

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

## Your credit card statement 25 December 2019

### Be ready for extra steps

To make paying and banking online as safe as possible, you'll notice new steps when shopping online and logging onto your Internet Banking. Check we have the right phone numbers for you, so we can text a passcode to your mobile or call your landline and check it's really you. If there is an additional card holder on your account we need you to check we have their correct phone numbers too. It's easy to update them - just log on, visit a branch or call us. Or you can use the mobile banking app, if you don't already.

## 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                         | £0.00        |
| Payments received                        | £0.00        |
| New transactions, fees and charges       | £0.00        |
| <b>Your new balance</b>                  | <b>£0.00</b> |
| Minimum payment due                      | £0.00        |
| <b>No payment is required this month</b> |              |

### 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:  
19.19% p.a. (variable) for Cash Transactions  
19.19% p.a. (variable) for Purchases  
19.19% p.a. (variable) for Balance Transfer and Money Transfers  
17.68800% p.a. (variable) for Default charges

## 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](http://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, Card Services, Floor 6, 11 Portland Street, Manchester M1 3HU. 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 Privacy

We work hard to keep your personal data secure, which includes regularly reviewing our privacy notice. When there's an important change we'll remind you to take a look, so you're aware how we use your data and what your options are. You can find our latest privacy notice at [www.lloydsbank.com/privacy](http://www.lloydsbank.com/privacy) or ask for a copy on 0345 602 1997 or if abroad +44 1733 347 007.

### 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.

**Debit card** - You can pay by Debit card by phone, internet banking or the mobile app.

**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](http://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).

Some kinds of payments are not available if you use a Counter-free branch, and different limits may apply. In addition, some self-service facilities are not available at every branch. You can contact us to find out the services offered at your nearest branch.

**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 |
| Cardholder        | MR FRANK O'GORMAN   |

| Date of transaction | Date entered | Description                     | Amount £ |
|---------------------|--------------|---------------------------------|----------|
|                     |              | BALANCE FROM PREVIOUS STATEMENT | 0.00     |
| 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.

Your Standard Effective Interest Rates are increasing

In November we let you know that we'll be increasing your Standard Effective Interest Rates from 13 March 2020.

Please check your account is still suitable for you. If it is, please carry on using your card as normal and we'll tell you how much you need to pay and when in your statements. If it's not, you can close your account free of charge by calling us on 0345 603 2276 by 3 March 2020. Lines are open 7am to 11pm, 7 days a week. This will mean you'll no longer be able to use your card and you'll need to make at least the minimum payment each month until your balance is cleared.

If you have a hearing or speech impairment, you can contact us using the Next Generation Text (NGT) Service or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [lloydsbank.com/signvideo](http://lloydsbank.com/signvideo)

Please note calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.

## Classic Reserve

|                   |                     |
|-------------------|---------------------|
| Mastercard number | 5404 38** **** 1847 |
| Cardholder        | MR FRANK O'GORMAN   |

## 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.

|  |   |
|--|---|
| <b>Interest-free period</b>                      | Maximum 56 days for purchases if you pay the full balance shown on your previous and current statement on time.<br>No interest-free period on balance transfers and money transfers (if available) and cash transactions.   |
| <b>Interest charging information</b>             | 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:<br><b>Purchases, Cash Transactions, Balance Transfers and Money Transfers (if available):</b> From the date the item is debited to your account until the balance is paid in full.   |
| <b>Allocation of payments</b>                    | We use your payments to clear any overdue amounts before we apply them to your latest minimum payment.<br>We will reduce the amount you owe in the following order:<br>· any overdue amounts from previous statements; then<br>· the remaining balance on your statement; then<br>· any recent transactions not yet shown on your statement.<br>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.<br>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, 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. |
| <b>Minimum repayment</b>                         | 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 1.00% of the balance you owe shown in your statement. If you owe less than £5 you must pay the full amount you owe.  |
| <b>Annual Fees</b>                               | None  |
| <b>Other Fees</b>                                | <b>Cash Transactions:</b> 3.00% minimum £3.<br><b>Balance Transfers and Money Transfers (if available):</b> 3.00% for each individual Balance Transfer and Money Transfer.  |
| <b>Non-sterling transactions (foreign usage)</b> | <b>Payment scheme exchange rate:</b> For rates please call Customer Services on the number above. Indicative rates can also be found at:<br>Mastercard - <a href="http://www.mastercard.com/global/currencyconversion/index.html">www.mastercard.com/global/currencyconversion/index.html</a><br>VISA - <a href="http://www.visa.europa.com/en/cardholders/exchange_rates.aspx">www.visa.europa.com/en/cardholders/exchange_rates.aspx</a><br><b>One or more of the following may apply:</b><br><b>Non-sterling transaction fee:</b> 2.95% of the amount of the sterling transaction value.<br><b>Cash transaction fee:</b> 3.00% minimum £3  |
| <b>Default charges</b>                           | <b>Missed Payment charge and Overlimit charge: £12</b>  |

## Account information

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

| Classic Reserve    | 25 December 2019    |
|--------------------|---------------------|
| Mastercard number  | 5404 38** **** 1847 |
| Cardholder         | MR FRANK O'GORMAN   |
| Your credit limit  | £13,200             |
| Available to spend | £13,200.00          |

## Annual statement

To help you manage your account, we've sent you an annual statement to show how you've used your Lloyds Bank Credit Card over the past twelve months. It shows you how you've spent on your card, gives you detail on any interest you've been charged, and also shows any fees and charges you've incurred.

If you'd like more information on managing your account, or have any questions please visit [www.lloydsbank.com](http://www.lloydsbank.com) or drop into your local branch. We'll be happy to help.

### Summary

How you've used your credit card between 26 December 2018 and 25 December 2019

| Description   | Amount £      |
|---|---------------|
| <b>Total amount you repaid between 26 December 2018 and 25 December 2019</b>  | <b>103.80</b> |
| <b>Spend on your credit card between 26 December 2018 and 25 December 2019</b>  |               |
| Amount spent on purchases   | 103.80        |
| Amount of balances transferred to your credit card and (transfers from your credit card to a current account)                 | 0.00          |
| Amount of cash transactions   | 0.00          |
| <b>Total</b>  | <b>103.80</b> |
| <b>Interest charged on your credit card between 26 December 2018 and 25 December 2019</b>                                     |               |
| Interest charged on purchases (including any transfers from another Credit Card not on a promotional rate)                    | 0.00          |
| Interest charged on balances transferred to your credit card (including transfers from your credit card to a current account) | 0.00          |
| Interest charged for cash transactions (including foreign withdrawals and gambling)   | 0.00          |
| <b>Total</b>  | <b>0.00</b>   |
| <b>Fees and charges for using your credit card between 26 December 2018 and 25 December 2019</b>                              |               |
| Annual fees   | 0.00          |
| <b>Default charges</b>  | <b>0.00</b>   |
| Missed Payment Charges  | 0.00          |
| Returned Payment Charges  | 0.00          |
| Over-limit Charges  | 0.00          |
| Other Fees  | 0.00          |
| Fees charged for making balances transferred to your credit card and (transfers from your credit card to a current account)   | 0.00          |
| Fees charged for cash transactions  | 0.00          |
| Fees charged for making overseas transactions   | 0.00          |
| <b>Total</b>  | <b>0.00</b>   |

**Other fees** could include charges for insurance products. **Default charges** information can be found in your terms and conditions.

If you'd like some impartial advice on how to manage your credit card, the Money Advice Service has information about credit cards, how they work and what you need to know to manage your account. Just visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) to find out more. If you no longer want to receive an annual statement please call us on 0345 606 2172.