



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 or by contacting your Private Banking Manager.

Different fees are taken from your account at different times. We take monthly account fees out of your account at the end of your monthly charging period.

We take most charges when we provide you with the service. Some fees are taken after we have provided the service. If this is the case, we have set this out in the information below.

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, change or close an account that has a monthly account fee part way through your charging period, you'll only pay for the time you've actually had it.

We don't normally charge for every day transactions on your Mayfair account providing your account remains in credit or within your arranged overdraft limit. There are some events, however, like using your cards to withdraw cash or make a payment in a currency other than pounds, where there may be charges.

If you want to use a service we haven't covered here, we'll always let you know before you are charged.

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 Manager and access to a range of banking products, 'subject to status and application'. Your Private Banking 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 Manager are covered under the one fee.

The fee will be collected from an account as agreed with your Private Banking Manager. The fee will be debited monthly in arrears unless otherwise agreed. For clients who also subscribed to the Mayfair Asset Management Service prior to its transfer to Schroders Personal Wealth on 1 June 2019 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 prior to its transfer to Schroders Personal Wealth on 1 June 2019)	£300 p.a. (or £25 per month)
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LLOYDS BANK

Club Lloyds

There is a £3 monthly Club Lloyds account fee. However, while you remain a Private Banking client this fee will be waived.

- On the Club Lloyds Mayfair High Interest Cheque Account the monthly account fee will be charged to your account and then refunded on the same day
- On the Club Lloyds Mayfair Current Account the monthly account fee will not be charged

Borrowing from us

An 'arranged 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.

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

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.

If you try to make a payment that would take your account overdrawn or over your arranged overdraft limit, we may refuse the payment due to lack of funds. 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 overdraft. We won't charge you for refusing or trying to refuse your requested payments but this may impact on your credit score. But we will continue to charge arranged overdraft interest for your use of an arranged overdraft if any fees or payments take, or have taken, your account above your arranged overdraft limit. For our current interest rates please see the Mayfair Rates of Interest leaflet or speak to your Private Banking Manager. There is no charge if we allow you to go in to an unarranged overdraft. Going in to an unarranged overdraft may impact your credit score.

Avoiding Refused Payments

Where you do not have enough available funds to make a payment and we do not agree to grant or extend an arranged overdraft, you will not be able to make that payment. We will write to tell you we have declined your request.

You have until 2.30pm (UK time) to deposit cleared funds into your account to ensure the payment is made.

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.

You can check your balance:

- at any Cashpoint®;
- by using Internet Banking;
- by using Mobile Banking; and
- by contacting your Private Banking Manager

Avoiding arranged overdraft interest

You can avoid paying arranged overdraft interest if your balance goes overdrawn during the day but you pay money into your account later the same day to bring it back into credit. You have until the end of the day to get your account back into credit and avoid paying arranged overdraft interest for that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile Banking, Internet Banking or Telephone Banking or pay in cash directly over the counter at one of our branches.

You should check using Mobile Banking, Internet Banking or through a Cashpoint or in branch, to make sure you have enough money in your account to pay everything due. The money in your account must be available to withdraw. It is important so that we are able to make any payments you want to make. You should always try to make sure there is enough money in your account and try to move any large payments that are due to a time in the month when you have more money. Subject to our lending assessment of you, you should also make sure your arranged overdraft is enough to allow us to make all payments.

The information in the sections 'Charges for using your card' and 'Other Services' applies to personal current accounts and savings accounts (if your savings account offers the relevant card or service).

Charges

Charges for using your card

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.
Paying-in cash using a machine	<p>You can pay cash into your account at one of our branches using a Lloyds Bank or Bank of Scotland Immediate Deposit Machine or one of our cash machines that accept cash deposits. We won't charge you for this deposit.</p> <p>If you pay cash into your account away from our branches using an Automated Deposit Machine, you may be charged by the machine owner. The machine will show you the amount and tell you it will be taken from your account when you deposit the cash.</p>

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

Using your Lloyds Bank Private Banking debit card in the UK to buy foreign currency

From any Lloyds Bank branch	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 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 or Cashpoint card	<p>We won't charge you our debit card fees for doing this.</p> <p>If you use your card to:</p> <ul style="list-style-type: none"> ■ withdraw cash in a foreign currency, or ■ withdraw cash in pounds outside the UK, <p>then, unless you've asked the cash machine or card terminal provider to do the currency conversion, the card payment scheme, for example Visa, will convert the amount into pounds the day the transaction is processed using their exchange rate. In Visa's case this will be the Visa Payment Scheme Exchange Rate. The symbol on your card will tell you which payment scheme applies. You can check the payment scheme exchange rate for your card online at: lloydsbank.com/rates-and-charges</p>

In some countries, the cash machine or card terminal you use may offer you the option of paying for the transaction in pounds. If you choose to pay in pounds, the exchange rate will generally be provided by the cash machine operator or card terminal provider. The provider of the foreign currency may make a separate charge for conversion.

Buying goods or services in a foreign currency

	Charges
Using your Lloyds Bank Private Banking debit card	<p>We won't charge you our debit card fees for doing this.</p> <p>If you use your debit card to make a purchase or other transaction (not a cash withdrawal) in a foreign currency, the card payment scheme, for example Visa, will convert the amount into pounds the day the transaction is processed using their exchange rate. In Visa's case, this will be the Visa Payment Scheme Exchange Rate. The symbol on your card will tell you which payment scheme applies. You can check the payment scheme exchange rate for your card online at: lloydsbank.com/rates-and-charges</p> <p>If you're abroad, and choose to pay for something in Pounds Sterling, the provider of the currency conversion may still charge you.</p>

Other Services

Service	Charges
Cancelled cheque (although we make no charge if the cheque was lost or stolen)	Free
Statements	Free
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	
Duplicate statements	£5
Banker's draft (in pounds)	Free
CHAPS Payment*	£25
Returned Cheque (if a cheque you pay into your account is returned to us unpaid by another bank or branch)	Free

* **Important information about cut-off times.** Your Private Banking Relationship team 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***	In foreign currency – no fee charged**** In pounds – £9.50****
Correspondent Bank Fee	
Zone 1 (USA, Canada and Europe (non-EEA))	£12
Zone 2 (Rest of the World)	£20

Receiving money from outside the UK or in a foreign currency	Charges
Electronic payments received in Euro from within the EEA or UK or by SEPA credit transfer	Free
All other electronic payments	Up to £100 – £2 £100.01 and above – £7

Correspondence	
Audit Letters	£30 per half hour, minimum £60

*** **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 Internet Banking, branch and Telephone Banking is 3pm. Euro payments sent via branch and Telephone Banking 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 a payment via your Private Banking Relationship team, 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 UK; or
- in any EEA currency or pounds 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.

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help page www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/help-guidance/accessibility/sign-video

If you need support due to a disability please get in touch.

If you want to make a complaint, you'll find helpful information at:

lloydsbank.com/private-banking/how-to-contact-us

To speak to us, call: **0345 300 2750** or **+44 207 481 2138** from abroad.

Calls and online sessions may be monitored and recorded.

Not all Telephone Banking services are available 24 hours a day, seven days a week.

Eligible deposits with us, up to a total of £85,000, are protected by the Financial Services Compensation Scheme (FSCS). We are also covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Mayfair Private Banking non-personal account deposits will be covered.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply:

lloydsbank.com/legal/online-banking/internet-banking

Android/Google Play is a trademark of Google LLC. Apple is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

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This information is correct as of October 2024 and is relevant to Lloyds Bank plc products and services only.