fee of 2.99%. You can find out the Visa exchange rate on 0845 3000 000 (+44 1733 347007 from abroad). If your account is held in the Channel Islands or Isle of Man, or is a WWS account, call 08457 449900 (+44 1539 736626 from abroad).
- When you use a debit card to withdraw cash abroad we will charge you 1.5% of the amount withdrawn. The minimum transaction charge is £2.00. The most we'll charge for each transaction is £4.50. This applies to all foreign cash transactions.
- You'll not pay the cash withdrawal fee when using your debit card at Lloyds TSB or a LINK ATM in the UK for transactions in sterling. If you use your debit card over the counter in a bank other than Lloyds TSB, or at a non-Link ATM, you will be charged the cash withdrawal fee.
- We will also charge the fee if you buy foreign currency or travellers cheques at another bank, the Post Office® or a bureau de change in the UK, but not at Lloyds TSB.
- When you make a purchase (not a cash withdrawal) abroad or in a currency other than sterling - we will charge you £1. This also applies to Internet or home shopping card purchases not made in sterling. This fee will not be charged on Premier and Platinum accounts or accounts held in the Channel Islands, the Isle of Man, or WWS Executive Gold and WWS Executive Platinum accounts.
- If you use your Cashpoint® card abroad you will be charged 1.5% (minimum £1.50) of the amount you withdraw.

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.lloydstsb.com/business (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any card transaction in a foreign currency, the amount is converted into sterling on the day it is debited to your account, using the Visa exchange rate. The Visa exchange rate includes a foreign exchange administration fee of 2.75%. You can find out the Visa exchange rate by calling us on 0845 072 5555.

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Interest rates

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

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Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7741 4100 or 0800 678 1100.

Deposits with us are held with either Lloyds TSB Bank plc or Lloyds TSB Scotland plc. Eligible depositors have a separate limit of £85,000 for accounts in each bank.

Accounts with Lloyds TSB Bank plc include accounts in all its divisions and under trading names: Cheltenham and Gloucester (C&G), Lloyds Bank, Lloyds TSB, Lloyds TSB Agriculture, Lloyds TSB Bank, Lloyds TSB Business, Lloyds TSB Business Banking, Lloyds TSB Commercial, Lloyds Bank Corporate Markets, Lloyds TSB Corporate Markets, Lloyds TSB Private Banking and WorldWide Service. An eligible depositor's £85,000 limit relates to the combined amount in all accounts with Lloyds TSB Bank plc.

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Marketing Information

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Dispute resolution

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Lloyds TSB

Page: 2 of 2

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7720 1960/2/006209

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Account number: **00862376**

BIC: **LOYDGB21257**

IBAN: **GB18 LOYD 3091 5800 8623 76**

INTEREST RATES FOR THE PERIOD 10 JUN 11 TO 11 JUL 11

Debit Rates 10 JUN 11 - 11 JUL 11

Unauthorised Borrowing	26.40% pa
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