

Charges Guide

Island Business Banking Account

Introduction

This leaflet is a Charges Guide which forms part of the Agreement between you and us in respect of the operation of your account(s). Definitions used in this leaflet are defined in the General Terms and Conditions.

This leaflet sets out the charges which apply to business customers with an annual banking turnover of less than £25 million. The charges set out in this leaflet are in addition to any charges which are set out in the leaflet entitled 'Your Guide to Bank Charges', which also applies to your Island Business Banking Account. Charges for any service not listed will be advised on request or when the service is provided. Please contact our Commercial Customer Service team if you have any queries about the charges which apply to your account(s).

You may wish to keep this leaflet with your bank statements for future reference.

These charges apply from 10 June 2025. We may change this Island Business Banking Tariff Charges Guide at any time, in accordance with the General Terms and Conditions. You will be notified of changes to this Island Business Banking Tariff Charges Guide in the manner specified in the General Terms and Conditions.

Island Business Banking Account

With our Island Business Banking Account, you pay a set price for basic transactions. All charges and interest are calculated monthly, from the 10th of one month to the 9th of the next. The first regular invoice you receive following each charging period will show any account transaction charges you have incurred and these will be collected 18 days (or the first working day) after the date of the invoice.

Where a monthly account fee is payable, this charge will be applied in full in your monthly billing cycle.

If there are charges to pay but you're not due a regular statement, we'll send you an extra one free of charge.

We do not pay credit interest on this account.

What are the charges for day-to-day banking?

Transaction type	Charge for each item
Monthly maintenance fees	
General account maintenance fee	£8.50 for each account

Payments into your Account

A fee charged when paying in cheques and/or cash at the branch counter, or through other cheque/cash deposit services.

Credit paid in – branch counter, ATM or depositpoint™	£0.85
Credit paid in via Immediate Deposit Machine, Automated Deposit Machine, Night Safe, Business Mobile Banking App, cheque imaging, or other third-party deposit method	Free
Automated credits	Free
Faster payment credits	Free
Internet/Phonebank credits	Free

Cash

Cash paid in will be charged based on the full value of cash handed over

Cash exchanged This is a request to exchange notes and/or coins	£2.50 for every £100
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What are the charges for day-to-day banking?

Transaction type	Charge for each item
Cash paid in – Branch counter, ATM, depositpoint™, Nightsafe, or other third-party deposit method	£1.50 for every £100
Cash paid in – Immediate Deposit Machine or Automated Deposit Machine. Please note, if you pay in cash through an Automated Deposit Machine, the owner of the machine may also charge you for this. All machines will give you an on-screen warning of charges in advance, allowing you to continue or cancel the transaction	£0.85 for every £100
Cash paid out	£1.50 for every £100
Lloyds Banking Group Cashpoint® withdrawals	Free
Other bank ATM withdrawals Please note, if you're using another bank's ATM, the owner of the machine may charge you for this All machines will give you an on-screen warning of charges, in advance, allowing you to continue or cancel the transaction	Free

Cheques

Cheque paid in – Branch counter, ATM, depositpoint™, Nightsafe, or other third-party deposit method	£1.00
Cheque paid in – Immediate Deposit Machine or Business Mobile Banking App	£0.85
Cheque paid out	£1.00

Electronic payments

You won't pay the electronic payments charges below for the first 100 electronic payments in each month.

Direct debits	£0.20
Faster payment debits	£0.20
Internet bulk payments	£0.20
Internet/Phonebank debits	£0.20
Standing orders	£0.20

Other Services

Bacs – Files	£5.50
Bacs – Items distributed	£0.15
Debit Card Transactions	Free
Other Credits	Free
Other Debits	Free
Transfer (to or from another account in your name with the Sort Code starting 30 or 87)	Free

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions.

Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

Important Information

depositpoint™ is a trademark of Lloyds Bank plc.

Cashpoint® is a registered trademark of Lloyds Bank plc.

Lloyds Bank Corporate Markets plc, Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man Branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK.

The Jersey Branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St. Helier, Jersey JE2 3RR is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law, 1991 and general insurance mediation business under the Financial Services (Jersey) Law, 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St. Peter Port, Guernsey GY1 2JN is licensed by the Guernsey Financial Services Commission to carry on a deposit-taking business under the Banking Supervision (Bailiwick of Guernsey) Law, 2020; as an insurance intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, (as amended); to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man Branch of Lloyds Bank Corporate Markets plc, principal place of business: Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds International and Lloyds Bank International are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.