

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

Classic Reserve	26 December 2021
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 or drop into your local branch. We'll be happy to help.

Summary

How you've used your credit card between
28 December 2020 and 26 December 2021

Description	Amount £
Total amount you repaid between 28 December 2020 and 26 December 2021	175.22
Spend on your credit card between 28 December 2020 and 26 December 2021	
Amount spent on purchases	175.22
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
Total	175.22
Interest charged on your credit card between 28 December 2020 and 26 December 2021	
Interest charged on all purchases and on balance transfers and money transfers after any promotional rates have ended	0.00
Interest charged on balance transfers and money transfers at promotional rates (may include some standard rate transfers if not included above)	0.00
Interest charged for cash transactions (including foreign withdrawals and gambling)	0.00
Total	0.00
Fees and charges for using your credit card between 28 December 2020 and 26 December 2021	
Annual fees	0.00
Default charges - missed payment 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
Total	0.00
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 to find out more. If you no longer want to receive an annual statement please call us on 0345 606 2172.

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.

If you need extra help

If you need this in another format, such as large print, Braille or audio CD, please contact us.

If you have a hearing or speech impairment - you can use Relay UK, or contact us by textphone on 0345 603 7276. Lines are open all day, every day. In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/help-guidance/accessibility/signvideo

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.

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By post

You can also write to Lloyds Bank at:
Lloyds Banking Group plc, 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.

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.



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.
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Standard Interest Rate Changes

Your standard interest rates have changed during this annual statement period.

From 17/12 your Simple Annual Rates were:

17.9280% p.a. (variable) for Cash Transactions

17.9280% p.a. (variable) for Purchases

17.9280% p.a. (variable) for Balance Transfers and Money Transfers

17.9280% p.a. (variable) for Default charges

Account information

Your current **standard** interest rates are:

19.48% p.a. (variable) for Cash Transactions (Effective rate)

19.48% p.a. (variable) for Purchases (Effective rate)

19.48% p.a. (variable) for Balance Transfers and Money Transfers (Effective rate)

17.9280% p.a. (variable) for Default charges (Simple rate)