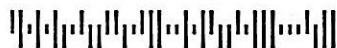




MR S J & MRS C D WELCH
LONG ACRE
STONE LANE
LYDIARD MILLICENT
SWINDON
SN5 3LD



C360344ZB22256 3980 364/1/6315

Statement number 119
Issue date 25 February 2014
Write to us at Premier Banking Centre, PO Box 2001,
Andover SP10 1SH
Call us on 0845 300 2750 (from UK)
Visit us online www.lloydsbank.com
Your Branch PREMIER BANK CTR
Sort Code 30-98-41
Account Number 00593622
IBAN GB79 LOYD 3098 4100 5936 22
BIC LOYDGB21106

PB PREMIER CURRENT

22 February 2014 to 25 February 2014

Your Account

Planned Overdraft limit £5,000

Date of previous statement	21 February 2014
Balance on 22 Feb 2014	£5,048.75
Money in	£1,902.48
Money out	£1,451.23
Balance on 25 Feb 2014	£5,500.00
Planned debit interest	£0.00

Your Interest Rates

Amount of Planned Overdraft	Planned Overdraft
£0.00+	0.00% per month (0.00% EAR* variable)
£601.00+	0.87% per month (10.95% 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.

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 £99.99 or less; £10.00 a day if your Unplanned Overdraft balance is £100.00 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 PB PREMIER CURRENT is £15.00.

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.lloydsbank.com

Statement No. 119

25 February 2014

Page 2 of 2

Sort Code

30-98-41

Account Number

00593622

PB PREMIER CURRENT

Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
21 Feb 14		STATEMENT OPENING BALANCE			5,048.75
24 Feb 14	Direct Debit	PAYPAL PAYMENT 02698985 42L222233K7YY	2.95		5,045.80
24 Feb 14	Direct Debit	ANIMAL HEALTHCARE 02286234 30024615	13.00		5,032.80
24 Feb 14	Deposit	CHARGES REFUND		15.00	5,047.80
25 Feb 14	Bank Giro Credit	WILTSHIRE SCHOOLS		361.36	5,409.16
25 Feb 14	Bank Giro Credit	ROYAL WOOTTON BASS		1,493.92	6,903.08
25 Feb 14	Direct Debit	BT GROUP PLC 03293781 GB07466441-000052	66.42		6,836.66
25 Feb 14	Faster Payment	PAYPAL PAYPAL WITHDRAWAL PPWD000000001PL3JS		32.20	6,868.86
25 Feb 14	Faster Payment	MARCUSHOLS 500000000109955692 25FEB14 17:18	77.00		6,791.86
25 Feb 14	Transfer	TO 30984102870895	1,291.86		5,500.00
25 Feb 14		STATEMENT CLOSING BALANCE	1,451.23	1,902.48	5,500.00