



**LLOYDS BANK**

# Fee Information Document



**Name of the account provider:** Lloyds Bank plc

**Account name:** Club Lloyds Gold

**Date:** 23.10.2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in your terms and conditions and banking charges booklet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<p>The maintaining the account fee is made up of:</p> <ul style="list-style-type: none"> <li>• A monthly Gold Account fee <span style="float: right;">£14.95</span></li> <li>and</li> <li>• A monthly Club Lloyds fee <span style="float: right;">£3</span></li> <li>• <b>Total annual maintaining the account fee</b> <span style="float: right;"><b>£215.40</b></span></li> </ul> <p>We won't charge the monthly Club Lloyds fee if you pay £2,000 or more into your account during the month</p>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	no fee
<b>Standing Order</b>	no fee
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payments <span style="float: right;">no fee</span></li> <li>• CHAPS <span style="float: right;">£25</span></li> <li>• Foreign currency payment in euro <span style="float: right;">no fee</span></li> <li>• Foreign currency payment other than in euro <span style="float: right;">£9.50</span></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments in euro <span style="float: right;">no fee</span></li> <li>• Payments in any other currency <span style="float: right;">£9.50</span></li> </ul> <p>A correspondent bank fee will be payable where you choose to pay the charges for the recipient</p> <ul style="list-style-type: none"> <li>• Zone 1 (USA, Canada and Europe (non-EEA)) <span style="float: right;">£12</span></li> <li>• Zone 2 (rest of the world) <span style="float: right;">£20</span></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payment from within the EEA or UK in euro or via SEPA Credit Transfer (any amount) <span style="float: right;">no fee</span></li> <li>• Amounts up to and including £100 <span style="float: right;">£2</span></li> <li>• Amounts over £100 <span style="float: right;">£7</span></li> </ul>

Service	Fee	
<b>Cards and cash</b>		
<b>Cash withdrawal of pounds in the UK</b>	no fee	
<b>Cash withdrawal of foreign currency outside the UK</b>	<ul style="list-style-type: none"> <li>Foreign cash fee for withdrawal of euro inside the EEA</li> </ul>	no fee
	<ul style="list-style-type: none"> <li>Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA</li> </ul>	£1.50
	<ul style="list-style-type: none"> <li>Foreign cash fee for withdrawal of pounds outside the UK</li> </ul>	£1.50
	<ul style="list-style-type: none"> <li>Foreign currency cash fee for withdrawal of euro inside the EEA</li> </ul>	no fee
	<ul style="list-style-type: none"> <li>Foreign currency cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA</li> </ul>	£1.50
	<ul style="list-style-type: none"> <li>Foreign currency transaction fee</li> </ul> <p>This fee will also apply to withdrawal of foreign currency in the UK</p>	2.99%
	<b>Debit Card payment in pounds</b>	no fee
<b>Debit Card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>Foreign currency purchase fee for payment of euro inside the EEA</li> </ul>	no fee
	<ul style="list-style-type: none"> <li>Foreign currency purchase fee for payment of foreign currency outside the EEA, and payment of foreign currency other than euro inside the EEA</li> </ul>	£0.50
	<ul style="list-style-type: none"> <li>Foreign currency transaction fee</li> </ul>	2.99%
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>£0 – £50</li> </ul>	no fee
	<ul style="list-style-type: none"> <li>Above £50 <ul style="list-style-type: none"> <li>Our lowest rate is 27.5% EAR (variable)</li> <li>Our highest rate is 49.9% EAR (variable)</li> </ul> </li> </ul> <p>The interest rate for your arranged overdraft is based on how you manage any accounts you have with us and on the credit information we hold about you.</p>	
<b>Unarranged overdraft</b>		no fee
<b>Refusing payment due to lack of funds</b>		no fee
<b>Allowing a payment despite lack of funds</b>		no fee
<b>Other services</b>		
<b>Cancelling a cheque</b>	<ul style="list-style-type: none"> <li>Lost or stolen cheques</li> </ul>	no fee
	<ul style="list-style-type: none"> <li>Other cheques</li> </ul>	no fee

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SignVideo services are also available if you're Deaf and use British Sign Language: <https://www.lloydsbank.com/contact-us/sign-video.html>  
If you need support due to a disability please get in touch.