



Lloyds TSB

A guide to our
banking charges



WORLDWIDE SERVICE

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Helping you plan ahead

This guide explains the charges that apply to your account, including the monthly subscriptions for our current accounts. When you use an agreed overdraft*, we only charge interest on the amount you are overdrawn each day.

Where you go overdrawn without an agreement or where you use special services, such as copy statements, we will make a charge. This guide explains how these charges work and when they will apply.

If you want to use a service that we haven't listed, we'll tell you the cost of that service before you give us the go-ahead. You may find it helpful to keep this guide with your bank statements for future reference.

You can also find out about our charges and interest rates by phoning our helpline on **+44 (0) 20 7839 2099**, visiting our website **www.lloydstsb-offshore.com/wws** or asking a member of staff.

Currently most banking services are exempt from VAT. If this should change, we reserve the right to add VAT to our charges.

If we increase any charges or introduce a new charge, we will tell you personally at least 30 days before the change takes effect, if it is for a standard account service**. If the charge relates to a non-standard service, we will update the details on our website.

*Subject to status and application.

**Standard account services

Opening, maintaining and running accounts for transmitting money (for example, by cheque or debit card).

Charges and interest on your current account

Charges are assessed monthly. We work out the charges from the 10th of the month to the close of business on the 9th of the following month except when either of these dates falls on a weekend or a bank holiday. On these occasions we will calculate charges to the close of business on the next working day.

If any charges are due, we work them out each month and show them in advance on your next statement. You will receive this at least 14 days before they are payable.

WWS Cheque Account

Monthly subscription	£6.00
For arranged overdrafts, we will waive the interest on the first £30	Free

WWS Executive Gold Account

When you are £2,500 or more in credit during the entire charging period	Free
Below £2,500 in credit	£10.00 per month
For arranged overdrafts, we will waive the interest on the first £100	Free

WWS Executive Platinum Account

(Platinum Account no longer available but existing accounts remain valid)

When you are £5,000 or more in credit during the entire charging period	Free
Below £5,000 in credit	£12.00 per month
For arranged overdrafts we waive the interest for the first £250	Free

Please see page 5 for more details on interest rates and page 6 for unauthorised overdraft charges.

When you borrow from us

When you arrange to borrow from us we give you written details of:

- the interest rates
- when we charge interest
- if there are any fees.

For details of interest rates that apply when you borrow from us, please refer to the WorldWide Service centre, visit our website at **www.lloydstsb-offshore.com/www** or call us on **+44 (0) 20 7839 2099**.

If you go overdrawn without agreement

If you decide you need an overdraft or think you might go overdrawn, please contact WorldWide Service on +44 (0) 20 7839 2099. It's cheaper for you to arrange an overdraft in advance*, rather than going overdrawn without agreeing it with us first. If you do go overdrawn, or go above an agreed limit, we charge a higher rate of interest for this unauthorised borrowing. We display this rate in our WorldWide Service branch, and on our website. Any unauthorised borrowing means extra work for us, we cover this by charging you the following fees:

Overdraft excess fee: We charge this when you go overdrawn.**

This fee will also apply on subsequent days where we pay an item which increases your unauthorised borrowing.***

£30 per day

(maximum charge in any one month is capped at £90).

Unpaid item: You will be charged this fee whenever there is not enough money in your account to make a payment, either as a direct debit, cheque or standing order.

£35

(from 1st November 2006 there will be a maximum of 3 charges a day).

These will be charged to your account monthly. We will write to you every time we are unable to pay an item, or on the first occasion you go overdrawn without agreement. We use the balance on your account at the start of the day to make decisions on whether or not to pay cheques and other items presented for payment that day. Please ensure that there are enough cleared funds in your account at the close of business the day before payment is due to cover any payments that you wish to make.

* Subject to status and application.

** Until 31st October 2006 we only charge this when you go overdrawn by £10 or more above an agreed limit or without an agreed limit.

*** Until 31st October 2006 this applies to an increase in unauthorised borrowing of £10 or more.

Using other services

Stopped cheque Unless the cheque was lost or stolen	£10 Free
Special cheque presentation If you pay for a cheque to be “express cleared”	£10
Returned cheque If a cheque you pay into your account is returned to us unpaid by another bank or branch	Free
Statements We will send you regular account statements free of charge if you order an extra statement – at a Lloyds TSB Cashpoint®	Free
Duplicate statements Additional statements to third parties (per sheet) Vouchers despatched with statements (per sheet)	£5 for each page (max £10)* £5 £5
Banker’s draft (sterling)	£20
Advising receipt of credits (per credit)	£5
CHAPS payment When you transfer cleared funds between accounts held at different banks, different branches or the same branch within the UK	£30

Extra work undertaken in connection with any service may be charged at an hourly rate of £25 pro rata (minimum £15).

*An administration charge may be made for excessive requests.

International services

International Moneyorders

Standard International Moneyorder (Non-urgent payments)	25p per £100; min £13 max £40
Express International Moneyorder (Payments requiring urgent treatment)	As above plus £6
Euro Moneyorder	25p per £100; min £16
Economy Moneyorder (Plus correspondent's charges)	£5.50
Regular payments by Standing Order	No additional charge over those stated above
International Drafts payable abroad	£15 (plus registration fee if posted)
Electronic payments received from abroad	Up to and incl. £100: £2 over £100: £7

Bills and cheques payable abroad or in foreign currency

Outward collection (sent for collection by Lloyds TSB)

Clean bills and cheques (including dividend warrants)	25p per £100; min £15 max £80 (Reduced to £5 for cheques and dividend warrants up to £100)
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Negotiations

Negotiations of bills and cheques (including dividend warrants)	Up to £100: £5 over £100: 25p per £100 min £8 max £80
Cheques payable in a different currency from the country upon which the cheque is drawn	As above, but min £15 per cheque
Charge for cheques sent for negotiation are later returned unpaid	£5

Cashpoint® and debit card charges

When you take out cash

<ul style="list-style-type: none"> – from Lloyds TSB Cashpoint 	Free
<ul style="list-style-type: none"> – LINK Machine All LINK cash machines will give you an advance, on-screen warning about any charge that may apply. This warning will tell you who is making the charge. You will then be given the option to continue or cancel the transaction. 	Lloyds TSB does not levy a charge but the owner of the machine may
<ul style="list-style-type: none"> – from non-LINK cash machines in the UK and worldwide displaying the Visa sign, or over the counter at a bank or any other outlet displaying the Visa sign 	Debit cards (including Electron) – 1.5% of the amount with a minimum transaction charge of £2 and a maximum of £4.50 Cashpoint cards – 1.5% of the amount (minimum £1.50) per transaction

Mini statements

Free

Requesting a receipt

Free

When you use your card to buy foreign currency or Traveller's Cheques

<ul style="list-style-type: none"> – from our branches 	No handling charge
<ul style="list-style-type: none"> – from any other banks, travel agents, Bureaux de Change and other outlets displaying the Visa sign 	1.5% of the amount you take out (minimum £2.00 maximum £4.50)

All transactions abroad*

– cash withdrawals and purchases are also subject to	2.99% foreign exchange administration fee
Cash withdrawals are also subject to:	Debit cards (including Electron) – 1.5% of the amount with a minimum transaction charge of £2 and a maximum of £4.50 Cashpoint cards – 1.5% of the amount (minimum £1.50) per transaction
When making a purchase (not withdrawing cash) abroad or in a currency other than sterling	£1 per transaction** (This also applies to internet and home shopping transactions that are made in the UK in currencies other than sterling.)

* For cash withdrawals and purchases the amount is converted to sterling the day the money leaves your account using the exchange rate set by Visa.

** This charge is waived for our WWS Executive Gold and Executive Platinum customers.

Administration fees

We'll be happy to respond when you ask us for help with managing your day-to-day banking – at no charge.

But if we have to spend a significant amount of time on a specific area then, like professional advisers, we may charge a fee. If this seems likely, we will agree it with you before you are committed.

Please contact us if you'd like this in Braille, large print or on audio tape.

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Authorised and regulated by the Financial Services Authority and a signatory to the Banking Codes. We are members of The Financial Services Compensation Scheme and the Financial Ombudsman Scheme.

When you speak to us on the phone some calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. We accept calls made through RNID Typetalk.

At Lloyds TSB, our priority is to provide you with the highest level of customer service. However, please let us know if you have a problem, so we can find a solution as quickly as possible. If you need information about our complaint procedure, please ask for a copy of our brochure 'How to voice your concerns'.

Overdrafts

Applicants must be aged 18 years or over. Subject to status and application. Written quotations available on request. Overdrafts are repayable in full on demand. How much we lend (if any) depends on our assessment of your financial circumstances.

Cashpoint® is a registered trademark of Lloyds TSB Bank plc.

www.lloydstsb-offshore.com

