



## MAYFAIR PRIVATE BANKING SERVICE – GUIDE TO OUR CHARGES

This is your guide to the main fees and charges for services on your Mayfair personal account(s) and debit card. Rates that apply to your Mayfair accounts can be found in the 'Mayfair Rates of Interest' leaflet. If you ask us for a service that is not covered here, or if we make any changes to our fees, we'll always let you know before you are charged.

You can also check the latest information either by visiting [lloydsbank.com](http://lloydsbank.com) or by contacting your Private Banking and Advice Manager.

The monthly charging period runs from the 10th of one month to the 9th of the next month. If either of these days is a Saturday, Sunday or English bank holiday then it will be postponed until the next working day. This means that some charging periods will vary in length. For example, if the 9th is a Saturday and the following Monday is an English bank holiday the charging period ends on Tuesday 12th, which could result in a three day longer charging period. The following charging period will then be reduced accordingly.

If you open, upgrade or close your account part way through a month, you will only pay for the days you have used.

Every day transactions on your Mayfair account are free of charges providing your account remains in credit or within the Arranged Overdraft limit.

### Mayfair Private Banking Service Relationship Fee

This fee is for your banking relationship with Lloyds Bank plc under its Mayfair Private Banking Service. It entitles you to a dedicated Private Banking and Advice Manager and access to a range of banking products, 'subject to status and application'. Your Private Banking and Advice Manager will facilitate your day-to-day banking activities and can discuss the options open to you allowing you to choose the account that best suits your needs. Please note that additional charges may be applicable.

Any associated Mayfair bank accounts deriving from your

relationship, such as any personal sole or joint accounts, accounts for a partner or spouse and any other account(s) as agreed with your Private Banking and Advice Manager are covered under the one fee.

The fee will be collected from an account as agreed with your Private Banking and Advice Manager. The fee will be debited monthly in arrears unless otherwise agreed. For clients who also subscribe to the Mayfair Asset Management Service the fee is waived.

If you only have a Club Lloyds Mayfair Current Account(s) then we will waive the Relationship fee. If you hold a Club Lloyds Mayfair Current Account(s) and a High Interest Cheque Account or a Club Lloyds High Interest Cheque Account (HICA accounts) then you will continue to pay the Relationship fee (unless we have agreed to waive this) as set out in the table below.

#### Relationship fee

(Not payable by clients who also subscribe to the Mayfair Asset Management Service)	£300 p.a. (or £25 per month)
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### Club Lloyds

There is a £3 monthly Club Lloyds maintaining the account fee – however while you remain a Private Banking client this fee will be waived.

On the Club Lloyds Mayfair High Interest Cheque Account you will see the account fee charged and refunded on the same day. On the Club Lloyds Mayfair Current Account there is no monthly Club Lloyds maintaining the account fee.



**LLOYDS BANK**

## Borrowing from us with an overdraft

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

Lloyds Bank plc is a responsible lender. How much we lend depends on our assessment of your personal circumstances and we only wish you to borrow what you can afford and in a way that is best for you.

Overdrafts are subject to status and application and repayable in full on demand.

Please contact us if you would like to discuss your requirements, or if you have any financial difficulties, and we will do our best to help.

Please see Section F in the Mayfair Private Banking Service Terms and Conditions for more details about overdrafts.

We provide two types of overdraft: an Arranged Overdraft and an Unarranged Overdraft.

If you decide you need an overdraft, you can ask us in advance for an Arranged Overdraft. You can also ask to increase an existing Arranged Overdraft limit at any time.

### Arranged Overdrafts

An 'Arranged Overdraft' is an overdraft up to an agreed overdraft limit which you arrange with us in advance and which increases the available funds in your account. If we agree to provide you with an Arranged Overdraft, we will let you know about any further conditions or fees which may apply.

You must be 18 or over to have an Arranged Overdraft.

### Unarranged Overdrafts

If you try to make a payment out of your account (for example, by Direct Debit or cheque) for which you do not have enough available funds, we will treat this as a request for an 'Unarranged Overdraft', or for an increase in an Unarranged Overdraft you already have. We will consider whether to agree to your request taking into account your personal circumstances.

You will be charged interest if you use an Arranged or Unarranged Overdraft. The same rate of interest is currently payable for both Arranged and Unarranged Overdrafts unless otherwise agreed with your Private Banking and Advice Manager. For our current interest rates please see the Mayfair Rates of Interest Guide or speak to your Private Banking and Advice Manager.

You have until midnight (UK time) to deposit cleared funds into your account to avoid overdraft interest and fees (except Refused Payment Fees).

## Fees

### Refused Payments

Where you do not have enough available funds to make a payment and we do not agree to grant or extend an Unarranged Overdraft, you will not be able to make that payment. We will write to tell you we have declined your request. Our charge for considering the request, dealing with the other bank and telling you about this service is as follows.

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#### Refused Payment Fee

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£10 for each unpaid item.

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We will charge you up to a maximum of three fees a day.

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You have until 2.30pm (UK time) to deposit cleared funds into your account to avoid any Refused Payment Fees.

We pay standing orders from your account shortly after midnight at the start of the due date, or the next working day if the due date is a non-working day. If you have insufficient funds in your account to pay a standing order, then we will try to make the payment again later that day. If there are still not enough available funds, we will make a final try on the next working day before rejecting the payment. We may charge a Refused Payment Fee if all three tries are unsuccessful, and this will be charged after the final try has failed. We'll never charge more than one Refused Payment Fee for the failed payment.

You can check your balance:

- at any Cashpoint®
- online at [lloydsbank.com](https://www.lloydsbank.com)
- by using Mobile Services
- by contacting your Private Banking and Advice Manager.

## Charges

### Debit Card Charges

#### 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 Cashpoint® machine or branch in the UK.	Free of charge.
Using your debit card at a non-Lloyds Bank Cashpoint® machine or non-Lloyds Bank branch in the UK.	We do not charge for this. However, the owner of the machine may. If so, the machine will show you the amount and tell you that it will be taken from your account when you withdraw the cash.

Note: Cashpoint® is a registered trademark of Lloyds Bank plc.

#### Using your Lloyds Bank Private Banking debit card in the UK to buy travellers cheques or foreign currency

From any Lloyds Bank branch.	Foreign currency and travellers cheques: free.
From any other banks, travel agents, Bureau de Change and other outlets displaying the Visa sign.	Lloyds Bank does not make a charge but the provider of foreign currency or travellers cheques may make a charge.

#### 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 Bank Private Banking debit card.	If you use your debit card to withdraw cash in a currency other than pounds, or to withdraw cash in pounds outside the UK, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate. We will charge you a foreign currency transaction fee of 2.99% of the amount of the transaction and a foreign currency cash fee of £1.50 for each withdrawal. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds for you, we will only charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.
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#### Buying goods or services in a currency other than pounds

Using your Lloyds Bank Private Banking debit card.	The amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate. We will charge a foreign currency transaction fee of 2.99% of the value of the transaction.
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## Other Services

Service	Charges
Cancelled cheque (although we make no charge if the cheque was lost or stolen).	£10
Special cheque presentation (If you ask for a cheque to be 'express cleared').	£10
Statements We will send you regular account statements and if you order an extra statement at any Lloyds Bank Cashpoint® machine this will be free of charge.	Free
Duplicate statements*	£5
Banker's draft (in pounds)	£20
CHAPS Payment**	£30
Returned Cheque (if a cheque you pay into your account is returned to us unpaid by another bank or branch).	Free

\* We may make an additional charge for excessive requests (such as for many duplicate statements) and requests other than those outlined above.

\*\* **Important information about cut-off times.** Your Private Banking and Advice Manager must receive your CHAPS payment instruction before the cut-off time of 3.30pm on the day you want the payment to arrive. If the CHAPS payment instruction is not received by us by the cut-off time on a working day, we will 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.****	£9.50*****
Correspondent Bank Fee	
Zone 1 (USA, Canada and Europe (non-EEA))	£12
Zone 2 (Rest of the world)	£20
International drafts.***	£20
Electronic payments received other than by SEPA Credit Transfer	Receiving a payment up to and including £100 – £2 Receiving a payment of over £100 – £7
Foreign currency cheques paid into your account	Pound value of £100 or less – £5 Pound value more than £100 – 0.25% of the total pound value to a maximum of £80. Our minimum charge will be between £8 and £15, depending on whether we negotiate or collect the cheque.

\*\*\* There is a £20 charge for cancelling an international draft (it also costs £20 to re-issue an international draft). Refund conversions will be made using our standard exchange rate for the transaction on the day we receive the money.

\*\*\*\* **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 that we can start processing it the same day. The cut-off time for most payments sent via online, branch and telephony is 3pm. Euro payments sent via branch and telephony may be subject to an earlier cut-off time of 2pm. If this applies to your payment, we will tell you at the time of the transaction. If you make your payment via your Private Banking and Advice Manager, the cut-off time for all currencies is 12.30pm.

\*\*\*\*\* You will share charges with the recipient for sending money outside the UK or in a foreign currency when the payment is made:

- in any currency using Internet Banking; or
- in any currency to a bank account in the EEA; or
- in any EEA currency to a bank account in Switzerland, Monaco or San Marino.

Sharing the charges means you will pay our charge and the recipient will pay their bank's charges and any agent bank charges that apply.

If you make any other payment, you can choose either:

- a) to share charges; or
- b) to pay both our charge and all agent bank charges.

If you choose option b), you will pay our charge and the Correspondent Bank Fee that replaces all agent bank charges. The recipient bank may charge its customer a fee but we cannot provide information about such a fee.

## Correspondence

Audit Letters	£30 per half hour, minimum £60
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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 contact us using the Next Generation Text (NGT) Service or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week).

If you're Deaf and a BSL user, you can use the SignVideo service available at [lloydsbank.com/accessibility/signvideo.asp](http://lloydsbank.com/accessibility/signvideo.asp)

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. Call costs may vary depending on your service provider.

### 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.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)