

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

Your credit card statement 26 September 2021

Changes to Cash transaction types

From 15th October 2021, certain cash-like transactions will be treated as Cash transactions instead of Card purchases: Sending money orders or wire transfers (other than balance transfers or money transfers).

Buying coins, bank notes or digital currency.

Paying government or court fines, enforcement penalties, fees or costs.

Online trading such as share dealing or investments.

Purchasing or topping up electronic money, payment cards, mobile wallets or account dashboard services.

Things to be aware of:

These will be charged interest at the cash rate which is worked out daily.

We may charge you a cash fee for making them.

You'll no longer earn cashback on these if you do now.

See your statement Summary Box for fees and charges applicable to your account.

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	£149.79
Payments received	£149.79 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:

19.30% p.a. (variable) for Cash Transactions

19.30% p.a. (variable) for Purchases

19.30% p.a. (variable) for Balance Transfer and Money Transfers

17.77800% p.a. (variable) for Default charges

Your Direct Debit payment of £0.00 will be collected from your current account on 21/10/21.

If you have missed a payment and not brought your account up to date, your Direct Debit will reduce by any payments you've made in that statement period (if received 2 clear working days before your payment is due).

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, 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 Next Generation Text 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 or ask for a copy on 0345 602 1997 or if abroad +44 1733 347 007.

Recommended Payment Amount

If we show a recommended payment amount in the summary of your account section in this statement, this means that you are in persistent debt. This is where you have paid more in interest, fees and charges than from your outstanding balance for a long time. For more details please see your terms and conditions. We have included more information about your persistent debt balance later in this statement. We will also write to you separately with further information about this.

Lloyds Bank plc Registered Office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales, no 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. We adhere to The Standards of Lending Practice which are monitored and enforced by The Lending Standards Board: www.lendingstandardsboard.org.uk. We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

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 we do not receive your minimum payment on time or you go over your credit limit. The standard rate will apply on the remaining balance.

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.



7 LGST 24

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Page 2 of 4

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 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 £
20 SEPTEMBER	20 SEPTEMBER	BALANCE FROM PREVIOUS STATEMENT	149.79
		DIRECT DEBIT PAYMENT - THANK YOU	149.79 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.

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.

Interest-free period	Maximum 56 days for purchases. No interest-free period on cash transactions. There is no interest-free period for balance transfers or money transfers (if available) where these are outside promotional offers.
Interest charging information	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. There are three exceptions to this rule: · Annual fees: We do not charge interest on annual fees. · Purchases: We do not charge interest on purchases made during your latest statement period if you pay off your full balance (including any balance transfers and money transfers) by the payment due date and you also paid your previous month's balance in full by the due date. · Default charges: We do not charge interest on default charges for the first 28 days after the day we give you notice (usually in your statement) that these charges are payable. After that we charge simple interest, so we will not charge interest on interest.
Allocation of payments	We use your payments to clear any overdue amounts before we apply them to your latest minimum payment. We will reduce the amount you owe in the following order: · any overdue amounts from previous statements; then · the remaining balance on your statement; then · any recent transactions not yet shown on your statement. 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, 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 1.00% 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: 5.00%. Balance Transfers and Money Transfers (if available): 5.00% for each individual Balance Transfer and Money Transfer.
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.visaeurope.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: 5.00%
Default charges	Missed Payment charge: £12

Account information