

LLOYDS BANK



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



J3181C005HTUAA0000001414001001000



TREASURERS ACCOUNT

TTEES STAFFORDSHIRE BUS SYST EXEC PENS

INTEREST RATES FOR THE PERIOD 12 DEC 17 TO 09 JAN 18

Debit Rates 12 DEC 17 – 09 JAN 18

Unauthorised Borrowing	26.40% pa
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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: **00862376**
BIC: **LOYDGB21257**
IBAN: **GB18 LOYD 3091 5800 8623 76**

PGAC07N0000000

Unauthorised borrowing fee: £15.00
Unpaid item (direct debit): £35.00

Unpaid item (cheque): £35.00,
Unpaid item (standing order): £35.00

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.

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LOY-COM-P-000151-T400-250386