

MR FRANK O'GORMAN
6 EDDEYS LANE
HEADLEY DOWN
BORDON
HAMPSHIRE
GU35 8HU

Your credit card statement 26 February 2017

Paperless Statements

By choosing paperless statements, you can receive online statements for eligible credit cards. It's the secure and convenient way to cut down on your filing and find the information you need in one central place - to view, print and download whenever you need to, as far back as November 2012.

You'll need to be registered for Internet Banking. Log on and select "Your Profile" from the toolbar and choose "Turn on paperless statements". You can then access your credit card statements safely and securely online. If you change your mind, you can easily switch back to receiving paper statements.

You must provide an email address to register for paperless statements. To find out more about switching to paperless, visit lloydsbank.com/paper-free

Classic Reserve

MasterCard number	5404 38** **** 1847
Cardholder	MR FRANK O'GORMAN
Your credit limit	£13,200
Available to spend	£13,200.00
Next month's estimated interest	£0.00

Summary of your account

Previous balance	£91.81
Payments received	£91.81 CR
New transactions, fees and charges	£0.00
Your new balance	£0.00
Minimum payment due	£0.00
No payment is required this month	

Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Account information

Your standard interest rates are:

18.69% p.a. (variable) for Cash Transactions

18.69% p.a. (variable) for Purchases

18.69% p.a. (variable) for Balance Transfer and Money Transfers

17.25600% p.a. (variable) for Default charges

Your Direct Debit payment of £0.00 will be collected from your current account on 23/03/17. One-off payments received 2 clear working days before the day your payment is due will reduce or stop the Direct Debit from leaving your account for that month.

7 LGST 24

(005025)

PLEASE DETACH HERE AND KEEP STATEMENT

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Cheques should be made payable to the Lloyds Bank plc, followed by the credit card number.

Please also write the credit card number on the back of the cheque.

Please do not fold credit slip or cheque. ENTER AMOUNT IN TOTAL BOX.

Date _____
RECEIVING CASHIERS LE76682
STAMP

bankgiro credit 

5404 38** **** 1847
ACCOUNT NUMBER

Paid in by _____
Lloyds Bank Card Services
Brighton

CASH		
CHEQUES		

77-29-00

00000000

73

£

5404 38*****1847

MR FRANK O'GORMAN

PLEASE DO NOT WRITE BELOW THIS LINE

<5404 38** **** 1847< 772900+< 73 X

How you can contact us

By phone

Customer service queries - Please see the number on the front of your statement.

Lost or stolen cards - 0800 096 9779 or

- +44 1702 278 270 (when abroad)
- Textphone from the UK: 0800 056 3874
- +44 1702 364 398 (when abroad)

You can call us 24 hours a day, every day. Please have your credit card details with you when you call.

Balance transfers - 0345 450 4401

- +44 1268 567 274 (when abroad)

You can call us Monday to Friday 8am - 10pm and Saturdays 9am - 5pm.

For your security, and to assist us with staff training, phone calls may be recorded and monitored.

Online

To manage your account 24 hours a day via the Internet, visit www.lloydsbank.com to register. It takes up to 7 days to set up your online registration so remember to allow for this or you could miss a payment or incur a charge.

By post

You can also write to Lloyds Bank at:

Lloyds Banking Group Plc, Pitreavie Credit Card Operations, BX1 1LT. Please quote your account number in all correspondence.

To change your personal details

If you have changed your name, address or bank account details please let us know. Write to us at the above address listing your title, full name and address, home and work telephone numbers, 16 digit card number and any new sort code and account numbers you use to pay your bill. Please remember to sign and date any information you send us.

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.

Do you need extra help?

If you'd like this in Braille, large print, CD or another format please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on 0800 056 3874 (+44 1702 364 398 when abroad). Lines open seven days a week, 24 hours a day.

Useful information

Available to spend

The amount available to spend shown overleaf may include transactions that have been authorised but have not yet been applied to the account.

Checking your statements

Please keep all receipts to check against your statement. If you have a query about your statement please call customer services as soon as possible. The earlier you contact us about a disputed entry, the more we may be able to do for you.

Lost or can't remember your PIN?

Please call the number on the front of your statement and we will send you a new PIN.

Data Protection Act

If you have an enquiry about your personal records under the Data Protection Act please contact customer services. There is a £10 charge for this information.

Other products and services

You can let us know at any time if you don't want to receive information about other Products and Services.

How interest is charged

We calculate interest daily based on the total amount you owe. We add together all the daily interest amounts in each statement period and add the total to your balance on your statement date. The sooner you make your payments, even before the payment due date, the less interest you will pay. There are some exceptions to these interest rules. Details are available within your terms and conditions.

Estimated interest

This is an estimate of the Interest you'll have to pay next month. It assumes:

- you pay only the minimum due
- you pay by the due date
- you have no more transactions before your next statement
- you don't change your statement date
- your standard interest rates and the way we calculate interest don't change

The estimate does not include reduced interest if a promotional rate starts before your next statement is produced.

Important Information about Promotional Offers

You will lose any promotional offers if your minimum payment is late or you go over your credit limit. The standard rate will apply on the remaining balance.

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How to pay

Please remember - your payments should reach your account as cleared funds by the date shown on the front of your statement.

If you are unable to make the minimum payment, please contact us as soon as possible by calling the number on the front of your statement.

Direct debit - you can set up a direct debit to pay the minimum or full amount on your statement, a fixed amount, or fixed percentage each month. Please call the number on the front of your statement or if registered for online banking go online and click on the "ways to pay" tab on your credit card section.

Online - If you have a Lloyds Bank Current Account and are registered for our online service you can make a payment via www.lloydsbank.com and your payment will normally be credited to your account within 2 hours. If you do not have a Lloyds Bank Current Account, you may be able to arrange payment through another online banking provider. Please use the sort code and account number shown on the right. Please also make sure that you quote your credit card number.

Post - if you receive paperless statements please send a cheque in an envelope to **Lloyds Bank (120), PO Box 109, Sheffield, S98 1GE**. If you receive paper based statements through the post you can send the completed payment slip and cheque in an envelope to the address above. The cheques should be made payable to Lloyds Bank followed by your credit card number. You must allow 7 working days* for the payment to reach us. Please use blue or black ink and never send cash through the post.

In branch - You can call into any Lloyds Bank branch to make a payment. Just complete and hand in at the counter the Bank Giro Credit Slip (or provide your Credit Card) with a cheque or cash. Cheque payments should be made at least 4 working days* before the due date shown. Cash payments will be credited to your account the same day (Monday to Sunday including bank/public holidays).

Telephone Banking with Lloyds Bank - you can pay by phone by calling PhoneBank® on **0345 300 0000**. If you have a Lloyds Current Account your payment will normally be credited to your account within 2 hours.

Telephone Banking with another bank - you will need to provide these details:

Bank Sort Code no: 77-29-00

Bank Account no: 00000000

Your reference number, which is your 16-digit account number

Please check with your Telephone Banking provider that your payment will reach your account by the due date shown.

Lloyds Bank Credit Cards can receive Faster Payments.

*Working days are Monday to Friday, excluding bank/public holidays. PhoneBank® is a registered trademark of Lloyds Bank plc.

Classic Reserve

MasterCard number	5404 38** **** 1847
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Date of transaction	Date entered	Description	Amount £
28 JANUARY	30 JANUARY	BALANCE FROM PREVIOUS STATEMENT	91.81
		PAYMENT RECEIVED - THANK YOU	91.81 CR
New balance			£0.00

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out in the Summary Box on this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Managing your money on the go with our free Mobile Banking app.

Our Mobile Banking app for iOS and Android is quick and easy to install - it's fast, convenient and more secure than ever.

You can stay in control and check balances, pay bills and transfer money quickly when you need to. It also has the latest built-in security technology to keep your details safe. And now you can log on with your fingerprint from compatible iPhones, using Touch ID.

You'll need to register with Internet Banking but once you're up and running you can bank where you want, at home or abroad, and when you're out and about.

More and more customers are choosing the convenience of mobile banking. If you haven't tried it yet, get the app for your device and give it a go.

Download our Mobile Banking app from the Apple App Store or Google Play Store. It requires iOS 8.0 and above, or Android 4.2 and above.

To find out more visit: lloydsbank.com/app

Note that we won't charge you for Mobile Banking but your mobile operator may charge you for some services, please check with them.

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SUMMARY BOX

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest-free period	Maximum 56 days for purchases if you pay the full balance shown on your previous and current statement on time. No interest-free period on balance transfers and money transfers (if available) and cash transactions.
Interest charging information	You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement on time. Otherwise, the period over which interest is charged is as follows: Purchases, Cash Transactions, Balance Transfers and Money Transfers (if available): From the date the item is debited to your account until the balance is paid in full.
Allocation of payments	We use your payments to pay off balances charged at the highest interest rate first and so on down to balances with the lowest interest rates. This means the more expensive balances are always paid off first. If there is more than one type of balance at the same interest rate, they are paid off in the following order: cash transactions, purchases, balance transfers and money transfers (if available) and then default charges (plus any interest or charges incurred as a result of those balances). For each type of balance, your payments will pay off the oldest balance (and related fees, charges or insurance) first.
Minimum repayment	Your monthly minimum payment will be an amount equal to the higher of £5 or the total of any interest charged, any default charges payable, 1/12th of your annual fee (if applicable), any Payment Protection Cover (if applicable), and 1% of the balance you owe shown in your statement. If you owe less than £5 you must pay the full amount you owe.
Annual Fees	None
Other Fees	Cash Transactions: 3.00% minimum £3. Balance Transfers and Money Transfers (if available): 3.00% for each individual Balance Transfer and Money Transfer. Copy statements: £5 for copies of non-current statements.
Non-sterling transactions (foreign usage)	Payment scheme exchange rate: For rates please call Customer Services on the number above. Indicative rates can also be found at: Mastercard - www.mastercard.com/global/currencyconversion/index.html VISA - www.visa.europa.com/en/cardholders/exchange_rates.aspx One or more of the following may apply: Non-sterling transaction fee: 2.95% of the amount of the sterling transaction value. Cash transaction fee: 3.00% minimum £3
Default charges	Missed Payment charge, Returned Payment charge and Overlimit charge: £12

Account information