LLOYDS BANK

Your account statement

Issue date: 1 August 2025

Write to us at: PO Box 1000, Andover, BX1 1LT
Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)
Visit us online: www.lloydsbank.com
Your branch: VICTORIA (309950)

Sort code: 30-99-50 Account number: 65915262
BIC: LOYDGB21287
IBAN: GB09 LOYD 3099 5065 9152 62

012561 PDOEA02-20250802-34524-034849
OLD BUCKENHAM PARISH COUNCIL
OLD BUCKENHAM VILLAGE HALL
ABBEY ROAD
OLD BUCKENHAM
ATTLEBOROUGH NORFOLK
NR17 1PU

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COMMUNITY ACCOUNT

OLD BUCKENHAM PARISH COUNCIL

Account summary

Total Paid In	£100.00
Total Paid Out	£7.25
Balance On 30 Jul 2025	**£92.75**

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
		STATEMENT OPENING BALANCE			**0.00**
09 Jul 25	DEP	MOBILE CHEQUE 100103	100.00		100.00
21 Jul 25	PAY	SERVICE CHARGES REF : 459172726		4.25	95.75
29 Jul 25	FPO	OLD BUCKENHAM PARI 600000001602599547 TRANS-TEST-01 209908 10 29JUL25 18:22		1.00	94.75
30 Jul 25	FPO	OLD BUCKENHAM PARI 100000001593865887 TRANS-TEST-01 209908 10 30JUL25 08:16		2.00	92.75
30 Jul 25		**STATEMENT CLOSING BALANCE**	**100.00**	**7.25**	**92.75**

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

Payment types:

DEP - Deposit PAY - Payment FPO - Faster Payment

Useful information

Changing your contact details

Please write to us at: **Lloyds Bank, Box 1, BX1 1LT** or visit any Lloyds Bank branch.

Lost and stolen Cards or Chequebooks

If you think your cards or PINs have been stolen, please call us immediately on **0800 096 9779.** If you're outside the UK, call us on **+44 1702 278 270.**
If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

Internet and Telephone banking are designed to make your life easier

Internet Banking

Go to **lloydsbank.com/business**

Business Debit Card and Business Cashpoint® Card charges

Full information on our charges is set out in our charges brochures and on our website at **lloydsbank.com/business** (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any non-sterling card transactions, the amount is converted into sterling on the day it is debited to your account, using the Payment Scheme Exchange Rate. We charge a non-sterling transaction fee of 2.75% of the value of the transaction. You can find out the Payment Scheme Exchange Rate by calling us on **0345 072 5555**.

Charges will be shown on your statement or current account charges invoice.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

Commercial and Business Banking Customers:
Visit **lloydsbank.com/business**

Privacy notice

We work hard to keep your information secure, which includes regularly reviewing our privacy notice. You can view our full privacy notice at the link below or call us for a copy on **0345 602 1997**
Commercial and Business Banking customers:
lloydsbank.com/businessprivacy

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Telephone Banking

Call the number at the top of your statement.

Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. Take care when storing or disposing of information about your accounts.

Financial Services Compensation Scheme(FSCS)

FSCS Protected

Local Authorities
Local Authorities are not eligible for deposit protection under FSCS, however small local authorities, defined as those with an annual budget of less than 500,000 EUR equivalent, are covered.

Client Money
If your client is eligible under the FSCS – then the money you hold with us on their behalf in a Client Money account is protected, but it counts towards the combined total of any money they have with us, under our banking licence. The money you hold with us on behalf of your clients does not count towards your protection limit.

Pension Money
Any pension money you hold with us on behalf of a client, as a trustee for that pension, may be eligible for FSCS protection. The money you hold with us on behalf of your clients does not count towards your protection limit.

Please refer to the information sheet and exclusions list at **lloydsbank.com/business/retail-business/savings/financial-services-compensation-scheme**

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

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.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

FINANCIAL SERVICES COMPENSATION SCHEME INFORMATION SHEET

FSCS Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Lloyds Bank plc are protected by:	The Financial Services Compensation Scheme ("FSCS") [1]
Limit of protection:	£85,000 per depositor per bank.[2] The following trading names are part of your bank: Lloyds, Lloyds Bank, Mayfair Private Banking, Lloyds Private Banking, Lloyds Bank Private Banking, Lloyds 360, Lloyds Bank 360, MBNA and Scottish Widows Bank. Some savings accounts under the Charities Aid Foundation brand name are also deposits with Lloyds Bank plc.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000[2]
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately[3]
Reimbursement period in case of bank's failure:	20 working days[4]
Currency of Reimbursement:	Pound sterling (GBP, £)
To contact Lloyds Bank plc for enquiries relating to your account:	You can visit one of our branches, call us, go online or write to us at: 25 Gresham Street, London, EC2V 7HN
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: **0800 678 1100** or **020 7741 4100** Email: **ICT@fscs.org.uk**
More information:	**www.fscs.org.uk**

Additional Information

[1] **Scheme responsible for the protection of your eligible deposit -** Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

[2] **General limit of protection -** If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Lloyds Bank plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

a. Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
b. A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
c. The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **www.fscs.org.uk**

[3] **Limit of protection for joint accounts -** In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

[4] **Reimbursement -** The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: **0800 678 1100** or **020 7741 4100**, Email: **ICT@fscs.org.uk**. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under **www.fscs.org.uk**

Other important information - In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

FINANCIAL SERVICES COMPENSATION SCHEME EXCLUSIONS LIST

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund[1], public authority, other than a small local authority.
4. It is a deposit of a credit union to which the credit union itself is entitled.
5. It is a deposit which can only be proven by a financial instrument[2] (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
6. It is a deposit of a collective investment scheme which qualifies as a small company.[3]
7. It is a deposit of an overseas financial services institution which qualifies as a small company.[4]
8. It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company[5]- refer to the FSCS for further information on this category.
9. It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

[1] Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.
[2] As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule.
[3] Under the Companies Act 1985 or Companies Act 2006.
[4] See footnote 3.
[5] See footnote 3.

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Sort code: 30-99-50 Account number: 65915262
BIC: LOYDGB21287
IBAN: GB09 LOYD 3099 5065 9152 62

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COMMUNITY ACCOUNT
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INTEREST RATES FOR THE PERIOD 10 JUN 25 TO 09 JLY 25

Debit Rates 10 JUN 25 - 09 JLY 25

Unauthorised Borrowing	15.10% pa

Credit Rates (Gross) 10 JUN 25 - 09 JLY 25

£0	0.00% pa

Unless otherwise specified in the account charges brochure which applies to this account, the charges for unauthorised borrowing and unpaid items are set out below

Unauthorised borrowing fee: £0.00
Unpaid item (direct debit): £7.00
Unpaid item (cheque): £7.00,
Unpaid item (standing order): £7.00

If your account becomes overdrawn, or you exceed any agreed overdraft limit, we may allow an overdraft to be created or allow the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft and you will be charged at the rate for unauthorised borrowing which is shown on your statement and will incur other unauthorised borrowing charges shown above.

Interest is calculated on the cleared daily balance of the new or excess overdraft and is payable for the duration of the new or excess overdraft.

We may change any of our charges and interest at any time and will notify you in writing at least two months before we make any change. You will be deemed to have accepted any such change if you do not notify us to the contrary before the date any such change comes into effect. However, if you choose not to accept any change:

- You can close the account at any time before the change comes into effect provided that any outstanding amounts on the account are paid; or
- Our notice of the change shall be deemed to be notice of termination given under the terms of your account and your account Agreement will terminate the day before any change comes into effect. Should there be any outstanding balance on the account it will become immediately due and payable on termination.

When we tell you about a change we will do so by letter, e-mail, text, statement, statement inserts or messages or in any other way which is sent to you individually.

If the change is to your advantage we may change our interest rates at any time and without notice to you. We will tell you about the change by putting notices in our branches within three Business Days of making the change or by telling you personally within 30 days of making the change and we will update our website within three Business Days of an interest rate change taking effect.

LLOYDS BANK

Lloyds Bank plc
Commercial Banking
P.O. Box 1000
BX1 1LT

www.lloydsbank.com

Telephone: 0345 072 5555

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INVOICE

VAT registration number:	GB-244-1555-76
Date / Tax point:	10/7/2025
Invoice reference:	461504494

OLD BUCKENHAM PARISH COUNCIL

Charges **incurred from** 10 June 2025 to 9 July 2025

The total amount shown will be debited on or after **19 August 2025**.

Summary	**GBP excluding VAT**	**GBP VAT amount**	**GBP including VAT**
Total VAT @ 0.00%	4.25	0.00	4.25
Sub total	4.25	0.00	4.25
Total			**4.25**

To be debited from		
30-99-50 65915262	GBP	4.25
Total	GBP	**4.25**

LLOYDS BANK

SUMMARY

For further information about any of the charges on this invoice, or the underlying transactions, please call the telephone number on page 1.

Service provided between 10 June 2025 and 9 July 2025

Description	Quantity	Unit price GBP	Total price GBP (ex VAT)	Code
Itemised Service Charges				
ID 30–99–50 65915262				
Monthly Fees				
Account Maintenance Fee	1	4.25	4.25	EX
SUB TOTAL			**4.25**	
SUB TOTAL FOR ACCOUNT			4.25	
SERVICE TOTAL			**4.25**	

Key to codes	
Code	**Description**
EX	UK VAT Exempt Rate

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