



**LLOYDS BANK**

## Fee Information Document



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

**Account name:** Graduate Account

**Date:** 28.01.2019

- 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
<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>1<sup>st</sup> year after graduation £0 - £2000 no fee</li> <li>2<sup>nd</sup> year after graduation £0 - £1500 no fee</li> <li>3<sup>rd</sup> year after graduation £0 - £1000 no fee</li> </ul> <p><b>Above fee-free allowance, a daily fee:</b>            1p for every full £6 you borrow each day up to £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>

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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)

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