

\*THERE ARE NO OFFICIAL OBSERVATIONS\*



~~PASSPORT~~  
PASSEPORT

Passport No./Passeport No.  
512697108

Surname (Nom) (1)

ELPHICK

Given names/Prénoms (2)

NATHAN WESLEY

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

21 FEB /FEV 71

Sex/Sexe (5)

Place of birth/Lieu de naissance (6)  
LEAMINGTON SPA

Date of issue, Date de délivrance 47

Authority/Autorité (8)

15 JAN / JAN 13

Holder's signature (Signature du titulaire) (10)

Date of expiry/Date d'expiration (9)  
15 JAN / JAN 23

P<GBRELPHICK<<NATHAN<WESLEY<<<<<<<<<<<<<  
5126971081GBR7102213M2301158<<<<<<<<<<<08

CERTIFIED TO BE A TRUE COPY  
OF THE ORIGINAL SEEN BY ME  
*This is a true likeness of the person*

SIGNED \_\_\_\_\_

DATE 21/10/2022

David Nicklin  
Cert PFS Cert CII (MP)  
Protection Adviser  
Stratagem Financial Planning  
FCA 819330

Mr N W Elphick  
Park Villa  
Garsdon  
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SN16 9NJ

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 Coventry Building Society  
Oakfield House  
Binley Business Park  
Binley  
Coventry  
CV3 2TQ

 thecoventry.co.uk

 21 July 2022

## Your account statement 15 June 2022 to 14 July 2022

**Account number** 78502585

**Account name** Limited Access Saver (3) - Monthly

### Summary

<b>Start balance on 15 Jun 2022</b>	£25,095.10
Total money in	£24.55
Total money out	£0.00
<b>End balance on 14 Jul 2022</b>	£25,119.65

On 21 Jul 2022, the **interest rate** on your balance of £25,119.65 is **1.34%** gross p.a.

### Your transactions

Date	Detail	Description	Money in £	Money out £	Balance £
15 Jun 22	BALANCE BROUGHT FWD				25,095.10
30 Jun 22	INTEREST		24.55		25,119.65

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SIGNED .....  
DATE ..... 21/7/2022 .....

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Protection Adviser  
Stratagem Financial Planning  
FCA 819330



**SIGNED**

DATE \_\_\_\_\_

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CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (11)

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Signed

RC A

Dated 21/7/2022



5 Long Street, Tetbury, GL8 8AA  
01666 848970 | SRA ID 635123





MR A & MRS A I ALKIVIADES  
ANCHOR COTTAGE  
BROWNSHILL  
STROUD  
GLOUCESTERSHIRE  
GL6 8AG



**Statement number** 209  
**Issue date** 23 June 2022  
**Write to us at** Box 3 BX1 1LT  
**Call us on** 0345 300 0000  
**Visit us online** www.lloydsbank.com  
**Your Branch** CIRENCESTER  
**Sort Code** 30-92-06  
**Account Number** 00832853  
**IBAN** GB68 LOYD 3092 0600 8328 53  
**BIC** LOYDGB21102

## CLUB LLOYDS

24 May 2022 to 23 June 2022

**Your Account****Arranged Overdraft limit £500**

**Date of previous statement** 23 May 2022  
**Balance on 24 May 2022** £5,433.60  
**Money in** £6,636.89  
**Money out** £5,060.82  
**Balance on 23 Jun 2022** £7,009.67

Credit interest £2.67  
Arranged overdraft interest £0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Type of Fee	Quantity	Total
Debit card fee	3	£1.29
Total fees	3	£1.29

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**

Any balance up to £5000.00 will earn the interest rate in the table below subject to account conditions. No additional interest will be paid on any balance over £5000.00.

Balances of	AER%	Gross p.a. %
£5,000.00+	0.00	0.00
£4,000.00+	1.50	1.49
£1.00+	0.60	0.60

Amount of Arranged Overdraft	Arranged Overdraft
£0.00+	0.000% per day (0.0% EAR* variable)
£51.00+	0.067% per day (27.5% EAR* variable)

We apply the daily interest rate shown above to your arranged overdraft balance at the end of the day

\*EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it - charging interest on interest already charged. This interest rate does not include any other fees and charges.

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

From 6th April 2016 your non ISA interest is paid gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances tax may be due on the interest and it is your responsibility to disclose and pay any tax due directly to HM Revenue and Customs (HMRC).

If you have a Club Lloyds account Credit Interest will only be paid if you have at least 2 different Direct Debits paid on your account. This does not apply to Private Banking Club accounts.

**Fees Explained**

**Club Lloyds Account Holders** - The Club Lloyds maintaining the account fee will not feature in the Type of Fee table above, but will be shown in the transactions overleaf as 'Club Lloyds fee'. If you are eligible to have this Maintaining the account fee waived, you will also see a transaction described as 'Club Lloyds waived'. This does not apply to non-Club Lloyds customers.

**Other services** - There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com.

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Turn over for more information on managing overdrafts

