



**LLOYDS BANK**

## Fee Information Document



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

**Account name:** 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>	<ul style="list-style-type: none"> <li>• Private Banking Premier Current Account monthly maintaining the account fee £25</li> <li>• <b>Total annual maintaining the account fee</b> <b>£300</b> We won't charge the 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. Accounts opened or converted before 4<sup>th</sup> August 2008</li> <li>• Private Banking Premier Current Account monthly maintaining the account fee £15</li> <li>• <b>Total annual maintaining the account fee</b> <b>£180</b> We won't charge the 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.</li> </ul>
<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>

*Private Banking*

Service	Fee
<b>Payments (excluding cards) cont'd</b>	
<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](https://lloydsbank.com/accessibility/signvideo.asp)

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