

MR A JEHANI  
18 HOMESTALL COURT  
THE UNIVERSITY  
CANTERBURY  
CT2 7SU



**Statement number** 20  
**Issue date** 3 January 2025  
**Write to us at** Box 3 BX1 1LT  
**Call us on** 0345 300 0000  
**Visit us online** [www.lloydsbank.com](http://www.lloydsbank.com)  
**Your Branch** CANTERBURY  
**Sort Code** 30-64-57  
**Account Number** 11399263  
**IBAN** GB06 LOYD 3064 5711 3992 63  
**BIC** LOYDGB21673

CLASSIC

06 December 2024 to 03 January 2025

Your Account

Date of previous statement	05 December 2024
Balance on 06 Dec 2024	£311.95
Money in	£140.00
Money out	£180.53
Balance on 03 Jan 2025	£271.42
Arranged overdraft interest	£0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

**Club Lloyds Account Holders** – The Club Lloyds maintaining the account fee will be shown in the transactions overleaf as 'Club Lloyds fee'. If you are eligible to have this Maintaining the account fee waived, you will also see a transaction described as 'Club Lloyds waived'. This does not apply to non-Club Lloyds customers.  
**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).

# Things you need to know

## Getting in touch



Write to us: Lloyds Bank,  
PO Box 1, BX1 1LT



Visit us in branch



Go online:  
[lloydsbank.com/contactus](https://lloydsbank.com/contactus)



Call: **0345 300 0000**  
8am-8pm, 7 days a week

## Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** – View and manage your accounts online - 24 hours a day, 7 days a week. Register at [lloydsbank.com/internetbanking](https://lloydsbank.com/internetbanking)
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at [lloydsbank.com/mobilealerts](https://lloydsbank.com/mobilealerts)

## Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at [lloydsbank.com/overdrafts](https://lloydsbank.com/overdrafts), tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit [lloydsbank.com/borrow](https://lloydsbank.com/borrow) or call us to talk through your options.

## Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting [lloydsbank.com/currentaccounts](https://lloydsbank.com/currentaccounts) to see our latest current accounts.

## Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit [lloydsbank.com/current-accounts/rates](https://lloydsbank.com/current-accounts/rates). Alternatively ask us in branch.



## Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on **0800 917 7017** or **+44 207 4812614** if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit [lloydsbank.com/security](https://lloydsbank.com/security) for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on **0800 096 9779** or **+44 1702 278 270** if outside the UK – lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at [lloydsbank.com/help-guidance/customer-support/lost-or-stolen-cards](https://lloydsbank.com/help-guidance/customer-support/lost-or-stolen-cards)

## About our debit card fees

We won't charge our debit card fees if you use a Silver, Gold, Platinum, Premier or Private Banking Current account debit card. We also won't charge these fees if you add Travel Smart to any other current account for **£7 a week**, allowing you to use the debit card abroad as often as you like in your selected weeks. Terms and conditions apply.

If you use your personal debit or Cashpoint® card to make a payment or withdraw cash in a currency other than pounds, or withdraw cash in pounds outside the UK then, unless you've asked the cash machine or card terminal provider to do the currency conversion, we will charge you a **foreign currency transaction fee of 2.99%** of the value in pounds of the transaction for currency conversion. The amount is converted to pounds on the day it's processed by Visa using the Visa Payment Scheme exchange rate that day. You can check the payment scheme exchange rate for your card online at:

[lloydsbank.com/travel/using-debit-credit-cards-abroad](https://lloydsbank.com/travel/using-debit-credit-cards-abroad)

If you use your debit card or Cashpoint® card to withdraw cash outside the UK (at a cash machine or over the counter) or in a foreign currency at an ATM in the UK we will also charge a **foreign currency cash fee of £1.50** for each withdrawal. If the cash machine operator/financial service provider makes the conversion to pounds, and you use the card to withdraw cash outside the UK (at a cash machine or over the counter) we will only charge a **foreign cash fee of £1.50**. The provider of the foreign currency may make a separate charge for conversion.

We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw Euro within the EEA or UK, or if the cash machine operator/financial service provider makes the conversion to pounds, and use your debit card or your Cashpoint® card to withdraw cash in a foreign currency in the UK (at a cash machine or over the counter).

Where you use your debit card to make a purchase in a currency other than pounds, we'll also charge a **£0.50 foreign currency purchase fee** for each payment. We won't charge this fee if your payment's made in Euro within the EEA or UK, or where the retailer based outside the UK gives you the option to pay in pounds. If you choose to do this we won't apply any charges but the retailer might.

Cashpoint® is a registered trademark of Lloyds Bank plc.

## Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at [lloydsbank.com/privacy](https://lloydsbank.com/privacy) or call us for a copy on **0345 602 1997**.

## We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

## The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit [FSCS.org.uk](https://FSCS.org.uk)



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

# If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [www.relayuk.bt.com](https://www.relayuk.bt.com). If you need support due to a disability please get in touch. SignVideo services are also available if you're Deaf and use British Sign Language at [lloydsbank.com/signvideo](https://lloydsbank.com/signvideo)

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03 January 2025  
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**Sort Code** 30-64-57  
**Account Number** 11399263

CLASSIC

## Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
<b>05 Dec 24</b>		<b>STATEMENT OPENING BALANCE</b>			<b>311.95</b>
06 Dec 24	DEB	CO OP FOOD CD 3617	7.05		304.90
11 Dec 24	FPO	ADAM MAZEGHOU TICKET 11DEC24 01:07	60.00		244.90
13 Dec 24	DEB	CO OP FOOD CD 3617	11.10		233.80
18 Dec 24	DEB	CO OP FOOD CD 3617	1.60		232.20
19 Dec 24	DEB	CO OP FOOD CD 3617	5.20		227.00
23 Dec 24	DEB	CO OP FOOD CD 3617 22DEC24	4.45		222.55
23 Dec 24	FPO	ADAM MAZEGHOU TICKET 23DEC24 00:06	15.00		207.55
23 Dec 24	FPO	ADAM MAZEGHOU TICKET 23DEC24 15:22	15.00		192.55
23 Dec 24	DEB	CO OP FOOD CD 3617	3.60		188.95
23 Dec 24	DEB	CO OP FOOD CD 3617	3.75		185.20
24 Dec 24	DEB	CO OP FOOD CD 3617	11.03		174.17
27 Dec 24	DEB	CIRCUIT UK - APP 1 CD 3617	5.00		169.17
27 Dec 24	FPI	MAZEGHOU A ADAM 110203104022722101		140.00	309.17
30 Dec 24	DEB	CO OP FOOD CD 3617 28DEC24	16.05		293.12
30 Dec 24	DEB	CO OP FOOD CD 3617 29DEC24	8.88		284.24
31 Dec 24	DEB	CO OP FOOD CD 3617	1.12		283.12
31 Dec 24	DEB	CO OP FOOD CD 3617	11.70		271.42
<b>03 Jan 25</b>		<b>STATEMENT CLOSING BALANCE</b>	<b>180.53</b>	<b>140.00</b>	<b>271.42</b>

Payment types:

DEB - Debit Card

FPO - Faster Payment

FPI - Faster Payment

### Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.