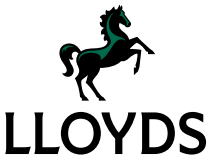

Cardnet Transparency and Disclosure items

Card Types	Interchange	Scheme Fees
UK Domestic Credit Cards		
Visa Credit (Including Visa V pay / Electron Credit / Premium)	0.30%	0.023% to 0.033% + 0.850p
Mastercard Credit (includes World/Premium/Signia)	0.30%	0.025% to 0.075% + 1.442p
UK Domestic Debit Cards		
Visa Consumer Debit	0.20%	0.018% to 0.028% + 0.850p
Mastercard/ Maestro Debit	0.20%	0.025% to 0.075% + 1.442p
UK Domestic Commercial Cards		
Visa Corporate, Purchasing and Business Cards	1.40% to 2.05%	0.023% to 0.033% + 0.850p
Visa Business Debit	0.75% to 2.05%	0.018% to 0.028% + 0.850p
Mastercard Corporate, Purchasing and Business Cards	0.70% to 1.90%	0.025% to 0.075% + 1.442p
EEA (INTRA) / International Cards		
Visa	0.20% to 2.05%	0.118% to 1.023% + 0.850p to 10.151p
Mastercard	0.20% to 2.25%	0.095% to 0.975% + 1.442p to 19.360p
Other (These card types cannot be processed as a Dynamic Currency Conversion Transaction)		
Diners/Discover	0.20% to 1.75%	0.12% to 0.45%
JCB (Available on the Multi Currency Platform)	0.20% to 2.75%	0.05% + Auth 2.5641p and Settlement 2.5641p
UPI (Available on the Multi Currency Platform)	0.20% to 1.50%	0.001% to 0.20% + 0.3419p to 0.5128p
Scheme & Interchange Fees		

Scheme Fees are paid by us to the Card Schemes on each individual sale and refund transaction.

Interchange Fee is a fee paid by us through the Card Schemes to the Card Issuer on each individual Transaction. Interchange rates are set centrally by the Card Schemes on an industry wide basis. Legislations cap the Interchange charged on cards for consumers at a maximum of 0.30% (Consumer Credit) and 0.20% (Consumer Debit) for transactions where you, us and the card issuer are within the UK. There is no cap on the Interchange charged on Commercial cards. These rates are subject to change by the Card Schemes.

For full list of up to date interchange rates and processing methods, visit www.lloydsbank.com/assets/cardnet/pdf/interchange-rates.pdf

Interchange and Scheme Fees are correct as of April 2026 printing but may vary.

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(Please note that due to the eligibility criteria of this scheme not all Lloyds Bank customers will be covered.)