

# 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 £3 million and borrowing below £500,000. 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 July 2022. 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.

### Day-to-day Island Business Banking Account Payments

Transaction type	Island Business Banking Account (Charge per item)
Monthly Account Fee	£7
Electronic payments (in or out)	Free
Cash payments (in or out)	£1 (per £100) for the first £1,500 per month £0.90 (per £100) for anything over £1,500 per month
Cheques (in or out)	£0.85
Credit in fee (counter payment and other deposit services, except those stated below)	£0.85
Credit paid in via depositpoint™, Night Safe, Business Mobile Banking App cheque imaging or Post Office® counters	Free
<b>Other</b>	
Cash exchanged	£1.65 per £100
Bacs – file submitted*	£4
Bacs – debit or credit item*	Free
Post Office® – cash payments in	£1 (per £100) for the first £1,500 per month £0.90 (per £100) for anything over £1,500 per month
Post Office® – cash payments out via a Debit card	Free
Post Office® – cheque payments in	£0.85

\*Bacs setup fees may apply – Terms and Conditions and details of charges supplied on request.



## LLOYDS BANK

LLOYDS BANK INTERNATIONAL

## Day-to-day Island Business Banking Account Payments (continued)

### What's included in these charges

Transaction type	Description	What's included
Monthly Account Fee	The fee charged for the provision of the services that are available to you to operate your account with us	Monthly Account Fee
Electronic payments (in or out)	Payments in or out of your current account by Debit card and Online for Business except cheque imaging deposits made via the Business Mobile Banking App  Withdrawing cash from an ATM, making a transfer between your Lloyds accounts using an automated channel such as Online for Business	Direct Debits <sup>1</sup> Standing Orders Debit Card Transactions Other Bank ATM withdrawals <sup>2</sup> Internet/PhoneBank Debits Internet/PhoneBank Credits Faster Payment Debit Faster Payment Credit Internet Bulk Payments Automated Credits Transfers to other Accounts Transfers from other Accounts LBG Cashpoint® Withdrawals
Cash payments (in or out)	Any cash payment in or out of your current account made via a branch counter, depositpoint™, or bulk or other cash deposit service	Cash paid in <sup>3</sup> Cash paid out <sup>4</sup>
Cheque payments (in or out)	Any cheque payment in or out of your current account made via a branch counter, depositpoint™, or bulk or other cheque deposit service including cheque imaging via the Business Mobile Banking App	Cheques paid in and Cheques out
Credit in fee	Credit in is a fee charged when paying in a credit of cheques and/or cash at the branch counter, or through other cheque/cash deposit services. We do not charge a credit in fee when you deposit via a depositpoint™, Night Safe, Business Mobile Banking App cheque imaging or Post Office® counters	Credits paid in

## Day-to-day example of transaction charges

### Transaction charges

One customer transaction	Charge
2 x cheque paid in at a branch counter	£1.70
£100 cash paid in at a branch counter	£1.00
1x credit in fee	£0.85
Total transaction charge	£3.55

All charges are per item unless stated otherwise.

<sup>1</sup> For SEPA Direct Debit please see Your Guide to Bank Charges leaflet.

<sup>2</sup> The owner of the machine may charge you for this transaction. All LINK machines will give you an on-screen warning of charges, in advance, allowing you to continue or cancel the transaction.

<sup>3</sup> Cash paid in' fees will be charged based on the full value of cash handed over at the branch counter.

<sup>4</sup> This includes the use of Debit cards and cashcards to withdraw cash over branch counters and where a bank giro credit is paid using either a Debit card or a cheque drawn on your account and processed as cleared funds.

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](http://international.lloydsbank.com/ringfencing)

### Important Information

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](http://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 Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.