

# COMMISSIONS FOR CORRESPONDENT BANKING SERVICES

Choose the services your business needs

At Lloyds Bank we understand that your business is unique. That's why we offer a range of services so that you can select those which are suited to your business needs.

This brochure contains our standard commissions for correspondent banking services, which are provided by the UK offices of Lloyds Bank plc. All prices are in Sterling or the foreign currency equivalent and have been operative since September 2009\*.

## Account services

Account conditions	
Account Maintenance Fee	GBP 100.00 per month
Interest Arrangements	
Interest Rate Utilised	Subject to agreement
Debit Interest Margin	Subject to agreement
Credit Interest Margin	Subject to agreement
Minimum Balance Requirement	Subject to agreement

## Payments

Commercial payments (non-PSD compliant)			
Processing Fees – taken at the time of transaction			
MT103 to Lloyds Bank Beneficiary	(BEN/SHA)		Free of charge
	(OUR)	GBP 0–100	GBP 2.00
		Above GBP 100	GBP 7.00
MT103 to Another UK Bank Beneficiary	(BEN/SHA)		Free of charge
	(OUR)	GBP 0–50	GBP 6.00
		Above GBP 50	GBP 12.00
MT103 to Non-UK Bank Beneficiary	(BEN/SHA)		Free of charge
	(OUR)		0.25% Min GBP 13.00 Max GBP 40.00

\* For Trade Products, operative from 9 January 2012.



## Payments (cont.)

PSD compliant payments		
<b>Processing Fees – taken at the time of transaction</b>		
MT103 to Lloyds Bank Beneficiary	(SHA)	Free of charge
MT103 to Another UK Bank Beneficiary	(SHA)	GBP 3.00
MT103 to a Non-UK Bank Beneficiary	(SHA)	GBP 3.00

Treasury payments	
<b>Processing Fees – charged via invoice</b>	
MT200 series to credit to another Lloyds Bank account	GBP 1.50
MT200 series to credit another bank	GBP 3.00

Additional Fees	
Non-STP Fee	GBP 7.50
Manually Inputted Payment Instruction	GBP 25.00
Payment Cancellation Fee	GBP 20.00
Payment Enquiries	GBP 10.00

## Receipts

Processing Fees – charged via invoice	
Commercial Payment Receipts	GBP 0.75
Treasury Payment Receipts	GBP 0.75
Other Electronic Receipts	GBP 0.75

## Clearing scheme participation

Euro clearing indirect participation	
<b>Service Fees – charged via invoice</b>	
SEPA Credit Transfer Service	Subject to agreement
TARGET2 Service	Subject to agreement

## Cheques

GBP cash letter	
<b>Service Fees – charged via invoice</b>	
Commercial Cheques	GBP 0.55
Travellers Cheques	GBP 0.45
Schedules (Deposits)	GBP 3.00
Unpaid Cheques	GBP 10.00

Collection	
<b>Service Fees – deducted from value or charged via invoice</b>	
Cheque processed on collection basis	GBP 25.00
Unpaid Cheque	GBP 10.00

Bank drafts	
<b>Service Fees – charged via invoice</b>	
<b>All drafts issued in excess of GBP 5,000.00 must be accompanied by an Advice of Cheque (MT110), items will not be honoured without an advice.</b>	
Cheques drawn on your account with Lloyds Bank	GBP 0.55
Non-Standard Cheques drawn on your account with Lloyds Bank	GBP 4.00
Unpaid Cheque	Free of charge

## Reporting services

SWIFT reporting	
<b>Service Fees – charged via invoice</b>	
MT900/910	Free of charge
MT940/950	GBP 100.00 per month
MT942	Subject to agreement

## Enquiries

Enquiries on entries over your account	Under 3 months	Free of charge
	3-6 months	GBP 30.00
	Over 6 months	GBP 60.00

## Export Letters of Credit

Tariff	Details
Pre-Advising	£35
Advising	£50
Checking/Paying of drawings	<b>0.125%</b> per presentation (minimum £60 and maximum £200)
Confirmation	Subject to arrangement. To be calculated for the total period at risk (validity and usance)
Presentation with discrepancies	£50 deducted from proceeds for each set of documents
Amendments: Extension in time or increase in amount	Credit bearing our confirmation will attract additional confirmation fee
All other amendments	£50
Cancellation	£50
Acceptance/Deferred Payment/Negotiation	Subject to arrangement
Transfer	<b>0.5%</b> (minimum £100) per transfer
Proceeds assigned to third parties	£75

## Inward collections

Tariff	Details
Documentary and clean collections to be released against payment	<b>0.25%</b> per transaction (minimum £30, maximum £85)
Documentary and clean collections to be released against acceptance and payable at maturity	<b>0.5%</b> per transaction (minimum £60, maximum £150)
Avalising or discounting of bills	Subject to arrangement
Documentary and clean collections received from remitters abroad (other than banks)	Additional £40 per item
Delivery order	£100 each
Unpaid item	£40 for each bill held unaccepted or unpaid (to be taken in addition to collection commission)

## Guarantees and Standby Letters of Credit

Tariff	Details
Issuing	Subject to arrangement (payable quarterly in advance). There is also a one-off administration charge of £100 for standard items, and £150 for non-standard items. This charge is in addition to the issuing fee
Confirmation	Subject to arrangement. To be calculated for the total period at risk (validity and usance)
Presentation with discrepancies	£50 deducted from proceeds for each set of documents
Amendments: Extension in time or increase in amount All other amendments (including reduction)	Credit bearing our confirmation will attract additional confirmation fee £75
Cancellation	£50
Payment and settlement of Standby Letters of Credit presentation	£75
Guarantees passed on without responsibility and Standby Letters of Credit advised (but not confirmed)	£60 for advising and amendments
Payment on demand on guarantees	£75

## Irrevocable reimbursement undertakings

Tariff	Details
Issuing	Subject to arrangement

### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [commercialbanking.lloydsbank.com/contact-us](https://commercialbanking.lloydsbank.com/contact-us)

## If you need further information please contact us

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 **SWIFT: LOYDGB2L**  
(Please mark all messages For Attention  
of Financial Institutions)

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 use the Next Generation Text (NGT) Service (previously Text Relay/Typetalk).

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### Important information

Calls 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.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.



**LLOYDS BANK**

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