



LLOYDS BANK

Fee Information Document



Name of the account provider: Lloyds Bank plc

Account name: Gold Offset Account

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
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Gold Account monthly maintaining the account fee £14.95 • Total annual maintaining the account fee £179.40
Payments (excluding cards)	
Direct Debit	no fee
Standing Order	no fee
Sending money within the UK	<ul style="list-style-type: none"> • Faster Payments no fee • CHAPS £25 • Foreign currency payment in euro no fee • Foreign currency payment other than in euro £9.50
Sending money outside the UK	<ul style="list-style-type: none"> • Payments in euro no fee • Payments in any other currency £9.50 <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"> • Zone 1 (USA, Canada and Europe (non-EEA)) £12 • Zone 2 (rest of the world) £20
Receiving money from outside the UK	<ul style="list-style-type: none"> • Payment from within the EEA or UK in euro or via SEPA Credit Transfer (any amount) no fee • Amounts up to and including £100 £2 • Amounts over £100 £7

Service	Fee	
Cards and cash		
Cash withdrawal of pounds in the UK	no fee	
Cash withdrawal of foreign currency outside the UK	<ul style="list-style-type: none"> Foreign cash fee for withdrawal of euro inside the EEA 	no fee
	<ul style="list-style-type: none"> Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA 	£1.50
	<ul style="list-style-type: none"> Foreign cash fee for withdrawal of pounds outside the UK 	£1.50
	<ul style="list-style-type: none"> Foreign currency cash fee for withdrawal of euro inside the EEA 	no fee
	<ul style="list-style-type: none"> 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
	<ul style="list-style-type: none"> Foreign currency transaction fee <p>This fee will also apply to withdrawal of foreign currency in the UK</p>	2.99%
	Debit Card payment in pounds	no fee
Debit Card payment in a foreign currency	<ul style="list-style-type: none"> Foreign currency purchase fee for payment of euro inside the EEA 	no fee
	<ul style="list-style-type: none"> 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
	<ul style="list-style-type: none"> Foreign currency transaction fee 	2.99%
Overdrafts and related services		
Arranged overdraft	<ul style="list-style-type: none"> £0 – £50 	no fee
	<ul style="list-style-type: none"> Above £50 <ul style="list-style-type: none"> Our lowest rate is 39.9% EAR (variable) Our highest rate is 49.9% EAR (variable) <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>	
Unarranged overdraft		no fee
Refusing payment due to lack of funds		no fee
Allowing a payment despite lack of funds		no fee
Other services		
Cancelling a cheque	<ul style="list-style-type: none"> Lost or stolen cheques 	no fee
	<ul style="list-style-type: none"> Other cheques 	no fee

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