



Name of the account provider: Lloyds Bank plc

Account name: Club Lloyds Silver

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 Silver Account Fee <span style="float: right;">£10</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>£156</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> <p><b>Or</b></p> <p>If you pay the full monthly maintaining the account fee of £10, you could qualify for a £2 discount payment on that fee (resulting in a net charge of £8). You could qualify for this monthly discount, if in the previous month you have:</p> <ul style="list-style-type: none"> <li>i) Paid in £4,300 or more into your sole Club Lloyds Silver Account or £5,500 or more if it is a joint account; or</li> <li>ii) Held savings of £75,000 or more in qualifying bank or savings accounts for the whole month. For sole accounts, these savings can be in joint names or your name only. For joint accounts, these must be in your joint names only</li> </ul> <ul style="list-style-type: none"> <li>• A monthly Silver Account Fee with discount <span style="float: right;">£8</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 with discount</b> <span style="float: right;"><b>£132</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>

Service	Fee
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b> <b>Standing Order</b> <b>Sending money within the UK</b>  <b>Sending money outside the UK</b>   <b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>no fee</li> <li>no fee</li> <li>• Faster Payments no fee</li> <li>• CHAPS £25</li> <li>• Foreign currency payment in euro no fee</li> <li>• Foreign currency payment other than in euro £9.50</li> <li>• Payments in euro no fee</li> <li>• Payments in any other currency £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> <ul style="list-style-type: none"> <li>• Payment from within the EEA or UK in euro or via SEPA Credit Transfer (any amount) no fee</li> <li>• Amounts up to and including £100 £2</li> <li>• Amounts over £100 £7</li> </ul>
<b>Cards and cash</b>	
<b>Cash withdrawal of pounds in the UK</b> <b>Cash withdrawal of foreign currency outside the UK</b>         <b>Debit Card payment in pounds</b> <b>Debit Card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>no fee</li> <li>• Foreign cash fee for withdrawal of euro inside the EEA no fee</li> <li>• Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA £1.50</li> <li>• Foreign cash fee for withdrawal of pounds outside the UK £1.50</li> <li>• Foreign currency cash fee for withdrawal of euro inside the EEA no fee</li> <li>• Foreign currency cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA £1.50</li> <li>• Foreign currency transaction fee 2.99%</li> </ul> <p>This fee will also apply to withdrawal of foreign currency in the UK</p> <ul style="list-style-type: none"> <li>no fee</li> <li>• Foreign currency purchase fee for payment of euro inside the EEA no fee</li> <li>• Foreign currency purchase fee for payment of foreign currency outside the EEA, and payment of foreign currency other than euro inside the EEA £0.50</li> <li>• Foreign currency transaction fee 2.99%</li> </ul>

Service	Fee
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• £0 – £50 <span style="float: right;">no fee</span></li> <li>• Above £50 <ul style="list-style-type: none"> <li>• Our lowest rate is <span style="float: right;">27.5% EAR (variable)</span></li> <li>• Our highest rate is <span style="float: right;">49.9% EAR (variable)</span></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 <span style="float: right;">no fee</span></li> <li>• Other cheques <span style="float: right;">no fee</span></li> </ul>

**If you need this communication in another format, such as large print, Braille or audio CD, please contact us.**

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages <https://www.relayuk.bt.com>  
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.

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