



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.

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, upgrade or close your account part way through a month, you will only pay for the days you have used.

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 1st 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 1st June 2019.) | £300 p.a. (or £25 per month) |



LLOYDS BANK

Club Lloyds

There is a £3 monthly Club Lloyds maintaining the account fee – however while you remain a Private Banking client this fee will be waived.

On the Club Lloyds Mayfair High Interest Cheque Account you will see the account fee charged and refunded on the same day. On the Club Lloyds Mayfair Current Account there is no monthly Club Lloyds maintaining the account fee.

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 can 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 Guide or speak to your Private Banking Manager.

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®
- online at [lloydsbank.com](https://www.lloydsbank.com)
- by using Mobile Services
- by contacting your Private Banking Manager.

Interest free arranged overdraft amount

Our current accounts have an interest free amount on their arranged overdrafts. This means if you are using your overdraft, you won't pay arranged overdraft interest up to that amount.

Your arranged overdraft interest will be calculated on any arranged overdraft balance above £1200.

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

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| 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. |

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

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

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| From any Lloyds Bank branch. | Foreign currency and travellers cheques: 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 or travellers cheques 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)

| | |
|--|---|
| Using your Lloyds Bank Private Banking debit card or Cashpoint card. | <p>When you use your debit card or cashpoint card to withdraw cash in a foreign currency, or to withdraw cash in pounds outside the UK, Visa will convert the amount into pounds the day the transaction is processed using the Visa Payment Scheme Exchange Rate. We will charge you a foreign currency transaction fee of 2.99% of the amount of the transaction. This is a fee for currency conversion. We will also charge a foreign currency cash fee of £1.50 for each withdrawal.</p> <p>If you ask the cash machine operator/ financial service provider to make the conversion, we will not charge you a currency conversion fee but we will charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.</p> <p>We won't charge a foreign currency cash fee or a foreign cash fee if you:</p> <ul style="list-style-type: none"> ▪ withdraw euro within the EEA or UK; or ▪ withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK. |
|--|---|

Using your debit card to make a purchase or other transaction (not a cash withdrawal) in a foreign currency

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|--|---|
| Using your Lloyds Bank Private Banking debit card. | If you use your debit card to make a purchase in a foreign currency, the amount is converted to pounds, on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge you a foreign currency transaction fee of 2.99% of the amount of the transaction. This is a fee for currency conversion. |
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You will also be able to find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

Other Services

| Service | Charges |
|--|---------|
| Cancelled cheque (although we make no charge if the cheque was lost or stolen). | Free |
| Statements 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. | Free |
| Duplicate statements* | £5 |
| Banker's draft (in pounds) | Free |
| CHAPS Payment** | £30 |
| Returned Cheque (if a cheque you pay into your account is returned to us unpaid by another bank or branch). | Free |

* We may make an additional charge for excessive requests (such as for many duplicate statements) and requests other than those outlined above.

** **Important information about cut-off times.** Your Private Banking Manager 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 |

**** **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 online, branch and telephony is 3pm. Euro payments sent via branch and telephony 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 your payment via your Private Banking Manager, 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.

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

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service 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

Your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Call costs may vary depending on your service provider.

Lloyds Bank plc

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Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk