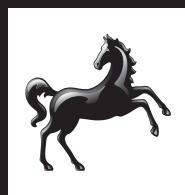


COMMERCIAL BANKING



INTERNATIONAL SERVICES TARIFF

Supporting your international business



LLOYDS BANK

International Services Tariff

If you trade extensively internationally, our standard international charges are shown below

Additional charges you may need to pay

For most international services, we work through our worldwide network of correspondent banks, who will make a charge for the service they provide. These charges will vary depending on the country of origin, destination, the currency and the bank(s) involved in the process. Usually the Lloyds Bank charges are paid by you and the foreign bank charges are paid by the receiving person abroad (called split/SHA charges). However, you or the receiving person may be able to opt to pay both charges.

Unless otherwise indicated, postage and other out-of-pocket expenses will be charged in addition.

All fees are charged when the service is provided and all charges are per item unless stated otherwise.

As the law stands, most banking services are exempt from VAT. If the situation changes, then we will add VAT at the appropriate rate.

The prices quoted will apply irrespective of the currency in which your account is denominated. If the charges are debited from your currency account, the Sterling equivalent will apply.

If you trade extensively internationally and require more complex or flexible options, please speak with your relationship manager.

Sending and receiving money

Sending money abroad

International Payment via Internet banking*	£15
Non-urgent Euro (SEPA) in branch**	£19
SEPA Credit Transfer via Internet banking	£5
Standard International Money mover*	£21
Express International Money mover*	£28
International Drafts payable abroad	£15
SEPA Direct Debit†	Free

* A correspondent bank fee is also payable for international payments made outside the EEA, when you select to pay all charges (OUR). Zone 1: £12 – USA, Canada, Switzerland, Monaco, San Marino, Jersey, Guernsey and Isle of Man (non EEA). Zone 2: £20 – rest of the world, excluding EEA.

** The SEPA (Single Euro Payments Area) community for the non-urgent Euro (SEPA) is made up of the 28 EU Member States plus Iceland, Norway, Liechtenstein, Switzerland, Monaco and San Marino. For a full list of the SEPA community, including territories, visit www.Europeanpaymentscouncil.eu. Payment instructions must contain a valid Bank Identifier Code (BIC) and International Bank Account Number (IBAN) and charges must be 'split/SHA'.

† You can find out more about the SEPA Direct Debit scheme, at lloydsbank.com/business/commercial-banking/international/sepa-direct-debits.asp

Receiving money from abroad

Electronic payments received from abroad:

Up to £100	£2
Over £100	£7
Foreign cheque/draft	See tariff for Outward Collection or Negotiation as stated opposite

Currency accounts

Euro current accounts

Account maintenance fee	£24 per annum (half yearly fee of £12 charged in either March and September or April and October)*
Foreign banknotes paid in or out (i.e. foreign banking)	£2 per £100; minimum £3; plus £10 administration fee
N.B. Where the cash is in a different currency from the account, we'll let you know the appropriate rate of exchange at the time of the transaction	
Euro cheques drawn in UK and paid into your account	See tariff for domestic Euro transactions below
Currency cheques or Sterling cheques drawn abroad and paid into your Euro account	See tariff for Outward Collection or Negotiations as stated on page 4

Domestic Euro transactions (both paying and collecting banks are UK based)

Euro cheques issued from your Euro account	59p
Euro cheques paid into your Euro account In addition, charge levied for credit	27p 70p

Other currency accounts

Account maintenance fee	£60 per annum (half yearly fee of £30 charged in either March and September or April and October)*
Foreign banknotes paid in or out (i.e. foreign banking)	£2 per £100; minimum £3; plus £10 administration fee
N.B. Where the cash is in a different currency from the account, we'll let you know the appropriate rate of exchange at the time of the transaction	
Currency cheques or Sterling cheques drawn abroad and paid into your currency account	See tariff for Outward Collection or Negotiations as stated on page 4

Provision of sweep facilities

Transaction charge for transfer of funds between business current account and other accounts	No charge
Sweep, also known as auto transfers	Daily: £10 per month Weekly: £7 per month Monthly: £5 per month

* When maintenance charges are applied will depend on the currency of the account being debited. If charges are being debited from a Sterling account the maintenance fee will be charged in March and September or from a foreign currency account in April and October.

Bills and cheques/drafts in foreign currency or drawn abroad

Negotiations

Bill and cheques/drafts

(including dividend warrants) payable:

- in foreign currency or Sterling drawn abroad;
- or
- in foreign currency drawn in the UK (see below for exceptions)

Up to £100: £5
Over £100: 25p per £100
Minimum £8, maximum £80
Charges are per country
for each currency

Cheques/drafts payable in a different currency from the country upon which the cheque/draft is drawn (excluding items expressed in Sterling or drawn in the UK)

Up to £100: £5
Over £100: 25p per £100
Minimum £15, maximum £80
Charges are per cheque

Unpaid charge

(if the cheque/draft is not honoured by the paying bank)

£5

For Euro cheques drawn in the UK, please refer to tariff for domestic Euro transactions.

Outward Collection

Clean bills and cheques/drafts

(including dividend warrants)

Up to £100: £5
Over £100: 25p per £100
Minimum £15, maximum £80
N.B. fee to be taken whether item
is paid or unpaid

For Documentary Collections, Letters of Credit, Guarantees and Standby Letters of Credit, please refer to Trade Tariffs.

Status enquiries

Status enquiries abroad
If sent electronically

£20
additional £10

Foreign exchange

Spot transactions

No charge

Forward exchange contracts

No charge

Currency options

You will be advised of the charges when the
service is provided

Post payment charges

These charges apply when requests are made after an international payment has been sent abroad.

Amendments*

£5 per message

Beneficiary claiming non-receipt of funds (BCNR) query

£5 per chaser after the first one which
is free of charge

Recalling a payment†

£20 per payment

We will refund these post payment charges taken if it is subsequently proved that we were solely responsible for the errors.


* Amendments are only allowed on International Moneylover (Standard and Express). They are amendments you want to make on the beneficiary details and/or the amount of payment after the payment is sent.

† If the payment has already been credited into the beneficiary's account using International Moneylover, we can only recall the payment subject to the beneficiary's agreement. The charge will be taken whether the payment can or cannot be recalled. If a payment is recalled, the amount returned to you will be calculated according to the exchange rate on the day it is credited into your account. In the case of cancelling a draft, we may ask you to sign a counter indemnity which allows us to debit your account if money is paid out.

Our service promise. If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at lloydsbank.com/business/contactus

Help me trade internationally

 Go to lloydsbank.com/business

 Call us on 0345 072 5555
Lines are open 7am-8pm Monday to Friday
and 9am-2pm Saturdays

 Visit your local branch

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

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 601 6909 (lines open 7am-8pm Monday to Friday and 9am-2pm Saturdays).

Important information

Calls 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.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278.

We subscribe to the Lending Code; copies of the Code can be obtained from www.lendingstandardsboard.org.uk

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Business customers will be covered.

