



**LLOYDS BANK**

## Fee Information Document



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

**Account name:** Club Lloyds Gold

**Date:** 28.01.19

- 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 £14.95</li> </ul> <p>and</p> <ul style="list-style-type: none"> <li>• A monthly Club Lloyds fee £3</li> </ul> <ul style="list-style-type: none"> <li>• <b>Total annual maintaining the account fee £215.40</b></li> </ul> <p>We won't charge the monthly Club Lloyds fee if you pay £1,500 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 no fee</li> <li>• CHAPS £30</li> <li>• Foreign currency payment £9.50</li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• Foreign currency payment £9.50</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)) £12</li> <li>• Zone 2 (rest of the world) £20</li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Amounts up to and including £100 £2</li> <li>• Amounts over £100 £7</li> <li>• SEPA credit transfers (any amount) no fee</li> </ul>

Service	Fee
<b>Cards and cash</b>	
Cash withdrawal of pounds in the UK	no fee
Cash withdrawal of foreign currency outside the UK	<ul style="list-style-type: none"> <li>Foreign currency cash fee £1.50</li> <li>Foreign currency transaction fee 2.99%</li> </ul> These fees will also apply to withdrawals of foreign currency in the UK
Debit Card payment in pounds	no fee
Debit Card payment in a foreign currency	<ul style="list-style-type: none"> <li>Foreign currency purchase fee £0.50</li> <li>Foreign currency transaction fee 2.99%</li> </ul>
<b>Overdrafts and related services</b>	
Arranged overdraft	<ul style="list-style-type: none"> <li>£0 - £150 no fee</li> </ul> <p><b>Daily fee:</b> 1p for every full £6 you borrow each day between £150 and £1250, a further 1p for every additional full £7 you borrow each day between £1250 and £2500, and then a further 1p for every additional full £8 you borrow each day over £2500</p>
Unarranged overdraft	no fee
Refusing payment due to lack of funds	no fee
Allowing a payment despite lack of funds	no fee
<b>Other services</b>	
Cancelling a cheque	<ul style="list-style-type: none"> <li>Lost or stolen cheques no fee</li> <li>Other cheques £10</li> </ul>

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week).

If you're Deaf and a BSL user, you can use the SignVideo service available at [lloydsbank.com/accessibility/signvideo.asp](http://lloydsbank.com/accessibility/signvideo.asp)

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, no. 2065.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.