



LLOYDS BANK

## Fee Information Document



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

**Account name:** Private Banking Premier Offset 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 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 Private Banking Premier Offset Account maintaining the account fee £25</li> <li>• <b>Total annual maintaining the account fee £300</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 or a managed portfolio with Private Banking of £250,000 Accounts opened or converted before 4<sup>th</sup> August 2008</p> <ul style="list-style-type: none"> <li>• A monthly Private Banking Premier Offset Account maintaining the account fee £15</li> <li>• <b>Total annual maintaining your account fee £180</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 or a managed portfolio with Private Banking of £175,000 and remain in credit that month.</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>

*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> <li>A correspondent bank fee will be payable where you choose to pay the charges for the recipient               <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> </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>Interest rate Bank of England Base Rate + 0.9% EAR</li> </ul>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>Interest rate Bank of England Base Rate + 0.9% EAR</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>

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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](https://lloydsbank.com/accessibility/signvideo.asp)

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