



Portofel virtual statement

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Gabriel Avramoica36 FAIRVIEW ROAD
CHIGWELL
ESSEX
IG7 6HP

Sort code: 30-98-71

BIC: LOYDGB21006

Account number: 59617460

IBAN: GB67LOYD30987159617460

The data shown on your statement was correct at the time of printing.

Please read through the entries on your statement. If you think something is incorrect, please contact us on 0345 300 0000 straight away and we'll check it for you.

Date	Description	Type	In (£)	Out (£)	Balance (£)
03 Mar 17	PHOTO ME INTERNATI CD 7425	DEB		6.00	885.26
03 Mar 17	W M MORRISON STORE CD 7425	DEB		3.20	891.26
03 Mar 17	W M MORRISON STORE CD 7425	DEB		2.85	894.46
03 Mar 17	BP BYRON F/STN CD 7425	DEB		44.27	897.31
03 Mar 17	LNK MSONS COLINDAL CD 7425 03MAR17	CPT		200.00	941.58
03 Mar 17	AQUA CREDIT CARD 5570985008771231	DD		57.28	1141.58
03 Mar 17	SPORTSDIRECT 208 CD 7425	DEB		13.49	1198.86
02 Mar 17	CLUB LLOYDS WAIVED	DEP	3.00		1212.35
02 Mar 17	CLUB LLOYDS FEE	PAY		3.00	1209.35
02 Mar 17	VISTAPR*VistaPrint CD 7425	DEB		52.21	1212.35
02 Mar 17	PIZZA EXPRESS CD 7425	DEB		30.95	1264.56
02 Mar 17	TESCO STORES 5191 CD 7425	DEB		20.28	1295.51
02 Mar 17	T K MAXX CD 7425	DEB		20.04	1315.79
02 Mar 17	WP-KNOWLEDGE IS KI CD 7425	DEB		18.00	1335.83
02 Mar 17	FLP360, FOREVER LI CD 7425	DEB		13.00	1353.83
02 Mar 17	FOREVER LIVING UK CD 7425	DEB		207.23	1366.83
02 Mar 17	BTR RESTAURANT CD 7425	DEB		9.50	1574.06
02 Mar 17	BARCLAYS PRTNR FIN 058 6750 125927527	DD		98.88	1583.56
02 Mar 17	NON-STG PURCH FEE CD 7425	DEB		1.00	1682.44
02 Mar 17	NON-STG TRANS FEE 2.99% CD 7425	DEB		0.79	1683.44
02 Mar 17	FACEBK *CS5X6CNAM2 IE 32.97 VISAXR 1.23715 CD 7425	DEB		26.65	1684.23
01 Mar 17	INTEREST (GROSS)		0.25		1710.88
01 Mar 17	O/D USAGE FEE	CHG		6.00	1710.63
01 Mar 17	O/DRAFT INTEREST	CHG		0.13	1716.63
01 Mar 17	HALFORDS 0851 CD 7425	DEB		79.48	1716.76

BGC Bank Giro Credit

CSQ Cash/Cheque

MPI

Mobile Payment Incoming

BP	Bill Payments	DD	Direct Debit	MPO	Mobile Payment Outgoing
CD	Card * (followed by the last 4 digits of the card)	DEB	Debit Card	MTU	Mobile top up
CHG	Charge	DEP	Deposit	PAY	Payment
CHQ	Cheque(s)	DR	Overdrawn Balance	PSV	Paysave
COM	Commission	EUR	Euro Cheque	SAL	Salary
M		FPI	Faster Payments in	SO	Standing Order
COR	Correction	FPO	Faster Payments out	TFR	Transfer
CPT	Cashpoint	IB	Internet Banking		
CSH	Cash				

Useful Information

Checking Your Statements

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on 0345 300 0000 and we will check it for you. The earlier you contact us regarding a disputed entry, the more we may be able to do. For example if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts

Interest rates

You can find out the interest rates that we have used to calculate the interest you have earned or been paid by clicking the 'Find out more about our interest rates and charges' link under your online statement, by visiting www.lloydsbank.com, or your local branch or by calling our interest rate line on 0845 300 0032 (8am-9pm Monday-Friday and 9am-5pm Saturday-Sunday).

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.

Personal Debit and Cashpoint® Card Charges

Whenever you use your card to withdraw cash or make a payment in currencies other than in sterling, the amount is converted to sterling on the day it is processed by Visa, using their standard exchange rate that day. We also include a foreign exchange fee of 2.99%.

Visa rates can change daily - you can call 0345 300 0000 (or +44 1733 347 007 if you are abroad) to find out the Visa rate on a particular day (please note this might vary from the rate applied to your payment).

Please check our Banking Charges guide, visit lloydsbank.com, call us on 0345 300 0000 or visit any Lloyds Bank Branch for the other charges that apply.

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