

CHARGES GUIDE

SMALL BUSINESS TARIFF 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 £50,000 who have low volumes of cash and cheques and who hold a Small Business Tariff 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 Small Business Tariff 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 3 December 2021. We may change this Small Business Tariff Charges Guide at any time, in accordance with the General Terms and Conditions. You will be notified of changes to this Small Business Tariff Charges Guide in the manner specified in the General Terms and Conditions.

All charges listed in this Small Business Tariff 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 Small Business Tariff Account, in the first regular invoice you receive following each Charging Period. The charges set out in this Small Business Tariff 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.



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

Account Payments	
Direct Debits and Debit card transactions	30p per item
Cashpoint® withdrawals	66p (free from Lloyds Bank Cashpoints)
Internet banking payments	66p per item
Cheques, standing orders and other payments	66p per item
Account Receipts	
Payments into your account	66p per credit
Internet banking receipts	66p per credit
Account Maintenance Fee	
A charge made of the basic administration costs of running your account.	£5.00 per month per Small Business Tariff Account
Using Banks which are not Lloyds Bank	
If you use the counter service of other banks, they may charge us and we, in turn may need to charge you. Your branch can advise you whether you will be charged and on what basis.	

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 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 GV1 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.