LLOYDS BANK

MR M H SIEMASZKO
124 BLOOMFIELD ROAD
WOOLWICH
LONDON
SE18 7JE

JC13B2BCCCCMAA0000006605001006380000

Issue date	30 September 2014
Write to us at	Box 3, BX1 1LT
Call us on	0845 300 0000 (from UK)
Visit us online	www.lloydsbank.com
Your Branch	WOOLWICH
Sort Code	30-99-88
Account Number	45385460
IBAN	GB29 LOYD 3099 8845 3854 60
BIC	LOYDGB21582

Important Information for you

- **Important information regarding your Standing Order payments**

  We have changed the way we pay Standing Orders.

  If you have a Standing Order set up on your account, we attempt to debit your account with the payment just after midnight on the date it is due.

  Now, if you have insufficient funds in your account at the first attempt we will also retry the payment after 3.30pm the same day, giving you an opportunity to put extra funds in your account.

  If you need to use this extra time, the money needs to be available for use in your account by 3.30pm that day. You could transfer money from another account via Internet Banking, Mobile or Telephone Banking or pay in cash over the counter in branch.

  If you have insufficient funds in your account to pay the Standing Order after 3.30pm, we may charge a returned item fee of £10. We will continue to retry the payment for up to 26 days and only charge one fee for each item that isn't paid. We will write to let you know about the failed payment and confirm if we will charge a returned item fee.

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LLOYDS BANK

Statement number	1
Issue date	30 September 2014
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C360344AJ08549 3800 951/2/27641

CLASSIC

04 August 2014 to 30 September 201

Your Account

Balance on 04 Aug 2014	**£0.00**
Money in	**£2,949.06**
Money out	**£2,826.42**
Balance on 30 Sep 2014	**£122.64**
Planned debit interest	£0.00
Unplanned debit interest	£0.00

Type of Fee	Quantity	Tota
Debit card fee	2	£1.7
Total fees	2	£1.7

The fees detailed above have been paid during this statement period.

The fees paid in this statement period are highlighted in the 'Fees Explained' sectio and on the reverse.

Your Interest Rates

Amount of Planned Overdraft	Planned Overdraft
£0.00+	0.00% per month (0.00% EAR* variable)
£26.00+	1.53% per month (19.94% EAR* variable)

Amount of Unplanned Overdraft	Unplanned Overdraft
£0.00+	1.53% per month (19.94% EAR* variable)

*EAR is the Equivalent Annual Rate. This is the actual annual interest rate 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.

Fees Explained

Monthly Overdraft usage fee - This £6.00 fee is charged in ar monthly billing period where you exceed any interest and fee fre amount of a Planned overdraft or buffer that you have on yo account. You will only ever be charged one Monthly Overdra Usage Fee in a monthly billing period, no matter how many tim you use your Planned or Unplanned Overdrafts.

Unplanned Overdraft daily fee - The daily fee we charge you f using an Unplanned Overdraft (limited to a maximum of 8 daily fe in a monthly billing period). The amount of the fee will be worke out at the end of each day (including weekends and bank holiday on the balance of your Unplanned Overdraft over any interest ar fee free buffer. The fee is: £5.00 a day if your Unplanned Overdra balance is £24.99 or less; £10.00 a day if your Unplanned Overdra balance is £25.00 or more.

Returned Item fee - The fee we charge when you do not hav enough available money to make a payment you requested and v did not agree to give you or extend an Unplanned Overdraft cover that payment. The fee is £10.00 for each item (no more tha 3 fees a day). This fee will not be charged if the amount of th payment that we decline is £10.00 or less.

Other services - These are fees for other services you have asked for. If you have a Club Lloyds Account, the monthly fee will be show in the transactions overleaf. These items can be found in your statement as 'Club Lloyds fee' and 'Club Lloyds waived'. You can fir more details in our Banking Charges guide or at www.lloydsbank.com

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LLOYDS BANK

Statement No. 1
30 September 2014

Sort Code 30-99-88
Account Number 45385460

CLASSIC

Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
		STATEMENT OPENING BALANCE			**0.00**
06 Aug 14	Faster Payment	PAYPAL CODE 8057 PAYPAL CODE 8057 PPRD000000002CV3UM		0.01	0.01
11 Aug 14	Deposit	CD 3910 09AUG14 09AUG14		60.00	60.01
11 Aug 14	Deposit	CD 3910 11AUG14		300.00	360.01
11 Aug 14	Debit Card	RESIDENT ADVISOR CD 3910	55.00		305.01
12 Aug 14	Faster Payment	PAYPAL PPWDL5LZ2289QM9CQQ PPWD000000002DU76C		56.16	361.17
12 Aug 14	Faster Payment	FIRMA W ANGLII LTD 300000000133753075 12AUG14 23:14	299.00		62.17
18 Aug 14	Cashpoint	LOYD WOOLWICH CD 3910 16AUG14	60.00		2.17
21 Aug 14	Deposit	CD 3910 21AUG14		250.00	252.17
22 Aug 14	Debit Card	TRANSGLOBALEXPRESS CD 3910	37.45		214.72
22 Aug 14	Debit Card	PAYPAL *PILLARLIGH CD 3910	155.44		59.28
26 Aug 14	Debit Card	EE LIMITED R345 CD 3910		0.89	60.17
26 Aug 14	Debit Card	EE & T-MOBILE CD 3910		2.00	62.17
26 Aug 14	Debit Card	EE LIMITED R345 CD 3910	0.89		61.28
26 Aug 14	Debit Card	TESCO STORES 6785 CD 3910	28.03		33.25
27 Aug 14	Debit Card	EE & T-MOBILE CD 3910	2.00		31.25
27 Aug 14	Transfer	F/FLOW MALWINA FOJ		450.00	481.25
01 Sep 14	Cashpoint	LNK LONDON HOLBORN CD 3910 01SEP14	30.00		451.25
01 Sep 14	Debit Card	SAINSBURY'S S/MKT CD 3910	13.95		437.30
01 Sep 14	Debit Card	TESCO STORES 6785	24.98		412.32

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LLOYDS BANK

Statement No. 1
30 September 2014

Sort Code 30-99-88
Account Number 45385460

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Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
		CD 3910			
01 Sep 14	Debit Card	SongkickEU	16.50		395.82
		CD 3910			
02 Sep 14	Cashpoint	LNK LONDON HOLBORN	20.00		375.82
		CD 3910 02SEP14			
02 Sep 14	Debit Card	TESCO STORES 6785	30.23		345.59
		CD 3910			
02 Sep 14	Debit Card	LUL TICKET MACHINE	45.00		300.59
		CD 3910			
03 Sep 14	Cashpoint	LNK LONDON HOLBORN	30.00		270.59
		CD 3910 03SEP14			
05 Sep 14	Transfer	F/FLOW TOMASZ GIBA		1,830.00	2,100.59
08 Sep 14	Direct Debit	EE & T-MOBILE 03166858 Q26356964470406410	20.00		2,080.59
08 Sep 14	Debit Card	SAINSBURYS	3.75		2,076.84
		CD 3910			
08 Sep 14	Debit Card	WOOLWICH LATE NIGH	4.47		2,072.37
		CD 3910			
08 Sep 14	Debit Card	KONAKI RESTAURANT	9.20		2,063.17
		CD 3910			
08 Sep 14	Debit Card	TESCO STORES 6785	22.77		2,040.40
		CD 3910			
09 Sep 14	Debit Card	DLR	45.00		1,995.40
		CD 3910			
09 Sep 14	Debit Card	NUTRI CENTRE	206.25		1,789.15
		CD 3910			
10 Sep 14	Cashpoint	LOYD WOOLWICH	500.00		1,289.15
		CD 3910 10SEP14			
10 Sep 14	Debit Card	TESCO STORES 6785	17.56		1,271.59
		CD 3910			
15 Sep 14	Debit Card	TESCO STORES 6785	0.64		1,270.95
		CD 3910			
15 Sep 14	Debit Card	WWW.TICKETARENA.CO	23.33		1,247.62
		CD 3910			
15 Sep 14	Debit Card	TESCO STORES 6785	16.57		1,231.05
		CD 3910			
15 Sep 14	Debit Card	USC.CO.UK ONLINE	69.59		1,161.46

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30 September 2014

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Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
		CD 3910			
16 Sep 14	Cashpoint	LNK HOLBORN UGROUN CD 3910 16SEP14	50.00		1,111.46
17 Sep 14	Payment	TO 77912939450468	25.00		1,086.46
17 Sep 14	Debit Card	URBAN OUTFITTERS CD 3910	80.00		1,006.46
17 Sep 14	Debit Card	TESCO STORES 6785 CD 3910	34.51		971.95
17 Sep 14	Debit Card	DLR CD 3910	45.00		926.95
17 Sep 14	Debit Card	LUL TICKET MACHINE CD 3910	50.00		876.95
18 Sep 14	Debit Card	TESCO STORES 6785 CD 3910	17.17		859.78
22 Sep 14	Debit Card	SAINSBURYS CD 3910	1.49		858.29
22 Sep 14	Debit Card	Unseen IS 39.20 VISAXR 1.63197 CD 3910	24.02		834.27
22 Sep 14	Debit Card	NON-STG TRANS FEE 2.99% CD 3910	0.71		833.56
22 Sep 14	Debit Card	NON-STG PURCH FEE CD 3910	1.00		832.56
23 Sep 14	Transfer	PT NGUYEN 124 BLOOMFIELD RD.	550.00		282.56
23 Sep 14	Debit Card	SAINSBURYS 000000 CD 3910	34.00		248.56
24 Sep 14	Debit Card	TESCO STORES 6785 CD 3910	13.61		234.95
25 Sep 14	Debit Card	TESCO STORES 6785 CD 3910	11.99		222.96
25 Sep 14	Debit Card	SAINSBURY'S S/MKT CD 3910	18.85		204.11
26 Sep 14	Debit Card	DLR CD 3910	20.00		184.11
29 Sep 14	Debit Card	SAINSBURYS S/MKTS	11.43		172.68

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Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
		CD 3910			
29 Sep 14	Debit Card	TESCO STORES 6785	34.14		138.54
		CD 3910			
30 Sep 14	Debit Card	SAINSBURYS	5.40		133.14
		CD 3910			
30 Sep 14	Debit Card	KERR CHEMIST 52889	10.50		122.64
		CD 3910			
30 Sep 14		**STATEMENT CLOSING BALANCE**	**2,826.42**	**2,949.06**	**122.64**

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