



**LLOYDS BANK**

# Fee Information Document



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

**Account name:** Graduate 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	
<b>General account services</b>		
Maintaining the account	no fee	
<b>Payments (excluding cards)</b>		
Direct Debit	no fee	
Standing Order	no fee	
Sending money within the UK	• 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	• Payments in euro	no fee
	• Payments in any other currency	£9.50
	A correspondent bank fee will be payable where you choose to pay the charges for the recipient	
	• Zone 1 (USA, Canada and Europe (non-EEA))	£12
	• Zone 2 (rest of the world)	£20
Receiving money from outside the UK	• 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
<b>Cards and cash</b>		
Cash withdrawal of pounds in the UK	no fee	
Cash withdrawal of foreign currency outside the UK	• Foreign cash fee for withdrawal of euro inside the EEA	no fee
	• Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA	£1.50
	• Foreign cash fee for withdrawal of pounds outside the UK	£1.50

Service		Fee
<b>Cards and cash continued</b>		
<b>Cash withdrawal of foreign currency outside the UK</b>	• Foreign currency cash fee for withdrawal of euro inside the EEA	no fee
	• 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
	• Foreign currency transaction fee This fee will also apply to withdrawal of foreign currency in the UK	2.99%
<b>Debit Card payment in pounds</b>		no fee
<b>Debit Card payment in a foreign currency</b>	• Foreign currency purchase fee for payment of euro inside the EEA	no fee
	• 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
	• Foreign currency transaction fee	2.99%
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• 1 <sup>st</sup> year after graduation £0 – £2000	no fee
	• 2 <sup>nd</sup> year after graduation £0 – £1500	no fee
	• 3 <sup>rd</sup> year after graduation £0 – £1000	no fee
	<b>Above these amounts:</b>	
	• Our lowest rate is • Our highest rate is	39.9% EAR (variable) 49.9% EAR (variable)
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.		
<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>	• Lost or stolen cheques	no fee
	• Other cheques	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.

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