



LLOYDS BANK

## Fee Information Document



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

**Account name:** Club Lloyds Private Banking Premier Current 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>	<p>The maintaining the account fee is made up of:</p> <ul style="list-style-type: none"> <li>• A monthly Club Lloyds Private Banking Premier Current Account fee £25</li> <li>• A monthly Club Lloyds fee £3</li> <li>• <b>Total annual maintaining the account fee £336</b></li> </ul> <p>We won't charge the monthly Private Banking Premier Account Fee if you have at least £10,000 in your account throughout the monthly charging period or a managed portfolio with Private Banking of £250,000. We won't charge the monthly Club Lloyds fee as long as you are a Private Banking Client.</p> <p>Accounts opened or converted before 4<sup>th</sup> August 2008</p> <ul style="list-style-type: none"> <li>• A monthly Club Lloyds Private Banking Premier Current Account fee £15</li> <li>• A monthly Club Lloyds fee £3</li> <li>• <b>Total annual maintaining the account fee £216</b></li> </ul> <p>We won't charge the monthly Private Banking Premier Account Fee if you have at least £5,000 in your account throughout the monthly charging period or a managed portfolio with Private Banking of £175,000. We won't charge the monthly Club Lloyds fee as long as you are 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> </ul>

*Private Banking*

Service	Fee
<b>Payments (excluding cards) cont'd</b>	
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <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
<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>£0 - £600 interest and fee free</li> <li>Over £600 <ul style="list-style-type: none"> <li>Interest rate 10.96% EAR plus a monthly fee £6</li> <li>Fee</li> </ul> </li> </ul>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>Interest rate 10.96% EAR</li> <li>£0 - £25 no daily or monthly fee</li> <li>£25 - £100 daily fee £5 plus monthly fee £6</li> <li>Above £100 daily fee £10 plus monthly fee £6</li> <li>We charge a maximum of 8 daily fees in a monthly billing period</li> </ul>
<b>Refusing payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>For each unpaid item 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>

If you'd like this in another format such as large print, Braille or audio CD please contact us.

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)

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.