Mayfair Private Banking Service – a guide to our charges

This guide explains the main fees and charges for services for your Mayfair personal account(s) and debit card. For rates that apply to your Mayfair accounts, please see the 'Mayfair Current Accounts – Rates of interest' leaflet. If we offer a service not covered here, or we make any changes to our fees, we'll let you know before charging you.

For the latest information go to: **lloydsbank.com** or get in touch with your Private Banking Manager.

Monthly account fees

- We take monthly account fees at the end of your monthly charging period.
- We make most other charges when we provide the service.

We take some fees after we provide the service.

Monthly charging period

- Runs from 10th of one month to the 9th of the next month.
- If these days fall on a weekend or bank holiday, we'll extend the period to the next working day. We'll then reduce the following charging period. This means that charging periods can vary in length.
- If you open, change or close an account with a monthly account fee part way through your charging period, you'll only pay for the time you've had it.

Everyday transactions

- No charges for everyday transactions if you keep your account in credit or within your arranged overdraft limit.
- Charges may apply for events like using your card to withdraw cash or make payments in a foreign currency.

Mayfair Private Banking Service Relationship Fee

- The fee is for access to a dedicated Private Banking Manager and a range of banking products – depending on status and application.
- Covers all associated Mayfair bank accounts. This includes personal, joint, partner or spouse accounts you've agreed with your Private Banking Manager.
- Fee collected from an agreed account and debited monthly in arrears unless otherwise agreed.
- Waived for clients who subscribed to the Mayfair Asset Management Service before its transfer to Lloyds Wealth (formerly Schroders Personal Wealth) on 1 June 2019.
- Waived if you only have a Club Lloyds Mayfair Current Account.

If you hold a Club Lloyds Mayfair Current Account and a High Interest Cheque Account or a Club Lloyds High Interest Cheque Account (HICA accounts), you'll pay the Relationship Fee – unless we agree to waive this, as shown here:

Relationship Fee
£300 p.a. Or £25 per month

LLOYDS

Club Lloyds

- £5 monthly Club Lloyds Account fee – waived for Private Banking clients.
- For the Club Lloyds Mayfair High Interest Cheque Account, the fee is charged and refunded on the same day.
- For the Club Lloyds Mayfair Current Account – we don't charge the fee.

Borrowing from us

An 'arranged overdraft' is where, as part of our overall service, we're willing to lend you money through your current account:

- Lloyds Bank plc is a responsible lender, so an arranged overdraft depends on status and application. You must be over 18 to apply. How much we lend depends on our assessment of your needs, your personal circumstances and what you can afford to repay.
- An arranged overdraft is repayable in full on demand.
- Please get in touch to talk about your needs or if you think you could have any financial difficulties.
- Please see Section F in the Mayfair Private Banking Service Terms and Conditions for more about overdrafts.

Overdraft charges and interest

- We'll charge interest if you use an arranged overdraft.
- We could refuse to make a payment if it would take your account overdrawn or over your arranged overdraft limit.
- We won't charge you for refusing or trying to refuse your requested payments, but this may impact your credit score.
- We'll continue to charge arranged overdraft interest for your use of an arranged overdraft if any fees or payments will take your account above your arranged overdraft limit.
- We won't charge you if we allow you to go into an unarranged overdraft, but this may impact your credit score.

For our current interest rates, please see the 'Mayfair Current Accounts – Rates of interest' leaflet or speak to your Private Banking Manager.

Avoiding refused payments

Where you don't have enough available funds to make a payment – and we don't agree to grant or extend an arranged overdraft – you won't be able to make that payment. We'll write to tell you we've declined your request.

To avoid refused payments:

- Deposit cleared funds into your account by 2:30pm (UK time).
- Make sure there are available funds to fulfil standing orders the day before they're due. We pay these at the start of the due date, or if it's a non-working day, we'll pay it on the next working day.
- Move any large payments that are due to a time in the month when you have more money.

You can check your balance using any cash machine, online banking, the mobile banking app or by contacting your Private Banking Manager.

Avoiding arranged overdraft interest

Make sure your arranged overdraft is enough to allow us to make all payments. If your balance goes overdrawn, we won't charge overdraft interest if you bring it back into credit on the same day. You can do this by transferring money from another personal account you have with us through:

- our app
- online banking
- telephone banking, or
- by paying in cash directly over the counter at one of our branches.

The information in the sections 'Charges for using your card' and 'Other services' applies to personal current accounts and savings accounts. This applies if your savings account offers the relevant card or service.

Charges

Charges for using your card

If you take money in pounds from your account in the UK using any cash machine or over the counter	
Using your debit card at a Lloyds Bank, Halifax or Bank of Scotland cash machine or branch in the UK	Free
Using your debit card at a non-Lloyds Bank, Halifax or Bank of Scotland cash machine or branch in the UK	We don't charge for this, but the owner of the machine may. If so, the machine will show you the amount and it will be taken from your account when you withdraw the cash.
Paying-in cash using a machine	You can pay cash into your account at one of our branches using a Lloyds Bank, Halifax or Bank of Scotland cash machine that accepts payments in cash deposits. We won't charge you for this deposit. If you pay cash into your account away from our branches using a cash machine that accepts cash payments in, the machine owner may charge you. The machine will show you the amount and it will be taken from your account when you pay in the cash.

Using your Lloyds Private Banking debit card in the UK to buy foreign currency	
From any Lloyds Bank, Halifax or Bank of Scotland branch	Free
From any other banks, travel agents, Bureau de Change and other outlets displaying the Visa sign	Lloyds Bank doesn't make a charge, but the provider of foreign currency may.

Withdrawing cash in a currency other than pounds, or withdrawing pounds outside the UK (at a cash machine or over the counter)	Charges
Using your Lloyds Private Banking debit card or cash card	We won't charge you our debit card fees for doing this. If you use your card to: • withdraw cash in a foreign currency, 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, the card payment scheme, for example Visa, will convert the amount into pounds the day the transaction is processed using their exchange rate. In Visa's case this will be the Visa Payment Scheme Exchange Rate. The symbol on your card will tell you which payment scheme applies. You can check the payment scheme exchange rate for your card online at: **lloydsbank.com/rates-and-charges** In some countries, the cash machine or card terminal may offer the option of paying for the transaction in pounds. If you choose to pay in pounds, the exchange rate will generally be provided by the cash machine operator or card terminal provider. The provider of the foreign currency may make a separate charge for conversion.

Buying goods or services in a foreign country	Charges
Using your Lloyds Private Banking debit card	We won't charge you our debit card fees for this. If you use your debit card to make a purchase or other transaction (not a cash withdrawal) in a foreign currency, the card payment scheme, for example Visa, will convert the amount into pounds the day the transaction is processed using their exchange rate. In Visa's case, this will be the Visa Payment Scheme Exchange Rate. The symbol on your card will tell you which payment scheme applies. You can check the payment scheme exchange rate for your card online at: **lloydsbank.com/rates-and-charges** If you're abroad, and choose to pay for something in pounds, the provider of the currency conversion may still charge you.

Other services

Service	Charges
Cancelled cheque (although we make no charge if the cheque was lost or stolen)	Free
Statements We'll send you regular account statements and if you order an extra statement at any Lloyds Bank cash machine, this will be free of charge	Free
Banker's draft (in pounds)	Free
CHAPS Payment*	£25
Returned cheque (if a cheque you pay into your account is returned to us unpaid by another bank or branch)	Free

* **Important information about cut-off times.** Your Private Banking Relationship team must receive your CHAPS payment instruction before the cut-off time of 3.30pm on the day you want the payment to arrive. If we don't receive the CHAPS payment instruction by the cut-off time on a working day, we'll treat it as being received the next working day. Alternatively, you may make a CHAPS payment instruction in branch before 4.25pm on the day you want the payment to arrive.

Overseas payments and deposits	Charges
Sending money outside the UK or in a foreign currency**	
Our fee	In foreign currency – no fee charged In pounds – £9.50
Correspondent Bank Fee (where applicable)***	
Zone 1 (USA, Canada and Europe (non-EEA))	£12
Zone 2 (Rest of the World)	£20

Receiving money from outside the UK or in a foreign currency	Charges
Electronic payments received in euro from within the EEA or UK or by SEPA credit transfer	Free
All other electronic payments	Up to £100 – £2 £100.01 and above – £7

Correspondence	Charges
Audit letters	£30 per half hour, minimum £60

** **Important information about cut-off times when sending money outside the UK or in a foreign currency.** We must receive your payment instruction before the cut-off time on a working day so we can start processing it the same day. The cut-off time for most payments sent through online banking, branch and telephone banking is 3pm. Euro payments sent through branch and telephone banking may be subject to an earlier cut-off time of 2pm. If this applies to your payment, we'll tell you at the time of the transaction. If you make a payment through your Private Banking Relationship team, the cut-off time for all currencies is 12.30pm.

*** You'll share charges with the person you are sending the money to when you make your payment

– in any standard currency using online banking

– in any currency to a bank account in the UK or EEA or

– in any EEA currency or in pounds to a bank account in Switzerland, Monaco or San Marino.

Sharing the charges means you'll pay our charge, and the person you're sending the money to will pay their bank's charges and any agent bank charges that apply.

For other payments in standard currencies, you can share the charges. Or if you want the recipient bank to receive the full payment, this is only available in branch or by calling us, and you'll pay our charge and the Correspondent Bank Fee that replaces all agent bank charges.

For any payment in non-standard currencies if we offer them, the recipient bank will automatically receive your full payment. This is available through online banking, in branch or by calling us and you'll only pay our charge.

The bank you are sending money to may still charge its customers a fee.

You can find a list of our standard currencies and non-standard currencies we offer on our public website.

If you need this communication in another format, such as large print, braille or audio CD, please contact us.

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: relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: **lloydsbank.com/help-guidance/accessibility/signvideo**

If you need support due to a disability, please get in touch.

If you want to make a complaint, you'll find helpful information at: **lloydsbank.com/private-banking/how-to-contact-us**

To speak to us, call: **0345 300 2750** or **+44 207 481 2138** from outside the UK.

Calls and online sessions may be monitored and recorded.

Not all Telephone Banking services are available 24 hours a day, seven days a week.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS): **lloydsbank.com/fscs**

We are also covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Mayfair Private Banking non-personal account deposits will be covered.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply: **lloydsbank.com/online-agreement**

Android/Google Play is a trademark of Google LLC. Apple is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Lloyds and Lloyds Bank are trading names of Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

This information is correct as of May 2026.

LLOYDS