



Share Dealing

Your guide to your Annual Costs & Charges Statement

This guide will help explain your annual costs & charges statement; use this guide if you just invest in shares or bonds. If you invest in funds or trusts, a more detailed guide is available.

By your side



LLOYDS BANK



Service costs & charges breakdown

You pay charges to us when you use our services, for example each time you buy or sell investments across the UK and International markets we offer access to. We also complete all of the administration of your investments, reinvest dividends and manage any events which might affect your investments.

This table provides a further breakdown of both the charges you paid to us in the statement period, plus tax or levies paid as a result of your investments.

Account Charge Type	Charges	When and how they were paid
Opening fee	£ <input type="text"/>	Up front when you opened an account with us
Administration fee	£ <input type="text"/>	From your bank account or your account with us
Dealing charges (including stamp duty)	£ <input type="text"/>	At the time of the deal from your account with us
Miscellaneous charges (including any refunds)	£ <input type="text"/>	At the time of the request from your account with us
Total	£ <input type="text"/>	

Opening fee

We do not charge an opening fee for any of our accounts.

We include this row to help you compare our charges with those of other providers.



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Miscellaneous charges (including any refunds)	£ <input type="text"/>	At the time of the request from your account with us
Total	£ <input type="text"/>	

Administration fee

Any administration fees you have paid in the period will appear here, including the six monthly fee for holding the account.



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Miscellaneous charges (including any refunds)	£ <input type="text"/>	At the time of the request from your account with us
Total	£ <input type="text"/>	

Dealing charges

These are charges you've paid for dealing on your account, such as dealing commission each time you buy or sell, charges for regular investments, charges if you've set up a TradePlan and charges for foreign exchange conversions when you trade on International investments.

It also includes charges such as stamp duty you've paid on share purchases, and the £1 levy from the Panel on Takeovers and Mergers (PTM) if you placed a deal in UK shares worth over £10,000.



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Account Charge Type	Charges	When and how they were paid
Opening fee	£ [REDACTED]	Up front when you opened an account with us
Administration fee	£ [REDACTED]	From your bank account or your account with us
Dealing charges (including stamp duty)	£ [REDACTED]	At the time of the deal from your account with us
Miscellaneous charges (including any refunds)	£ [REDACTED]	At the time of the request from your account with us
Total	£ [REDACTED]	

Miscellaneous charges

These are for account services, including if you've transferred your stock to another provider, withdrawn stock onto a share certificate or requested a copy statement.

It also includes any charges which have been refunded to you. Refunds will reduce the total shown. For example, if you paid £12.50 for a copy statement, and we refunded this to you, the amount shown would be £0.00.

It will also include refunds of opening, administration or dealing charges. For example, if you paid £11 for dealing commission which we then refunded, and if you hadn't paid any other miscellaneous charges, the amount would show as £11.



How to get in touch

If you have any questions about this guide or your statement, please get in touch with us using our Web Chat facility once you're securely signed into your account.

Sign in at Lloyds Bank and click on Help & Support and then Contact Us
www.lloydsbankdirectinvestmentsonline.co.uk



Web Chat is open between
8am and 9pm, Monday to Friday
and on Saturday between
9.30am and 12.30pm.

Alternatively, you can call us on **0345 606 0560** during the same times.

You can find more information about how to contact us by visiting
www.lloydsbank.com/share-dealing/contact-us