

# YOUR GUIDE TO BANK CHARGES

## Introduction

This leaflet sets out the charges for the most frequently used services provided at Lloyds Bank branches for business customers, including clubs, societies and charities. These are in addition to any charges made for the day-to-day operation of the account, details of which are available separately. Charges for any service not listed will be advised on request or when the service is provided.

You may wish to keep this leaflet with your bank statements for future reference.

These charges apply from 4 August 2014. We will inform you in advance of any changes. Your branch can confirm whether this is the current version.

These charges apply to the business customers of Lloyds Bank branches in the Channel Islands and Isle of Man only.

## Charges for services

Banker's Draft (sterling)	£20
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Electronic Funds Transfer 'CHAPS' Payment	£30
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### Stopped Cheque

Your instruction to us not to pay a cheque you have issued	FREE
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### Statements

A full regular statement of your account	FREE
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Intermediate statements – can be ordered at other times:

- For Debit Card or Cashpoint Card holders using most Cashpoint machines from the Lloyds range:

A mini-statement	FREE
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A full statement	FREE
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- A statement can be ordered at any branch

Copy Statements – can be ordered at any branch

Last statement (if lost or not received)	FREE
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Earlier statement	£5 per sheet (maximum £10)
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### Transfers Between Accounts

Transactions where we receive instructions to transfer funds between accounts in the same name	FREE
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### Audit Letter

Details of balances and other information provided, at your request, to your accountant	£30 per hour (min £40) plus VAT (where applicable)
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### Administration Fee

We are happy to discuss your day-to-day banking activities without charge. However, if we spend a significant amount of time on a specific area we may charge a fee. In all cases we will agree this with you first	By negotiation
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**LLOYDS BANK**

## Borrowing

Once a borrowing facility is agreed we will advise you in writing of the details including the interest rate, when it is charged and what fees, if any, are payable.

Details of interest rates on our range of borrowing facilities can be obtained from any branch.

### Arrangement Fee

Charged to cover the cost of negotiating and arranging a new or increased loan or overdraft.

Facility	Fee
Up to £5,000	£100
£5,001 – £10,000	£175
£10,001 – £15,000	£250
£15,001 – £100,000	1.50% (min £250)
£100,001 and over	negotiable

### Security Fees

Taking security can be complex. We will be pleased to provide an estimate of the fees and expenses which may be payable in a given situation.

You will also be required to pay expenses and fees which we may incur, such as:

- advocates' and/or valuation fees;
- expenses in connection with enquiries we may have to make about the security;
- fees payable to register the security, where applicable.

## Unauthorised overdrafts

Arranging an overdraft in advance is better and cheaper for you than going overdrawn without agreeing it with us first.

If you go overdrawn or exceed an overdraft limit without agreeing it with us first, we will charge you a higher rate of interest on this unauthorised overdraft. We display the rate in all our branches.

When you go overdrawn without agreeing it with us first, we will need to keep a closer eye on your account which may involve extra fees. These are detailed below and will be charged as soon as you incur them. We will write to you every time we have to return an item unpaid.

### Unauthorised Borrowing Fee

You pay this on the first excess of £50 or more and each time there is an increase of £50 or more – until a higher overdraft limit is agreed with us or your account is returned within its existing limit or in credit.

### Unpaid Item

A cheque returned for lack of funds, or a standing order or direct debit not paid.

**These will be charged when they are incurred, and we will write to you every time an item is returned unpaid. A separate leaflet showing our charges for international services is available on request.**

## Please go to [lloydsbank.com/international](https://lloydsbank.com/international)

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