**Statement number** 96

 **Issue date** 06 January02015

 **Write to us at** Box 3, BX11LT

 **Call us on** 08453000000 (from UK**)**

 **Visit us online** www.lloydsbank.com

 **Your Branch** GRAYS

 **Sort Code** 12345

 **Account Number** 8975874587

 **IBAN** 123458

 **BIC** 125458

**SILVER ACCOUNT 06 December 2014 to 06 January 2015**

|  |  |  |  |
| --- | --- | --- | --- |
| **Your Account** |  |  | **Planned overdraft limit Euro £250** |
| **Date of previous statement** | **05 December 2014** |  | **Type of Fee** | **Quantity** | **Total** |
|  | Monthly Overdraft Usage Fee  | 1 | £6.00 |
| **Balance on 06 Dec 2014** | **£1,265.34** |  | Monthly account fee | 1 | £9.95 |
|  | Debit card fee | 6 | £8.69 |
| **Money in** | **£2,938.23** |  | Total fees | 8 | £24.64 |
|  | The fees detailed above have been paid during this statement period.The fees paid in this statement period are highlighted in the ‘Fees Explained’ section and on the reverse. |
| **Money out** | **£3,040.47** |  |
|  |
| **Balance on 06 Jan 2015** | **£1.,163.10** |  |
|  |
| Planned debit interest | £0.00  |  |
|  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Your Interest Rates** |  |  |  |  | **Fees Explained** |  |
|  |
| **Amount of Planned Overdraft** | **Planned overdraft** | **Other Services**- There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com. If you have a club Lloyds Account, the account fee will not feature in the Type of Fee table above, but the fee will be shown in transactions overleaf as ‘Club Lloyds fee’. If you are eligible to have this fees waived, you will see a transaction describe as ‘ Club Lloyds Waived’.**Monthly Overdraft usage fee** – This £6.00 fee is charged in any monthly biling period where you exceed any interest and fee free amount of a Planned overdraft or buffer that you have on your account. You will only ever be charged one Monthly Overdraft Usage Fee in a monthly biling period, no matter how many times you use your Planned and Unplanned Overdraft.**Unplanned Overdraft daily fee** – The daily fee we charge you for using an Unplanned Overdraft (limited to a maximum of 8 daily fees in a monthly biling period). The amount of the fee will be worked out at the end of each day (including weekends and bank holidays) on the balance of your Unplanned Overdraft over any interest and fee free buffer. The fee is; £5.00 a day if your Unplanned Overdraft balance is £24.99 or less; £10.00 a day if your Unplanned Overdraft balance is £25.00 or more.**Returned Item fee** – The fee we charge when you do not have enough available money to make a payment you requested and we did not agree to give you extend an Unplanned Overdraft to cover that payment, The fee is £10.00 for each item (no more than 3 fees a day). This fee will not be charged if the amount of the payment that we decline is £10.00 or less.**Monthly account fee** – The monthly fee for SILVER ACCOUNT is £9.95. |
| £0.00+ | 0.00% per month (0.00% EAR\*variable) |
| £51.00+ | 1.53% per month (19.94% EAR\* variable) |
| \*EAR is the Equivalent Annual Rate. This is the actual annual interest of an overdraft. It does not take into account other fees and charges.We will give you at least 14 days notice before we take any Overdraft fees or interest out of your account. Interest rates and fees are detailed as at the date of this statement. |