

Island Business Extra Account

Charges Guide

An account for business customers with an anticipated turnover of above £25 million.

Part A

We have designed our Island Business Extra package especially for business customers who anticipate an annual turnover of above £25m or Financial Institutions. You'll have a choice of ways to run your Island Business Extra Account: through our branch network, online or by phone.

Key Features

Currency

Your Island Business Extra Account is denominated in pounds.

Debit card

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

Direct Debits and Standing Orders

Direct Debits and Standing Orders are available on your Island Business Extra Account and simple to set up.

Eligibility

To apply for an account you must be a business or Financial Institution based in Jersey, Guernsey or the Isle of Man.

Interest

We are currently not paying interest on Business Current Accounts.

Internet Banking

If you haven't already registered, please speak to your Relationship Manager to get set up.

Minimum opening balance

You must make a minimum deposit of £1 (one pound).

Monthly Fee

A monthly account management fee of £20.

Overdrafts

Overdrafts are available upon request, subject to eligibility.

Part B

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 Charges Guide sets out the charges which apply to business customers who hold an Island 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 Island 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).

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

These charges apply from 29 July 2022. If we change the charges we will notify you as explained in the General Term and Conditions.



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Charges

Transaction type	Islands Business Extra Tariff
Monthly Account Maintenance Fee	£20.00
Electronic transactions	
UK Sterling Direct Debits	Free
Standing order	Free
Business Debit card transactions (excluding ATM)	Free
ATM withdrawals (free from a Lloyds Banking Group Cashpoint [®] machine) †	Free
Internet Bulk Payment – batch UK Sterling Direct Debit	Free
Automated credit	Free
Automated credit – Telephone and Internet Banking	Free
Automated credit – Faster Payments inbound	Free
Internet Banking and PhoneBank [®] payments	Free
Internet Bulk Payment – per item	Free
Faster Payments outbound	Free
Cheque out	£1.10
Transfer (to or from another account in your name with the Sort Code starting 30 or 87)	Free
Cheques and Cash	
Cheque paid in at a Lloyds Bank counter (or Postal Order)	90p
Cheque paid in via a Mobile App	30p
Postal cheque paid in	65p
Cash paid in at a Lloyds Bank counter	£1.40 per £100
Cash paid out at a Lloyds Bank counter	£1.40 per £100
Other branch transactions	
Other debit	80p
Other credit	80p
Postal credit paid in	80p
Credit paid in at a Lloyds Bank branch	85p
Credit paid in via a Mobile App	80p
Other services	
Cash exchanged	£2.50 per £100
Bacs – batch file submitted	£5.50
Bacs – debit or credit item	Free
Telepay – debit or credit item	50p
Card net envelope paid in	Free

What's included

Transaction type	Description	What's Included
Monthly Fee	The fee charged for the provision of your account with us	Monthly Account Fee
Monthly Fee	The fee charged for the provision of your account with us	Monthly Account Fee
Faster payments/ PhoneBank [®] (debit/credit)	Any payment made in or out of your current account using automated Telephone Banking and Internet Banking	Faster Payments, Internet Banking & PhoneBank [®] payment, Internet Bulk Payment – per item Automated Credit, Automated Credit – faster payments inbound, Automated Credit (Telephone & Internet Banking)
Cash payments (in or out) at a branch	Any cash payment in or out of your current account made via a branch counter, or bulk or remote cash deposit service	Cash paid in, Cash paid out at a Lloyds Bank counter*
Cheques in (or Postal Order)	Any cheque payment in to your current account made via a branch counter, or bulk or remote cash deposit service	Cheque payment in, Postal Order
Cheques in Digital Channel	Any cheque payment in to your current account made via Digital Channel	Cheque payment in via Digital Channel
ATM and Electronic Internal	Withdrawing cash from an ATM†, making a transfer between your Lloyds accounts using an automated channel such as Online Banking or Automated Telephone Banking	Cash withdrawals from a Lloyds Bank, Bank of Scotland or Halifax machine, Transfer to another Lloyds Bank account in your name with a Sort Code starting with 30 Transfer from another Lloyds Bank account in your name with a Sort Code starting with 30, Credit paid in via a night safe

† The owner of the machine may also 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.

All charges listed are calculated 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 advise you of any account transaction charges you have incurred on your Account in the first regular invoice you receive following each Charging Period. The charges set out 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 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

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

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.



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