

BUSINESS EXTRA ACCOUNT

Charges Guide

An account for business customers with an anticipated turnover of up to £1 million

Part A

We have designed our Business Extra package especially for business customers who anticipate an annual banking turnover of up to £1m. You'll have a choice of ways to run your Business Extra Account: through our branch network, online or by phone.

Key Features

Currency

Your Business Extra Account is denominated in pounds.

Debit card

A visa debit card is included with your Business Extra Account.

Direct Debits and Standing Orders

Direct debits and standing orders are available on your Business Extra Account and simple to set up.

Eligibility

To apply for an account you must be a sole trader, partnership, limited partnership or limited company trading in Jersey, Guernsey or the Isle of Man.

Interest

We are currently not paying interest on Business Current Accounts.

Internet Banking

Our Online for Business service enables you to carry out transactions and make payments, get your balance and see your statements, plus request up-to-date information. It is available 24 hours a day seven days a week. The service is free, all you do is pay your normal charges for accessing the internet and your normal transaction charges as set out in the Charges Guides which apply to your Business Extra Account.

Minimum opening balance

For the Business Extra Account you must make a minimum deposit of £1 (one pound).

Monthly Fee

A monthly account management fee of just £5.

Overdrafts

Overdrafts are available on your Business Extra Account upon request, subject to eligibility.

Part B

This Charges Guide 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 Charges Guide sets out the charges which apply to business customers who hold a Business Extra Account. 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 Business Extra Account. Charges for any service not listed will be advised on request or when the service is provided. Please contact your relationship manager if you have any queries about the charges which apply to your account(s).

Charges

Account maintenance fee	£5.00 per month per Business Extra Account
Account payments	
Cheque paid	65p
Direct Debit	40p
Standing Order	40p
Transfer to another account in your name with the Sort Code starting 30-XX-XX	Free
Debit card transactions (exc. ATM)	40p
ATM withdrawals (free from Lloyds Banking Group Cashpoint® machines)	45p
Internet banking payment	15p
Other debit	65p
Account receipts per transaction (and in addition to any other charges which may be applicable)	
Automated credit (includes internet banking)	20p
Automated credit – Faster Payments inbound	20p
Credit paid in at Lloyds Bank branch or via Digital Channel	70p
Credit paid in at another bank	70p
Credit received in night safe	Free
Transfer from another account in your name with a sort code starting 30-XX-XX	Free
Internet banking receipt	15p
Other credit	70p

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

These charges apply from 3 December 2021. We may change this Business Extra Charges Guide at any time, in accordance with the General Terms and Conditions. You will be notified of changes to this Business Extra Charges Guide in the manner specified in the General Terms and Conditions.

Other services	
Cash paid in	57p per £100
Cash paid out at a Lloyds Bank counter	62p per £100
Cash exchanged (sterling only)	Free
Cheque paid in	28p
Cardnet envelope paid in	Free
BACS file submitted	£4.00
BACS debit or credit item	10p
Telepay debit or credit item	40p

All charges listed in this Business Extra Charges Guide are calculated monthly, from the 10th of one month to the 9th of the next (the **Charging Period**). In accordance with the General Terms and Conditions which apply to your account(s), we will tell you personally about any account transaction charges you have incurred on your Business Extra Account in the first regular invoice you receive following each Charging Period. The charges set out in this Business Extra Charges Guide will be collected 18 days after the date of the invoice or, if this is not a Working Day, they will be collected on the next Working Day.

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

How to apply

To open a business account or for more information:

- Please call us on **01539 871570**
- Pop into your local branch and speak to a member of staff
- Visit our website – islandscommercial.lloydsbank.com



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

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

To ensure security for our customers and staff and to help maintain service quality, some calls may be recorded and monitored.

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales 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. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St. Helier, Jersey JE4 8NG is regulated 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 4BD is licensed by the Guernsey Financial Services Commission to take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended), respectively, 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 is the registered business name of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.