



**LLOYDS BANK**

## Fee Information Document



**Name of the account provider:** Lloyds Bank plc

**Account name:** Club Lloyds Private Banking Account

**Date:** 01.10.2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in your terms and conditions and banking charges booklet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<ul style="list-style-type: none"> <li>• Club Lloyds Private Banking Account monthly maintaining the account fee £3</li> <li>• <b>Total annual maintaining the account fee</b> £36</li> </ul> <p>The monthly Club Lloyds Fee is waived as long as you remain a Private Banking Client</p>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	no fee
<b>Standing Order</b>	no fee
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payments no fee</li> <li>• CHAPS £30</li> <li>• Foreign currency payment £9.50</li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• Foreign currency payment £9.50</li> </ul> <p>A correspondent bank fee will be payable where you choose to pay the charges for the recipient</p> <ul style="list-style-type: none"> <li>• Zone 1 (USA, Canada and Europe (non-EEA)) £12</li> <li>• Zone 2 (rest of the world) £20</li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payment up to and including £100 £2</li> <li>• Amounts over £100 £7</li> <li>• SEPA credit transfers (any amount) no fee</li> </ul>
<b>Cards and cash</b>	
<b>Cash withdrawal of pounds in the UK</b>	no fee

*Private Banking*

Service	Fee
<b>Cards and cash cont'd</b>	
<b>Cash withdrawal of foreign currency outside the UK</b>	<ul style="list-style-type: none"> <li>Foreign currency cash fee £1.50</li> <li>Foreign currency transaction fee 2.99%</li> </ul> <p>These fees will also apply to withdrawals of foreign currency in the UK</p>
<b>Debit Card payment in pounds</b>	no fee
<b>Debit Card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>Foreign currency transaction fee 2.99%</li> </ul>
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>Overdrafts up to £25,000 is Bank of England Base Rate + 10.70%</li> <li>Overdrafts over £25,000 - The debit interest on arranged overdrafts will be set at the rate we agree with you. You may need to provide security in the form of property or assets and you may need to pay an arrangement fee. Please ask for details.</li> </ul>
<b>Unarranged overdraft</b>	<p><b>With arranged overdraft limit of £0 - £25,000</b></p> <ul style="list-style-type: none"> <li>Interest rate 10.96% EAR</li> <li>Unarranged overdraft up to £25 no daily or monthly charge</li> <li>Unarranged overdraft between £25 - £99.99 daily fee £5 plus monthly fee £6</li> <li>Unarranged overdraft of £100 or more daily fee £10 plus monthly fee £6</li> <li>Maximum 8 daily fees per month</li> </ul> <p><b>With arranged overdraft limit of £25,000 +</b></p> <ul style="list-style-type: none"> <li>Interest rate Bank of England Base Rate plus 22.5% gross p.a.</li> <li>Unarranged overdraft up to £25 no daily or monthly charge</li> <li>Unarranged overdraft of over £25 no daily charge monthly fee £12</li> </ul>
<b>Refusing payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>For each payment with a value over £10 £10</li> <li>Maximum of 3 charges per day</li> </ul>
<b>Allowing a payment despite lack of funds</b>	no fee
<b>Other services</b>	
<b>Cancelling a cheque</b>	<ul style="list-style-type: none"> <li>Lost or stolen cheques no fee</li> <li>Other cheques £10</li> </ul>

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If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week 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)

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