

BUSINESS EXTRA

An account for all new start-up business customers

We have designed our Business Extra package especially for new business customers who anticipate an annual banking turnover of up to £1m. You'll have a choice of ways to run your account; through our branch network, online or by phone. As well as a full range of banking services, we provide the following benefits which have been designed specifically for customers starting their own business.

- A free 90 day trial of Sage Start-up cash management software, to help get your business off the ground. After the 90 days you can subscribe at the exclusive rate for Lloyds Bank business customers, up to 50% less than it normally retails for in its first year. Also available is the opportunity to subscribe to Sage Instant Accounts – an accountancy package suitable for customers who have experience of running a business and have a good understanding of finance and accountancy.
- A paper-based planning pack including a business planner, cashflow and profit forecasts.
- A dedicated relationship manager.
- LloydsLink online.

LloydsLink online

LloydsLink online offers a wide-ranging suite of internet based services to help you administer your business activities more efficiently. This facility is primarily aimed at the larger corporate customer, with a turnover in excess of £5 million, or who require two signatories for payments. Whether you need to pay suppliers, view your statements or manage your investments – all can be performed easily online. Visit lloydsbankcommercial.com for full details.

The following services are available through LloydsLink online:

Cash Management

Cash Management is the secure online service that keeps day-to-day finances under greater control. It allows you to view all your banking information when and how it suits you.

Payments

Our Payments solution allows you to process regular payments more quickly, easily and economically. With high levels of built-in security Payments supports the full range of payment types including BACS, CHAPS and International payments (International payments debiting a GBP account). It's easily accessible through most PCs with an Internet connection (Transaction charges are less than those noted overleaf – contact your relationship manager for full details).

Internet Banking

Our Online for Business service enables you to carry out transactions and make payments, get your balance and see your statements, plus request up-to-date information. It is available from 4am until midnight every day. The service is free, all you do is pay your normal charges for accessing the internet and your normal transaction charges. Online for Business is aimed at the smaller business where there is no requirement to make payments in excess of £20,000 and only one signature is needed.

How to apply

To open a business account or for more information:

- Please call us on;
Jersey **01534 845011**
Guernsey **01481 706309**
Isle of Man **01624 638281**
- Pop into your local branch and speak to a member of staff.
- Visit our website – lloydsbank.com/international



LLOYDS BANK

Charges

Account maintenance fee	£5.00 per month
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Account payments

Cheque paid	65p
Direct Debit	40p
Standing Order	40p
Transfer to another account	Free
Debit card transactions (exc. ATM)	40p
ATM Cashpoint® withdrawal from Lloyds Bank Cashpoints®	Free
Cash withdrawal from other machine	45p
Internet banking	15p
Other debit	65p

Account receipts

Automated credit	20p
Credit paid in at Lloyds Bank branch	70p
Credit paid in at another bank	70p
Credit received in night safe	£2.00
Transfer from another account in your name with a sort code starting 30-XX-XX	Free
Other credit	70p

Other services

Cash paid in	57p per £100
Cash paid out at a Lloyds Bank counter	62p per £100
Cash exchanged	£1.65 per £100
Cheque paid in	28p
Cardnet envelope paid in	Free
BACS file submitted	£4.00
BACS debit or credit item	10p
Telepay debit or credit item	32p

Activity handled by other banks

Cash paid in/out	80p per £100
Cash exchanged	£2.35 per £100
Cheque paid in	28p
Night safe usage	£2.00
Credit distributed	68p

Telephone calls may be recorded and monitored.

Issued by Lloyds Bank International Limited trading as Lloyds Bank. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending.

The Isle of Man branch of Lloyds Bank International Limited is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and investment business and is also registered as an insurance intermediary in respect of general business. Business Address: PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

The Guernsey branch of Lloyds Bank International Limited is licensed to conduct banking, investment and insurance intermediary business by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002. Business Address: PO Box 53, 1 Smith Street, St. Peter Port, Guernsey GY1 4BD.