

**Statement number** 96  
**Issue date** 06 Sep 2025  
**Write to us at** Box 3, BX11LT  
**Call us on** 08453000000 (from UK)  
**Visit us online** [www.lloydsbank.com](http://www.lloydsbank.com)  
**Your Branch** GRAYS  
**Sort Code** 12345  
**Account Number** 8975874587  
**IBAN** 123458  
**BIC** 125458

**SILVER ACCOUNT**

**06 August 2025 to 06 Sep 2025**

**Your Account**

**Planned overdraft limit Euro £250**

**Date of previous statement** 05 August 2025

**Balance on 05 August 2025** £41,265.34

**Money in** £5,938.23

**Money out** £3,040.47

**Balance on 06 Jan 2015** £44,163.10

**Planned debit interest** £0.00

Type of Fee	Quantity	Total
Monthly Overdraft Usage Fee	1	£6.00
Monthly account fee	1	£9.95
Debit card fee	6	£8.69
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.

**Your Interest Rates**

**Fees Explained**

**Amount of Planned Overdraft**

**Planned overdraft**

£0.00+	0.00% per month (0.00% EAR*variable)
£51.00+	1.53% per month (19.94% EAR* variable)

**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](http://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

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\*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.

transaction describe as ' Club Lloyds Waived'.

**Monthly Overdraft usage fee** – This £6.00 fee is charged in any monthly billing 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 billing 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 billing 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.

Lloyds Bank pic, 25 Gresham street, London, EC2V7HN.

Lloyds Bank International Limited, P.O. Box 160,25 New Street, St. Helier, Jersey, JE48RG