

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

## Your credit card statement 24 January 2024

### Important Information

Since your last statement, the standard interest rates on your credit card have changed because of a change in the Bank of England base rate.

Your new rates can be found on this statement, along with your minimum payment - which may have also changed. Any promotional or non standard rates you have on your account have not changed and will continue until the end of the agreed period.

For further information on how a changing Base Rate could impact your interest rates, please visit [www.lloydsbank.co.uk/base-rate-information](http://www.lloydsbank.co.uk/base-rate-information)

### Classic Reserve

Mastercard number	5404 38** **** 1847
Cardholder	MR FRANK O'GORMAN
Your credit limit	£13,200
Available to spend	£13,079.81
Next month's estimated interest	£4.65

### Summary of your account

Previous balance	£0.00
Payments received	£0.00
New transactions, fees and charges	£120.19
<b>Your new balance</b>	<b>£120.19</b>
<b>Minimum payment due</b>	<b>£5.00</b>
<b>To reach your account by</b>	<b>19 February 2024</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 current **standard** interest rates are:  
25.50% p.a. (variable) for Cash Transactions (Effective rate)  
25.50% p.a. (variable) for Purchases (Effective rate)  
25.50% p.a. (variable) for Balance Transfers and Money Transfers (Effective rate)  
22.9280% p.a. (variable) for Default charges (Simple rate)

**Your standard interest rates have changed in this statement period.** Please refer to the Standard Interest Rate Changes Section within this statement for more information regarding your interest rates.

We'll take your Direct Debit of £120.19 from your bank account on 19/02/24.

You can make one-off payments in addition to your Direct Debit at any time. In most cases, these won't reduce the Direct Debit for that month. However, if you've missed some payments, your Direct Debit might work in a different way.

## 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 - 8pm and Saturdays & Sundays 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.

## 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](http://lloydsbank.com/help-guidance/accessibility/signvideo)

### 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 details it is important that you let us know. You can find all the information you need to do this on our website or please call us to discuss.

### 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.

## 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.

### 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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### 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.

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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 £
22 DECEMBER	26 DECEMBER	BALANCE FROM PREVIOUS STATEMENT WAITROSE.COM 0800 188 884	0.00 120.19
New balance			£120.19

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.

**Breakdown of balance**

Balance Type	Simple Annual Rate (%)	Effective Annual Rate (%)	Outstanding Balance (£)	Interest Charged (£)	Expiry Date
Purchases (Standard)	22.9280	25.50	120.19	0.00	N/A

We work out interest daily using your Simple Annual Rates, based on a 365-day year. We charge interest on the total amount you owe, including on interest we charged before, also known as compound interest. Your Effective Annual Rates show this and you can compare these with rates offered on other cards.

**Standard Interest Rate Changes**

Your standard interest rates have changed during this statement period.

Between 26/09/2022 and 15/12/2022 your Simple Annual Rates were:  
20.6780% p.a. (variable) for Cash Transactions  
20.6780% p.a. (variable) for Purchases  
20.6780% p.a. (variable) for Balance Transfers and Money Transfers  
20.6780% p.a. (variable) for Default charges

Between 16/12/2022 and 02/02/2023 your Simple Annual Rates were:  
21.1780% p.a. (variable) for Cash Transactions  
21.1780% p.a. (variable) for Purchases  
21.1780% p.a. (variable) for Balance Transfers and Money Transfers  
21.1780% p.a. (variable) for Default charges

Between 03/02/2023 and 23/03/2023 your Simple Annual Rates were:  
21.6780% p.a. (variable) for Cash Transactions  
21.6780% p.a. (variable) for Purchases  
21.6780% p.a. (variable) for Balance Transfers and Money Transfers  
21.6780% p.a. (variable) for Default charges

Between 24/03/2023 and 11/05/2023 your Simple Annual Rates were:  
21.9280% p.a. (variable) for Cash Transactions  
21.9280% p.a. (variable) for Purchases  
21.9280% p.a. (variable) for Balance Transfers and Money Transfers  
21.9280% p.a. (variable) for Default charges

Between 12/05/2023 and 22/06/2023 your Simple Annual Rates were:  
22.1780% p.a. (variable) for Cash Transactions  
22.1780% p.a. (variable) for Purchases  
22.1780% p.a. (variable) for Balance Transfers and Money Transfers  
22.1780% p.a. (variable) for Default charges

Between 23/06/2023 and 03/08/2023 your Simple Annual Rates were:  
22.6780% p.a. (variable) for Cash Transactions  
22.6780% p.a. (variable) for Purchases  
22.6780% p.a. (variable) for Balance Transfers and Money Transfers  
22.6780% p.a. (variable) for Default charges

Between 04/08/2023 and 24/01/2024 your Simple Annual Rates were:  
22.9280% p.a. (variable) for Cash Transactions  
22.9280% p.a. (variable) for Purchases  
22.9280% p.a. (variable) for Balance Transfers and Money Transfers  
22.9280% p.a. (variable) for Default charges

**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 your balance in full and on time each month. There is no interest-free period on cash transactions, balance transfers or money transfers.
<b>Interest charging information</b>	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. You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement (including any balance transfers and money transfers) on time. Otherwise, the period over which interest is charged is as follows: <b>Purchases, Cash Transactions, Balance Transfers and Money Transfers:</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. 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. 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 payment protection 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> 5.00%. <b>Balance Transfers and Money Transfers:</b> 5.00% 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: Mastercard - <a href="http://www.mastercard.com/global/en/personal/get-support/convert-currency.html">www.mastercard.com/global/en/personal/get-support/convert-currency.html</a> VISA - <a href="http://www.visaeurope.com/en/cardholders/exchange_rates.aspx">www.visaeurope.com/en/cardholders/exchange_rates.aspx</a>  <b>One or more of the following may apply:</b> <b>Non-sterling transaction fee:</b> 2.95% of the amount of the sterling transaction value. <b>Cash transaction fee:</b> 5.00%
<b>Default charges</b>	<b>Missed Payment charge: £12</b>

**Account information**